



DEBIT CARD TERMS AND CONDITIONS

IMPORTANT! These Terms and Conditions apply to both Primary Cardholder and Supplementary Cardholder. Before you use your Debit Card, please read these Terms and Conditions carefully. By using (which includes activating) your Debit Card, you will be considered to have accepted these Terms and Conditions and will be bound by them. The terms used in these Terms and Conditions are defined at the end.

About the Debit Card

- You may access your Accounts with your Debit Card subject to these Terms and Conditions and other terms and conditions which govern your Accounts and the applicable payment network or platform from time to time. If there is any inconsistency between these Terms and Conditions and the other terms and conditions, these Terms and Conditions prevail as regards your Debit Card and any Service. For the avoidance of doubt, the Services constitute "Service", and the instructions of a Supplementary Cardholder constitute "Instruction" for the purposes of the Integrated Account Terms and Conditions.
 - The Primary Cardholder may request us to issue a Supplementary Debit Card to an individual designated by the Primary Cardholder. We may decide in our discretion whether or not to issue any Supplementary Debit Card.
 - For the avoidance of doubt, the Supplementary Debit Card may access funds from the Primary Cardholder's Account. All Account statements will be sent to the Primary Cardholder.
 - The Primary Cardholder should ensure that each Supplementary Cardholder uses and handles his/her Debit Card and related matters in accordance with these Terms and Conditions.
- Your Debit Card remains our property. You should return it to us upon our request.
- We may offer, vary, suspend, withdraw or cancel any Service, the Debit Card or your use of the Debit Card at any time without prior notice. We may also introduce, vary, restrict, suspend, withdraw or cancel all or any of the rights, benefits, services, facilities, rewards and privileges in connection with your Debit Card. Upon cancellation of the Debit Card, all sums due in respect of transactions effected by the use of the Debit Card or Authentication Factors shall become immediately payable without demand.

Card benefits

- We may offer different benefits for different types of Debit Card. We may introduce new benefits or vary or withdraw any benefit without prior notice. We have the right to set, exclude or withdraw any Account which may be linked or used in connection with any Debit Card benefit. We may also offer different benefits for the Debit Card based on the tier of your integrated accounts, including preferential rates, fees and charges discount.

- Debit Card benefits may include the following (or any of them) depending on the type of Debit Card:
 - mobile or contactless payment function;
 - rewards and privileges, including cash rebate, cash reward and other rewards and privileges;
 - ATM access for cardholders to use their cards to effect banking transactions at designated ATMs* or point-of-sale terminals or by other designated electronic, digital or mobile means;
*The use of the Debit Card at ATM and any access to a bank account via ATM shall also be governed by the specific terms and conditions applicable to ATM card and to that bank account.
 - internet banking or phone banking service for cardholders to operate their accounts or use other services which we may offer online or through telephone; and
 - any other benefits that we may notify you from time to time.
- We may separately issue or vary additional terms and conditions relating to Debit Card benefits from time to time.
- You may be required to make separate application to obtain some benefits.

Use of Debit Card may be subject to conditions

- If you want to operate any of your Accounts with your Debit Card by electronic or digital means, whether at an ATM, a point of sale terminal, by telephone or other designated electronic, digital or mobile device:
 - You have to link that Account to your Debit Card. We may specify any conditions or limits relating to the use of the Debit Card by such means. These conditions or limits may include the following (or any of them):
 - designate the Account to be linked to your Debit Card, or specify the types or number of Accounts that you may link to your Debit Card;
 - the currency of any transaction; and
 - limits (including per-day or per-transaction or other limits) for cash withdrawal, transfer or payment effected by the Debit Card by such means; and
 - With respect to a virtual Debit Card (including registering, storing and activating it in a Mobile Wallet), you have to complete the steps prescribed by us to enable you to use the virtual Debit Card. Further terms relating to the use of the virtual Debit Card are set out in Appendix 1 and Appendix 2.
- Without limiting our right, we may set daily transaction limits or specify the scope of any Service available in or outside Hong Kong. If you want to use your Debit Card at an ATM or a point of sale terminal or device outside Hong Kong for cash withdrawals, payments or transfers, you are required to set your daily withdrawal, payment and transfer limits and corresponding activation periods in advance. You have to set the limits and periods through one of the channels and in the manner (including whether the limits apply individually or collectively) designated by us from time to time. The use of the Debit Card outside Hong Kong are subject to fees as we may reasonably prescribe and the applicable law and regulations in the relevant overseas jurisdiction.

Your responsibility

- You are responsible even if:
 - you do not sign a sales slip (including where a transaction may be effected by telephone, mail,

- electronic means or direct debit arrangement without a sales slip or without your signature) or the signature on the sales slip is different from the signature on your Debit Card; or
- the transaction is effected involuntarily.
- The Primary Cardholder is responsible for:
 - all transactions effected by the use of each Debit Card and Authentication Factors (including all related fees and charges), including his/her Debit Card and Authentication Factors and the Debit Card and Authentication Factors of any Supplementary Cardholder; and
 - any failure to comply with these Terms and Conditions by the Primary Cardholder or by any Supplementary Cardholder.
 - A Supplementary Cardholder is responsible for the use of his/her Debit Card and Authentication Factors, and is not responsible for the use of any Debit Card or Authentication Factors of the Primary Cardholder or any other Supplementary Cardholder.

- You shall not, whether with or without your knowledge, use the Debit Card or Authentication Factors to effect any transaction which could contravene the laws of any jurisdiction.

You remain liable even after the termination of your Debit Card

- You agree that when the Debit Card or Authentication Factors are used to effect, process or conduct any transaction, it is or shall be deemed to be used with your authority and knowledge whether or not you have actually authorised and/or have knowledge of the use of the Debit Card or Authentication Factors and we shall debit against your Account any such amount transacted or processed through the use of the Debit Card or Authentication Factors. You shall accept our records of all transactions effected, processed or conducted through the use of the Debit Card or Authentication Factors as correct and conclusive, save in the case of manifest error, and you agree to be bound by our records.

Security measures

- You should take appropriate security measures including the following:
 - sign on the Debit Card immediately after receiving it, and take the security measures relating to the virtual Debit Card set out in Appendix 1;
 - keep your Debit Card and Mobile Device in a secure place and under your personal control. You should treat your Debit Card as if it were cash;
 - keep a note of your Debit Card number in a safe place, separate from your Debit Card;
 - remember to take your Debit Card from the ATM after use;
 - make sure your Debit Card is returned to you promptly after a transaction;
 - when you receive notice of your assigned PIN, memorise the PIN and destroy the notice;
 - keep your Authentication Factors and Device Passcode strictly confidential;
 - make sure each of the Authentication Factors and Device Passcode is protected from view by any other person when you use it;
 - change the PIN and Device Passcode regularly;
 - if the PIN or Device Passcode is or may have been seen by any other person, change it promptly.

- DO NOT write down or keep the Authentication Factors or Device Passcode on or close to your Debit Card or handle it in any other way that may enable another person to use your Debit Card, Authentication Factors or Mobile Device. You should disguise any record of the Authentication Factors or Device Passcode;
 - DO NOT choose obvious numbers for the PIN or Device Passcode (such as HKID card number, date of birth, telephone number or other easily accessible personal information) and use alphanumeric code (if available);
 - DO NOT use the same PIN or Device Passcode for other services or purposes (such as connecting to the internet or accessing other websites);
 - DO NOT transfer your Debit Card, Authentication Factors, Device Passcode or Mobile Device or allow any other person to use your Debit Card, Authentication Factors, Device Passcode or Mobile Device;
 - always complete the 'total' box on the sales slip and put currency sign before the numerals. DO NOT leave space for other writing;
 - make sure only one sales slip is imprinted for each transaction;
 - keep the cardholder copy of each sales slip and check it against your Account statement or records; and
 - make sure that your contact details registered with us for the purpose of receiving important notifications from us (for example, SMS and email notifications for online payments) are up-to-date to allow the relevant notifications to be delivered to you on a timely basis.

Loss, theft or misuse of Debit Card, Authentication Factors or Mobile Device

Report promptly

- You should promptly report to us any loss, theft, disclosure or unauthorised use of your Debit Card, Authentication Factors or Mobile Device, followed by a written confirmation as soon as reasonably practicable. You will be responsible for all transactions effected by the use of your Debit Card or Authentication Factors before we receive your report.
 - Without reducing or limiting the effect of Clause 14(a), you should promptly notify us of any transaction shown in any Account statement that was not authorised by you. You should notify us within 60 days of the date of the transaction and in such manner prescribed or accepted by us from time to time. If you do not notify us within such 60-day period, the transaction in question will be considered as correct, conclusive and binding on you and you will be regarded as having waived any right to object or pursue any remedy against us in relation to that transaction.

Your liability for unauthorised transactions

- If you report loss, theft, disclosure or unauthorised use of your Debit Card, Authentication Factors or Mobile Device in accordance with Clause 14, your maximum liability for unauthorised transactions is HKD500 per Debit Card.
- However, please note that the limit referred to in Clause 15 DOES NOT APPLY (and you will be liable for the full amount) in the cases below:
 - if you have knowingly (whether or not voluntarily) permitted any other person to use your Debit Card, Authentication Factors or Mobile Device; or
 - if you have acted fraudulently or with gross negligence in using or safeguarding your Debit Card, Authentication

Factors or Mobile Device. Your failure to follow any of the security measures recommended by us from time to time regarding the use or safekeeping of your Debit Card, Authentication Factors or Mobile Device may be treated as your gross negligence.

Replacement card

- We have no obligation but may issue a replacement Debit Card to you. If we issue a replacement Debit Card, we may charge a handling fee by debiting any Account.

Sufficient funds in Account

- If you effect a transaction using your Debit Card or Authentication Factors in a currency other than Hong Kong dollar ("foreign currency"), we will debit the transaction amount in the following manner:
 - if the transaction is denominated in a foreign currency which you may access under the Account and there are sufficient available funds in that foreign currency in the Account to settle the amount of the transaction in full, then we will debit the full amount of the transaction in that foreign currency from the Account;
 - if there are no sufficient available funds in the foreign currency in the Account to settle the full amount of the transaction, or if you do not have access to the foreign currency under the Account, then we may convert the amount of the transaction from the foreign currency into Hong Kong dollar. If there are sufficient available funds in the Hong Kong dollar savings or current account held under the Account to settle the converted amount in full, then we will debit the converted amount in full from such Hong Kong dollar savings or current account. If there are no sufficient available funds in such Hong Kong dollar savings or current account to settle the full converted amount, then we have the right to reject the transaction. For avoidance of doubt, we will not combine the available funds in Hong Kong dollar held in such Hong Kong dollar savings and current accounts for settling the converted amount,

and we have the right to effect the currency conversion in each case at the exchange rate and at the time as we consider appropriate. You shall bear all exchange rate risks, losses, commissions and other fees and charges that may arise.

Unauthorised overdraft

- Notwithstanding Clause 18, if you effect a transaction (i) where there are insufficient funds in the related Account and (ii) which, if executed by us, would cause the related Account to go overdrawn or over an existing overdraft limit, we may in our sole discretion and without giving prior notice treat this as your informal request for an unauthorised overdraft and we may:
 - refuse your request and that transaction, and impose a service charge for considering and refusing your request; or
 - agree to your request and provide you with an overdraft or an increase to your existing overdraft. The amount of the overdraft or increase will be subject to our prevailing interest rate calculated on a daily basis. We may charge an arrangement fee for the overdraft or the increase.

Exclusions and exceptions

- We are not liable to you or any other person for the following (or any of them):
 - any delay or failure in providing any of the Services or our equipment or other facilities to you to the extent that it is caused or attributable to any circumstance beyond our reasonable control;

- the availability or performance of any point of sale terminal or other device provided or operated by a merchant or any other person to enable the use of the Debit Card or any of its functions (including the contactless payment function); and
 - any consequential or indirect loss arising from or in connection with the use of your Debit Card or Authentication Factors.

- We are not responsible for any merchant's refusal to accept your Debit Card or Authentication Factors. We are also not responsible for any goods or services supplied to you by any merchant. Your obligation to us under these Terms and Conditions is not affected and will not be relieved or reduced by any claim made by you against a merchant. You are responsible for resolving any dispute between you and a merchant. In particular, you and the merchant have to agree on the setting up, modification or termination of any autopay or direct debit arrangement to charge payments to your Account. We have the right not to act on any request to set up, modify or terminate such arrangement if there is any dispute between you and the merchant.
- We shall be entitled to charge and debit the Account in respect of all transactions effected by the use of your Debit Card or Authentication Factors notwithstanding the non-delivery or non-performance of any merchant, or any defect in the goods or services provided by any merchant, or the failure of any merchant to provide or make available to you any of the merchant's goods, services, benefits, discounts or programmes. You must seek redress in respect of such goods, services, benefits, discounts or programmes from the relevant merchant directly.
 - During the investigation of a disputed transaction between you and any merchant, we have the right to charge and debit the Account for the transaction and refund the relevant amount to you after the investigation result supports your claim. We have sole discretion whether or not to make refund pending the result of the investigation.
 - We have the right to convert the refund amount into another currency at the exchange rate and at the time as we consider appropriate. You shall bear all exchange rate risks, losses, commissions and other fees and charges that may arise.

Fees and charges

- We will give prior notice for fees and charges in connection with the use of your Debit Card. We will debit the fees and charges as we consider reasonable from any Account.

Disclosure of personal data

- You authorise us to disclose, in strict confidence, to other institutions (whether in or outside Hong Kong) personal data and information about you. Such disclosure may be required or appropriate in connection with any electronic fund transfer network or to enable us to provide the Services relating to your Debit Card.

Amendment

- We have the right to vary these Terms and Conditions (including fees and charges) from time to time. We will give you prior notice in a manner we consider appropriate. You will be bound by a variation unless we receive your written notice to cancel your Debit Card before the date on which that variation takes effect.

- We may give notice by way of publication, display at our premises, post or in any other manner we consider appropriate. Notice given in a manner we consider appropriate will be binding on you. You will be considered as having received any notice given by us by post after we have posted it to the address last notified by you:

- 48 hours after posting (if that address is in Hong Kong); or
- seven days after posting (if that address is outside Hong Kong).

Joint account

- Where your Account is in joint names, we may issue the Debit Card to anyone who is authorised singly to operate the Account.

- If you and any other person sign or agree to be bound by these Terms and Conditions:

- subject to Clause 10(c), each person is jointly and severally liable with each other for the obligations and liabilities in connection with the Debit Card, the Services or these Terms and Conditions; and
- any notice from us to any one of these persons will be considered effective notice to all other persons.

Cancellation of Debit Card

- Subject to Clause 29(b) and Clause 29(c), you may cancel the Debit Card by giving notice in writing to us or by such other method as we may prescribe from time to time. Such cancellation shall only be effective on receipt by us of the payment of all sums due to us in connection with the Debit Card or pursuant to these Terms and Conditions.
 - Cancellation of the primary Debit Card will not result in the automatic cancellation of all Supplementary Debit Cards. A Supplementary Debit Card may be cancelled by the Primary Cardholder.
 - Cancellation of the physical Debit Card will result in the automatic cancellation of the virtual Debit Card. You cannot cancel the virtual Debit Card without cancelling the physical Debit Card.

Account Tier and Debit Card Type

- The type of Debit Card issued to you will depend on your integrated account tier. We have the right to decide on the card issue or replacement arrangement if there is a change in your integrated account tier and will notify you about the replacement arrangement in such case.

- Your Debit Card will also be cancelled if your integrated account is cancelled.

General matters

- No person other than you and us will have any right under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefit of any of the provisions of these Terms and Conditions.
- These Terms and Conditions are governed by and will be construed according to Hong Kong laws. You submit to the non-exclusive jurisdiction of the Hong Kong courts.
- The English version of these Terms and Conditions prevails to the extent of any inconsistency between the English and the Chinese versions. Any Chinese version of these Terms and Conditions is for reference only.

Definitions

Account means any account we allow you to access by the use of the Debit Card or Authentication Factors.

ATM means an automated teller machine.

Authentication Factors include, but are not limited to PINs, soft tokens and in-app/SMS confirmations.

Debit Card means any card issued to you by us or any supplementary debit card in relation to any Account which may be used to effect transactions by electronic or digital means, whether at an ATM, a point of sale terminal or other electronic, digital or mobile devices as we may make available or accept from time to time, and includes any contactless-enabled card, physical card, virtual card or digital card, whether transcribed or imaged into your mobile phone or device or operated in any other way.

Device Passcode, in respect of a Mobile Device, means the access passcode of that Mobile Device.

Hong Kong means the Hong Kong Special Administrative Region of the People's Republic of China.

Mobile Device, in respect of a virtual Debit Card, means the computer, smartphone, tablet or other electronic, digital or mobile device stored with or enabled to access or use that virtual Debit Card.

Mobile Wallet means a wallet application provided by a Mobile Wallet Provider.

Mobile Wallet Provider means the provider of the Mobile Wallet in your Mobile Device, as designated by us from time to time.

PIN means personal identification number or any code or number or your voice print or other biometric credential that is used by us to identify you when you access information, give instructions, make a transaction using your Debit Card or use any related services. A PIN may be designated by us or you or generated by a security device designated or approved by us or generated by our collecting and analysing your voice or other biometric credential.

Primary Cardholder means the person to whom we issue a primary Debit Card.

Service means any service which we may provide or procure in relation to a Debit Card.

Supplementary Cardholder means any and each person to whom we issue a supplementary debit card at the request of the Primary Cardholder.

Supplementary Debit Card means any Debit Card held by a Supplementary Cardholder.

Terms and Conditions means these terms and conditions (including the Appendices) as may be amended from time to time.

we, us, our means The Hongkong and Shanghai Banking Corporation Limited and its successors and assigns.

you or your means a Primary Cardholder or a Supplementary Cardholder.

Appendix 1

Applicable to the virtual Debit Card

1. Registering, storing and activating the virtual Debit Card

- (a) The virtual Debit Card may be accessed or stored on a mobile device of such type and model as prescribed or accepted by us from time to time. We have the right to vary the type or model or withdraw an existing type or model of mobile device at any time without prior notice.
- (b) We may need you to complete the required steps to verify and activate the virtual Debit Card. We may limit the number of Mobile Devices in which the same virtual Debit Card can be accessed or stored from time to time and you should refer to our latest communications regarding such limit.
- (c) By accessing or storing the virtual Debit Card in your Mobile Device, you consent to us sending SMS message to you for verification and activation purpose based on your phone number last recorded with us. If the phone number last recorded with us is not the phone number of your Mobile Device, the SMS message will be sent to the phone number last recorded with us but not to your Mobile Device. If we do not have record of your phone number, we cannot send SMS message to you in which event you will need to call us on the number displayed in the verification screen and follow any steps we may require to verify and/or activate the virtual Debit Card.
- (d) You can access or view your virtual Debit Card when we make it available to you on our designated mobile banking app, which may be before or after your physical Debit Card is activated. Once you accessed or viewed it, it will be ready for use immediately (unless we ask you to follow further activation steps). Before your physical Debit Card is activated by you, we have the right to determine the types of transactions which are allowed with the virtual Debit Card.
- (e) Once you have accessed or viewed the virtual Debit Card on our designated mobile banking app, you should keep your virtual and physical Debit Cards safe. If you have accessed or viewed the virtual Debit Card (no matter whether you have received or activated your physical Debit Card), you will bear all risks and consequences of all transactions effected by the use of your virtual Debit Card, including the use by unauthorised persons or for unauthorised purposes. We would also recommend that you activate your physical Debit Card as soon as possible. We have the right to cancel the virtual Debit Card if your physical Debit Card remains de-activated.
- (f) You may have to activate your virtual Debit Card again if we issue a new or replacement physical Debit Card to you.

2. Your responsibilities

- (a) In addition to the security measures prescribed by the other provisions of these Terms and Conditions, you should take appropriate security measures in connection with the virtual Debit Card, including the following:
 - (i) take reasonable precautions to safe-keep the security details relating to your virtual Debit Card and Mobile Device (including your Device Passcode and/or Authentication Factors stored in your Mobile Device and/or any cloud storage platform), and prevent them from loss, theft or unauthorised use;
 - (ii) DO NOT allow anyone else to use or log on to your Mobile Device;
 - (iii) ensure that the biometric credentials stored on your Mobile Device are your own and DO NOT store anyone

else's fingerprint or biometric credentials in your Mobile Device, and that you only use your own biometric credentials to access your virtual Debit Card;

- (iv) DO NOT use facial recognition to access your virtual Debit Card or Mobile Device if you have an identical twin sibling or if your facial features may change or develop, in which case you are recommended instead to use your Device Passcode;
 - (v) DO NOT take any action to disable any function provided by your Mobile Device, and/or agree to any settings of your Mobile Device that would compromise the security of the use of your virtual Debit Card or Mobile Device;
 - (vi) DO NOT access or store the virtual Debit Card in a device with any pirated, hacked, fake or unauthorised application or where the software lockdown has been overridden (such as a "jailbroken" or "rooted" device);
 - (vii) if you have already set up access to your Mobile Device by way of Device Passcode or fingerprint or other biometric credentials, review this and ensure that you change any Device Passcode that can easily be guessed or that has already been shared with anyone else and delete any fingerprint or other biometric credentials that is not your own;
 - (viii) delete the virtual Debit Card from your Mobile Device before you sell or dispose of your Mobile Device or pass your Mobile Device temporarily to someone else for repair or other reason; and
 - (ix) upon cancellation of the virtual Debit Card, remove it from your Mobile Device.
- (b) You are fully responsible for any disclosure of your virtual Debit Card details, Device Passcode, Authentication Factors or other security details relating to your virtual Debit Card or Mobile Device to any other person, even if such disclosure is accidental or unauthorised. You are required to bear all risks and consequences of your virtual Debit Card being used by unauthorised persons or for unauthorised purposes.
 - (c) You require Internet connection, compatible telecommunications equipment and mobile phone service plan (if applicable) in order to access, store and use your virtual Debit Card.

Appendix 2

Applicable to a digital version of your Debit Card stored in the Mobile Wallet of your Mobile Device

1. Supplementing Debit Card Terms and Conditions

- (a) The provisions of this Appendix supplement the Debit Card Terms and Conditions and, together, they govern a digital version of your Debit Card stored in the Mobile Wallet of your Mobile Device. If there is any inconsistency between the provisions of this Appendix and the Debit Card Terms and Conditions, the provisions of this Appendix prevail.
- (b) You may need to agree separate terms with the Mobile Wallet Provider, which govern the registration and storage of a digital version of your Debit Card in the Mobile Wallet and the use of the Mobile Wallet (including the use of any data you provide to the Mobile Wallet Provider). Those separate terms you agree with the Mobile Wallet Provider will not change or override this Appendix and the Debit Card Terms and Conditions.
- (c) In this Appendix:
 - (i) **Mobile Debit Card** means a digital version of your Debit Card stored in the Mobile Wallet;
 - (ii) **Mobile Wallet** means a wallet application provided by a Mobile Wallet Provider; and
 - (iii) **Mobile Wallet Provider** means the provider of the Mobile Wallet in your Mobile Device, as designated by us from time to time.

2. Registering, storing and activating the Mobile Debit Card

- (a) You may store your Debit Card in your Mobile Wallet only if the Debit Card is of a type and/or card scheme designated by us from time to time and is in good standing.
- (b) The Mobile Wallet Provider may limit the number of Debit Cards that you may store in one Mobile Wallet from time to time which we cannot control. We may however limit the number of Mobile Devices in which the same Mobile Debit Card can be accessed or stored from time to time and you should refer to our latest communications regarding such limit.
- (c) You should follow the instructions of the Mobile Wallet Provider (including installation of the latest operating system for your Mobile Device), and the registration and verification flow of your Mobile Wallet in order to register and store the Debit Card in your Mobile Wallet.
- (d) By registering a Debit Card in your Mobile Wallet, you consent to us sending SMS message to you for verification and activation purpose based on your phone number last recorded with us. If the phone number last recorded with us is not the phone number of your Mobile Device, the SMS message will be sent to the phone number last recorded with us but not to your Mobile Device. If we do not have record of your phone number, we cannot send SMS message to you in which event you will need to call us on the number displayed in the verification screen and follow any steps we may require to verify and/or activate the Mobile Debit Card in the Mobile Wallet.
- (e) If you have any questions or complaints about the Mobile Wallet, please contact the Mobile Wallet Provider using the contact information provided by the Mobile Wallet Provider.

3. Your responsibilities

- (a) In addition to the security measures prescribed by the other provisions of the Debit Card Terms and Conditions, you should take appropriate security measures in connection

with the Mobile Debit Card in your Mobile Wallet, including the following:

- (i) take reasonable precautions to safe-keep the security details relating to your Mobile Debit Card, Mobile Wallet and Mobile Device (including your Device Passcode and/or Authentication Factors stored in your Mobile Device and/or any cloud storage platform), and prevent them from loss, theft or unauthorised use;
 - (ii) DO NOT allow anyone else to use or log on to your Mobile Device or Mobile Wallet;
 - (iii) ensure that the biometric credentials stored on your Mobile Device are your own and DO NOT store anyone else's fingerprint or biometric credentials in your Mobile Device, and that you only use your own biometric credentials to access your Mobile Debit Card and Mobile Wallet;
 - (iv) DO NOT use facial recognition to access your Mobile Debit Card, Mobile Wallet or Mobile Device if you have an identical twin sibling or if your facial features may change or develop, in which case you are recommended instead to use your Device Passcode or other biometric credentials as suggested by the Mobile Wallet Provider;
 - (v) DO NOT take any action to disable any function provided by your Mobile Device, and/or agree to any settings of your Mobile Device that would compromise the security of the use of your biometric credentials for the use of your Mobile Debit Card, Mobile Wallet or Mobile Device. If such changes are required, you are recommended instead to use your Device Passcode or other biometric credentials as suggested by the Mobile Wallet Provider;
 - (vi) DO NOT install or launch the Mobile Wallet in a device with any pirated, hacked, fake or unauthorised application or where the software lockdown has been overridden (such as a "jailbroken" or "rooted" device);
 - (vii) if you have already set up access to your Mobile Device by way of Device Passcode or fingerprint or other biometric credentials, review this and ensure that you change any Device Passcode that can easily be guessed or that has already been shared with anyone else and delete any fingerprint or other biometric credentials that is not your own;
 - (viii) delete the Mobile Debit Card from the Mobile Wallet before you sell or dispose of your Mobile Device or pass your Mobile Device temporarily to someone else for repair or other reason; and
 - (ix) upon cancellation of the Debit Card, remove the Mobile Debit Card from the Mobile Wallet.
- (b) You are fully responsible for any disclosure of your Mobile Debit Card details, Device Passcode, Authentication Factors or other security details relating to your Mobile Debit Card, Mobile Wallet or Mobile Device to any other person, even if such disclosure is accidental or unauthorised. You are required to bear all risks and consequences of your Mobile Debit Card and Mobile Wallet being used by unauthorised persons or for unauthorised purposes.
 - (c) You require Internet connection, compatible telecommunications equipment and mobile phone service plan (if applicable) in order to register, store and use your Mobile Debit Card.

Appendix 3

Applicable to cash rebate

1. We may offer cash rebate to eligible transactions made by the Debit Card. We have sole discretion to set, vary, suspend or withdraw any cash rebate arrangements from time to time, including the following matters:
 - (a) the rate of cash rebate (including the different rates applicable to different types of Debit Cards, customer segments and transaction types);
 - (b) any minimum and/or maximum amount of cash rebate which may be earned;
 - (c) the types of transactions eligible for earning cash rebate;
 - (d) any minimum and/or maximum limit on the transaction amount for earning cash rebate;
 - (e) how and when and the currency in which cash rebate will be paid;
 - (f) the channel through which a transaction must be effected in order to be eligible for earning cash rebate;
 - (g) the circumstances under which any cash rebate paid to you is to be subsequently reversed, cancelled or identified as ineligible and our right to deduct such cash rebate from your Account; and
 - (h) any other details relating to earning or paying cash rebate.
2. We have the right not to pay any cash rebate and the right to debit from the Account any cash rebate paid to you if, in our reasonable opinion, there is fraud or abuse relating to the earning or using of cash rebate. Such fraud or abuse may include obtaining refund of the amount of a transaction by any means after earning the cash rebate for that transaction.
3. We have the right to cancel any unused cash rebate upon the cancellation of your Debit Card.
4. We have the right not to offer cash rebate if your Account is restricted or conditions have been imposed for accessing the Account.
5. The following transactions are ineligible for cash rebate:
 - (a) fees and charges;
 - (b) cash withdrawal;
 - (c) purchase transactions effected outside of Mastercard network;
 - (d) bill payment (including tax payments to the tax authorities);
 - (e) quasi cash transactions, including:
 - (i) betting and gambling transactions;
 - (ii) transactions at non-financial institutions (including purchase of foreign currency, money orders and travellers cheques);
 - (iii) transactions at financial institutions (including purchase of merchandise and services from banks or investment trading platforms);
 - (iv) wire transfers;
 - (v) rental payment or property purchase;
 - (vi) purchase and/or reload of stored value cards or e-Wallets;
 - (vii) purchase of cryptocurrencies; and
 - (viii) instalment payments.
6. We determine the eligibility of transactions based on merchant codes issued by the relevant card association from time to time. Since the codes are managed by the card association, we are not

liable for their accuracy or categorization of transaction merchant types. Our decision on a transaction's eligibility for the cash rebate is final and conclusive.

7. We have the right to determine the currency in which cash rebate will be paid. We will try to pay you the cash rebate in the same currency as the one in which the transaction was settled, where feasible.
8. If we decide to pay the cash rebate in a currency that is different from the currency that was used to settle the transaction, we will calculate the cash rebate amount at the exchange rate determined by us with reference to the rate set by the relevant card association.
9. The cash rebate amount will be rounded to the nearest cent.
10. You will not be entitled to cash rebate if you close your Account or cancel your Debit Card before the cash rebate is credited to your Account.