



上海商業銀行  
SHANGHAI COMMERCIAL BANK LTD.

Dear Customer,

Thank you for using our Internet Banking Service. To ensure maximum protection, please note the following important safeguards on handling digital certificate and certificate PIN.

**Safeguards on handling digital certificate and certificate PIN:**

1. If the digital certificate is not properly **sealed** upon receipt, please contact our branch Relationship Officer or call our 24-hour enquiry hotline (852) 2818 0282 immediately (for details please refer to the attached sheet of 'Revocation of Certificate').
2. For your own protection, the digital certificate is **invalid** until you have confirmed registration of your certificate with our Internet Banking System (for details please refer to the attached sheet of 'Register Digital Certificate').
3. You are recommended to change your certificate PIN after the first logon to our Internet Banking System and the old certificate PIN should be destroyed.
4. Please always keep digital certificate in a secured place and separately from your certificate PIN.
5. Under no circumstances should you allow others to use your digital certificate and disclose your certificate PIN to anyone.
6. For security reason, please change your certificate PIN via the related change password program regularly.
7. Please change your certificate PIN to the digit format which you can easily remember but difficult for others to detect.
8. Do not write down or record the certificate PIN on your Certificate or on anything usually kept with or near to it.
9. Do not write down or record the certificate PIN without disguising it.
10. Avoid letting anyone see you key in your certificate PIN when you are using Internet Banking Service.
11. Always remember to remove your digital certificate after completing your transaction.
12. In case of loss, theft or misuse of digital certificate, please report to your branch Relationship Officer or call our 24-hour enquiry hotline (852) 2818 0282 immediately (for details please refer to attached sheet of 'Revocation of Certificate').

For further enquiries, you are welcome to contact your Relationship Officer or call our enquiry 24-hour enquiry hotline (852) 2818 0282.

Thank you for your kind attention.

Warning: You are liable for all unauthorized transactions if you have failed to follow the safeguards set out above or acted with gross negligence or fraudulently.

Yours faithfully,  
Shanghai Commercial Bank Ltd.