

# Citi信用卡

## Citi Credit Card

### Citi信用卡使用須知

#### Important Hints When Using Your Citi Credit Card

#### 當您收到Citi信用卡.....

- 請即在新卡背面簽署，確保安

#### 當您以Citi信用卡簽賬，請查看簽賬單據是否.....

- 清楚並正確壓印上您的姓名
- 收費正確
- 填上小賬 (如有需要) 及總額
- 加上適當之貨幣符號 (有關簽賬單據之詳情，請參閱第3頁)

#### 請確保.....

- 切勿在空白的簽賬單據上簽署
- 取回簽賬單據副本，並保留作記錄
- 查看所收回的信用卡是否屬您所有
- 妥善保管您的個人資料，被要求提供個人資料時，應考慮是否有透露資料之必要，及確認對方屬正當單位
- 切勿透過不可靠的共用電腦或電子裝置使用網上理財服務，如網吧的電腦
- 定期檢查賬戶，如有任何困難或發現任何不尋常的情況，請立即與我們聯絡
- 於未完成交易、未取回信用卡及提取現金前，不要離開自動櫃員機

#### 您以Citi信用卡於內地簽賬時，個別商戶有可能為保安理由要求核實密碼。此情況下.....

- 請直接按「Enter」
- 在簽賬單據上簽署完成交易

#### When you receive your Citi Credit Card...

- Sign on the back of the card immediately for your protection

#### When you make purchases with your Citi Credit Card, check that the sales slip has the following...

- Your name correctly imprinted
- The right amount charged
- Tips (if applicable) and total amount included
- Clearly marked currency sign (please refer to page 3 for sales slip details)

#### Make sure...

- You never sign a blank sales slip
- You always receive your copy of the sales slip and keep it for your record
- The card returned to you is yours
- You should safeguard your personal information. Whenever you are requested to provide your personal information, please ensure if there is a genuine need and that the requesting source is reliable
- You do not use a shared computer or a device that cannot be trusted for online banking, such as an Internet Cafe computer
- You check your accounts on a regular basis and contact us immediately should you encounter any difficulties or irregularities
- You do not leave an ATM until you get your cash and your credit card back

#### When you make purchases with your card in Mainland China, merchants may ask you to enter your PIN for security purposes. In this circumstance...

- Press "Enter"
- Sign the sales slip to complete the transaction

## 重要事項

### 怎樣保存您的私人密碼：

- 當您牢記您的私人密碼後，應毀滅印有私人密碼之文件
- 不應讓任何人使用您的信用卡或私人密碼
- 絕對不要在卡上，或任何經常與卡放在一起及附近之物件上寫上私人密碼
- 不應直接寫上或記下私人密碼而不加掩藏
- 避免使用易被人猜測之數字組合，如您的住宅電話號碼、身分證號碼或出生日期等。您的私人密碼最好每一至三個月更換一次以防被盜用。您可以於任何一間Citibank之自動櫃員機選擇更改信用卡私人密碼
- 不應於其他設施或網站輸入您的私人密碼
- 使用您的私人密碼時，需提高警覺，留意附近是否有可疑的人仕
- Citibank職員及警方不會要求您提供個人密碼(包括透過電郵或在電話內)
- 若您的私人密碼已遺失，被盜用或被第三者知曉，或欲查詢更多資料，請立即致電電話理財服務熱線\*。

## Important Notice

### How to keep your PIN (Personal Identification Number):

- Destroy the original printed copy of the PIN after memorizing it
- Do not allow anyone to use your card and your PIN
- Never write down the PIN on your card or on anything usually kept with or near it
- Do not write down or record the PIN without disguising it
- Avoid to use easily accessible personal information for your PIN, such as your telephone numbers, I.D. card number or birthday. For security reasons, change your PIN regularly. You may visit any one of the Citibank ATMs to change your PIN
- Do not use the PIN for accessing other services, such as connection to the internet or accessing other websites
- Ensure that no one is watching you while you key in your PIN
- Citibank staff or the Police will NEVER request for your PIN via email or telephone
- If your assigned PIN is lost, stolen, disclosed to a third party, or if you have any queries, please immediately call our CitiPhone Banking\*.

## 如何避免信用卡資料被外洩及盜用？

- 當您的個人資料(如通訊地址、聯絡電話及電郵地址等)有所更改，您應向您的銀行更新有關資料，即可有效減低因郵遞錯誤而導致信用卡資料被外洩及盜用
- 當您每次使用信用卡簽賬時，銀行及商號均會執行防詐騙措施。銀行可能會與您核對身份或確認交易/購物。此項簡短的電話查核可確保您的信用卡不會被盜用

## How to minimize unauthorized access and use of your credit card information

- Promptly update any change in personal details with the bank to prevent your credit card information from being sent to the wrong address and prevent them from falling into the wrong hands
- Participating service establishments may carry out Card Centre-required security practices each time you use your Card. You may sometimes be asked to verify your identity or confirm your transaction / purchase. This simple phone check protects your account against fraud

## Citi信用卡一旦遺失、被竊或被自動櫃員機保留

- 若您已就Citi信用卡採取合理保管措施，並在合理可行情況下盡快致電電話理財服務熱線\*報失，即毋須承擔因失卡所招致的損失。若您的私人密碼為他人所知而令信用卡遭盜用，您仍須對私人密碼相關的交易負責
- 若您需要報失，請即致電電話理財服務熱線\*

## What to do in case of loss, theft and Citi Credit Card captured at ATM

- Your liability for a lost, stolen or ATM captured Citi Credit Card ceases immediately if you have exercised reasonable care in safeguarding your card and if you notify us as soon as reasonably practicable through our CitiPhone Banking\*. If you have revealed your PIN to another person which leads to transactions by others, you remain liable for the PIN-related transactions
- If you want to report the case, please immediately call our CitiPhone Banking\*

**持咭人存根  
CARDHOLDER COPY**

|                                                                       |                  |
|-----------------------------------------------------------------------|------------------|
| BILL NO.                                                              | SALES STAFF      |
| MERCHANT NAME<br>ABC COMPANY<br>11/F DORSET HOUSE<br>979 KING'S RD HK |                  |
| TERMINAL NO. 51170371                                                 |                  |
| MERCHANT NO. 4019248484                                               |                  |
| CARD TYPE / NUMBER<br>VISA 011<br>4028567123456789                    |                  |
| TX SALE-CR                                                            | EXPIRY 12/10     |
| BATCH NO. 000001                                                      | TRACE NO. 000016 |
| DATE/TIME: MAY 01, 07                                                 |                  |
| REF. NO. 000011000016                                                 | APP. CODE F25188 |
| BASE                                                                  | 3.000.00         |
| TIPS                                                                  | -----            |
| TOTAL (\$) H.K. DOLLAR                                                | 3.000.00         |
| FOOD & BEVERAGES                                                      | 04               |

I ACKNOWLEDGE SATISFACTORY RECEIPT OF RELATIVE GOODS / SERVICES.

X CARDHOLDER SIGNATURE **NO REFUND**

THE ISSUER OF THE CARD IDENTIFIED ON THIS ITEM IS AUTHORIZED TO PAY THE AMOUNT SHOWN AS TOTAL UPON PROPER PRESENTATION. I PROMISE TO PAY SUCH TOTAL, TOGETHER WITH ANY OTHER CHARGES DUE, THEREON, SUBJECT TO AND IN ACCORDANCE WITH THE AGREEMENT GOVERNING THE USE OF SUCH CARD.

您惠顧的商號名稱

Name of service establishment you have visited

當地貨幣的消費總額

Show the correct total amount in local currency

在此簽署，簽名須與您的Citi信用卡背面相符

Sign your name here exactly as it appears on the back of your Citi Credit Card

**\* 如有任何查詢可致電以下熱線**  
For any enquiry, please feel free to call the following Hotlines

電話理財服務熱線  
CitiPhone Banking

**2860 0333**

Citi白金卡服務專線  
Citi Platinum Card Service Line

**2860 0360**

Citi American Express服務專線  
Citi American Express Service Line

**2860 0366**