



SECURITY NOTES ON CREDIT CARD CARD-NOT-PRESENT (CNP) TRANSACTION

With immediate effect, as part of our continued efforts to strengthen security for credit card transactions, credit card cardholders will receive a notification via SMS after every successful Card-Not-Present (CNP) transaction (except for recurring payments). CNP transactions include payments made via the Internet, telephone, physical mail and fax, without physical presentation of credit card. Cardholders can request to customize a threshold limit which should not be greater than HK\$5,000 to receive notification for each CNP transaction, by calling our Customer Service Hotline 28188236. Please be reminded that you will not receive any notification if no valid mobile phone number is registered with Shanghai Commercial Bank. Please visit any of our branches to provide or update your mobile phone number accordingly.

Issued by Shanghai Commercial Bank Limited