

26 October 2023

Customer Notification – Changes of our Bank’s “Supplement to “Rules for Account Holder” on Customer Terms and Conditions for Bank Services relating to Faster Payment System”

Dear Valued Customers,

With reference to the launch of “Alert Mechanism on Suspicious FPS Proxy IDs” relating to Faster Payment System by Hong Kong Interbank Clearing Limited on 26 November 2023.

We hereby announce that, with effect from **26 November 2023**, our Bank’s “Supplement to “Rules for Account Holder” on Customer Terms and Conditions for Bank Services relating to Faster Payment System” would be updated. The respective changes of clauses are listed as below with underlined wordings in blue colour for easy reference.

5. Your responsibility

(h) (i)

In giving instructions to make payments or effect transactions, you agree to take reasonably practicable steps to safeguard your own interest, money and assets from fraud or other illegal activities. You are responsible to check whether the payment recipient and the transaction are real and trustworthy in each case and exercise sound judgement. To help you stay vigilant against frauds, scams and deceptions, we will send risk alerts based on the risk warnings, messages and indicators received by us from the Faster Payment System or Hong Kong Police Force from time to time.

6. Our responsibility and restriction of liability

(b) (ii) (2)

any delay, unavailability, disruption, failure, error of or caused by HKICL FPS or any functionality of the Faster Payment System, or arising from any circumstances beyond our reasonable control, including any delay or error relating to the risk warnings, messages and indicators about suspected frauds, scams or deceptions received by us from the Faster Payment System or Hong Kong Police Force; and

Starting from 26 November 2023, the new version of subject document will be displayed at our corporate website for download by the general public and the hardcopy of document is also available for retrieval by customers at any one of our branches.

Public Bank (Hong Kong) Limited