

江苏银行安全用卡小贴士

Tips on the Safe Use of Bank Cards of the Bank of Jiangsu

尊敬的 南京国际学校 员工：

Distinguished staff members of Nanjing International School :

感谢您选择使用江苏银行的银行卡作为您的代发卡！我行非常荣幸成为您代发款项的发卡行，为保障您的用卡安全，我行特作如下安全用卡提示，请您抽出宝贵的时间仔细阅读！

Thank you for choosing to use the bank cards of the Bank of Jiangsu to receive salary payments. It is our great honor to be the issuer of the cards for your salary payments. In order to guarantee the safe use of your cards, we hereby provide the following tips on the safe use, and please spare your time to read them carefully.

(一) 卡片保管

(I) Tips on keeping the card safely

★ 不要将银行卡与身份证件存放一起，以防同时被盗或丢失后造成严重的损失；

★ Do no keep the bank card together with your ID card, in order to prevent serious loss in case of simultaneous theft or loss;

★ 不要靠近磁性物品，如手机、磁铁等，尽可能远离电磁炉、微波炉、电视、冰箱等电器；

★ Do not keep the card close to magnetic articles, such as the cell phone and magnet. Keep it away as much as possible from the induction cooker, microwave oven, television, refrigerator and other electric appliances;

★ 银行卡最好放在带硬皮的钱夹里，并防止尖锐物品磨损、刮伤磁条或扭曲折坏；多张银行卡不要紧贴一起存放，或将两张银行卡背对背叠放一起；

★ Better to be placed in a hard-cover wallet to prevent the magnetic stripe from abrasions and scratches by sharp objects or from twist and distortion; Do not keep more than one card close to each other or one another, or attach two bank cards back to back;

★ 对暂时不用的银行卡，要锁在抽屉或柜子里，千万不可随意放置，以免引起他人贪念，偷取后盗刷；

★ Never place any temporarily unused cards carelessly, but lock them in a drawer or cabinet, to prevent greed-driven theft and unauthorized swiping;

★ 不要随意把您的身份证、银行卡转借他人使用，更不要轻易泄露自己银行卡的卡号及有效期，否则极易发生银行扣卡、止付以及资金损失等情况，甚至引起债务纠纷；

★ Do not lend your ID card and bank card to others together at the same time, or divulge your card number and expiry date. Otherwise, card seizure, stopped payment and money loss will be more likely to occur or

even debt disputes will arise;

★ 若发现银行卡被冒用、丢失，应及时与银行联系，江苏银行客户服务电话为 96098。

★ Please contact the Bank of Jiangsu via the service hotline: 96098, immediately after you find any fraudulent use or loss of the bank card.

(二) 密码安全保管提示

(II) Tips on keeping the password safely

★ 不要将密码写在或保存在任何可能让他人看到或得到的地方。如存放在手机里、写在银行卡背面等；

★ Do not write or keep the password anywhere others can see or obtain it, for example, in the cell phone and on the back of the bank card;

★ 设置密码要方便记忆，但不要设置“111111”、“123456”、生日数字、电话号码等容易被破解的密码；

★ Set the password that is easy to remember, rather than “111111”, “123456”, birth date, and telephone number that can be easily decoded;

★ 如有自称银行工作人员向您询问有关银行卡卡号、银行账号等敏感的个人账户资料问题时，要提高警惕，因为银行工作人员是不会向您询问这些个人账户资料的；

★ Stay alert when you are requested to provide sensitive information about your personal account, such as bank card number and bank account number, by anyone who claims to be bank staff, for bank

staff won't inquire with you about such personal information;

★ 密码遗忘，请及时挂失；

★ Please report the loss of password without delay when you forget the password;

★ 收到银行卡时应在背面的签名条上签名。

★ Sign your name on the signature panel on the back of the bank card.

(三) ATM 操作安全提示

(III) Tips on safe operation at ATM

★ ATM 自助设备的门禁无需输入密码，留意是否被改装；

★ No password is needed for access to ATM. Stay alert as to whether there is any modification to the machine;

★ 使用 ATM 时要小心，留意周围是否有可疑的人，操作时应避免他人干扰，防止他人偷窥密码；

★ Use the ATM carefully and stay alert as to whether there is any suspicious person around. Prevent yourself from being interfered and your password from being peeped;

★ 应留意密码键盘是否被改装、插卡槽是否有异常、识别 ATM 周边公告的真伪。千万不要相信要求客户将钱转到指定账户的公告，发现此类公告应尽快向银行举报；

★ Pay attention to whether the password keyboard has been modified, whether the card inserting groove is abnormal and identify

whether the public announcement around ATM is authentic. Never believe the announcement demanding money transfer of the customer to a specified account, but report such announcement to the bank as soon as you find it;

★ 输入密码前，要注意观察周边环境，防范可疑人员，并留意自助设备上是否有可疑装置，密码键盘是否有改装过的痕迹或被贴上薄膜，待确定环境安全后再进行操作。输入密码时，尽量用手或身体进行遮挡，防止他人窥视；

★ Observe your surroundings before you type the password, to prevent yourself from being targeted at by any suspicious person, and pay attention to whether there is any suspicious device installed on the AMT and whether there is any trace and thin film proving any modification to the password keyboard. Do not operate the AMT until you confirm a secure environment. When typing the password, conceal the keyboard operation with the other hand or body to prevent the password from being peeped;

★ 遭遇吞卡、未吐钞等情况时，不要轻易离开，请在原地拨打我行客户服务电话求助；

★ Do not move away from the AMT immediately when the card is captured or no banknote is dispensed; instead, dial our service hotline at the original place for help;

★ 操作完毕，及时取卡，并将凭条取走或撕毁处理，不要随意

丢弃打印单据。

★ Take the card back promptly upon the operation, and take away or tear the slip. Do not discard or print documents at will.

(四) POS 刷卡安全提示

(IV) Tips on swiping at POS machine safely

★ 刷卡消费时，不要让银行卡离开您的视线范围。输入密码时，您应尽可能用身体遮挡操作手势，以防不法分子窥视。

★ Keep the bank card in your sight in case of purchase by card. Hide the operation with your body as much as possible when you type the password, as a way to prevent lawbreakers from peeping it.

★ 认真核对 POS 机打印的签购单，留意刷卡金额与消费金额是否一致，交易完毕切记从收银员手中取回银行卡。

★ Check the POS-printed card slip carefully and pay attention to whether the amount swiped conforms to the amount of consumption. Always remember to claim the bank card back from the cashier upon the transaction;

★ 请勿随意在空白签账单上（即没有写明或打印交易金额、时间、卡号、效期、内容等的签购单）签名。

★ Do not sign your name on any blank card slip (containing no specified or printed transaction amount, time, card number, valid period and contents);

★ 如您使用信用卡时，要防范商户诱使持卡人利用信用卡以虚

构交易、虚开发票、现金退还等方式交易后，向持卡人直接支付现金等套现行为，将被追究刑事责任。参与套现的持卡人可能遭受个人信用卡信息泄露风险，以及会被银行列入风险黑名单影响个人信用记录。

★ If you hold a credit card, be on guard against any merchant inducing you to use your credit card for any fictitious transaction, false production of any invoice and any cash refund, and then making direct cash payment to you, which make up cash-back behaviors and will be investigated for criminal responsibility. Card holders taking part in cash-back behavior will expose themselves to the risk of credit card information disclosure and can be listed by the bank into the risk blacklist, which affects individual credit record.

(五) 网上银行安全提示

(V) Tips on safe use of online banking

★ 不要在网吧等公共上网场所登陆网上银行或进行网上交易；

★ Do not log on online banking websites or conduct online transactions at public internet-access places such as internet bar;

★ 操作网上银行或进行网上交易时，不要使用不明链接或电子邮件提供的银行网站，登陆时仔细检查网站名称、标识是否正确；

★ Do not use bank websites provided via unknown links or e-mails when you operate online banking or conduct online transaction. Check whether the website names and marks are correct when you log on such

websites;

★ 个人电脑必须安装正版的杀毒软件和防火墙并定期升级;

★ Authentic anti-virus software and firewalls must be installed at the personal computer, and be updated on a regular basis;

★ 选择较知名、信誉佳、已运营相当时间且与知名金融机构合作的网站，了解交易过程的资料是否有安全加密机制;

★ Choose famous websites with good reputation, having operated for quite a period of time and having been in cooperation with well-known financial institutions and identify whether there is a secure encryption mechanism in place for the information provided during the transaction;

★ 注意保留网上消费的记录，以备查询，一旦发现有不明的支出款项，应立即联系发卡银行;

★ Keep the records of online purchase for reference, and contact the issuing bank immediately once you find any unknown items paid;

★ 建议最好专门用一张银行卡进行网上购物支付。

★ Better to use one bank card for online purchase and payment.

(六)银行卡欺诈的常见手段

(VI) Common means of bank-card fraud

★ 冒用别人的身份证等有效身份证件申领银行卡进行诈骗;

★ Illegally use others' ID card and other valid certificates to apply for the bank card to commit fraud;

★ 利用人们麻痹、轻信的心理作案。用假卡、空卡掉包、贴“紧急通知”等，如犯罪分子在 ATM 上贴一张所谓的“紧急通知”，声称 ATM 系统受到病毒侵害，为保证用户资金安全，用户必须把资金转移到指定账户上，只要用户把资金转入该账户，银行卡里的资金立即就会被犯罪分子提走。因此，千万不要轻信“紧急通知”和“公告”，以防受骗。在 ATM 旁看到“紧急通知”，要求您提供密码信息，绝对不是银行的行为，而是恶意窃取持卡人资料的犯罪分子；

★ Commit a crime by taking advantage of the torpid and credulous psychology of people. Using a false card or an empty card to absorb the fund and posting emergency notices. For example, criminals post a fake Emergency Notice claiming that the AMT system has been blocked by viruses, and that the user must transfer the money to a specific account in order to guarantee the fund security. Once the user does so, the fund deposited in the bank card will be withdrawn by the criminals immediately. Therefore, do not readily believe such Emergency Notice and Announcement to prevent deception. Any such Emergency Notice as you may find around the AMT, demanding your password information, is absolutely not an act of the bank but an act of the criminals with malicious intent to illegally obtain the information of bank card holders;

★ 高科技作案，如在 ATM 上安装微型摄像头，利用盗卡器等高科技作案。自助操作时，您应注意 ATM 上是否有摄像头等多余“装置”。还有就是自助银行的大门一般要求刷卡才能进入，刷卡时是不要求输入密码的，有的不法分子改动自助银行的门禁装置，要求刷卡后输入密码以实现盗取的目的。遇到此情况切不可输入密码，应立即和银行联系；

★ Commit a crime by high technology. For example, install a miniature camera at AMT, and use card information stealing devices and other high-tech products to commit a crime. In the case of self-service operation, you should pay attention to whether there is any camera and other unnecessary devices attached to AMT. Besides, do not provide the password, for the password is generally not required to access the self-service banking (you only need to swipe the card). There are criminals that modify the access system of self-service banking to request the card holder to swipe the card and then provide the password, as a way to illegally obtain the bank card information. Under the said circumstances, never enter the password, but contact the bank immediately instead.

★ 针对以上几种情况，您要保护好个人资料信息，不在街头办卡，切勿委托他人代办贷款及申领银行卡，不将个人资料交第三者转交。提供个人身份证影印件时注明用途，不要将银行卡卡号、启用日、

到期日、密码、身份证号码等告知他人。卡片要随身携带，在 ATM 前提款、查询或在 POS 机上刷卡消费需要输入密码时，应遮挡操作。不要随手丢弃 ATM 提款、查询和 POS 消费的回单，一定要取回妥善保管或处理；

★ In light of the above-mentioned circumstances, you should protect your personal information, and do not apply for any bank card at any unauthorized card application site on streets. Never entrust others to apply for a loan and receive a bank card. Do not hand over your personal information to any third person for submission. Specify the purpose on the personal ID card copies to be provided. Do not make your bank card number, start date, expiry date, password, ID card number and other personal information known to any others. Take the bank card along with yourself. Hide the operation while typing the password for ATM withdrawal and inquiry and POS purchase. Do not discard the receipts of ATM withdrawal, inquiry and POS purchase, but always take them back and keep or dispose of them properly;

★ 根据我国刑法规定，属银行卡犯罪行为，将受到刑事处罚。

★ According to China's Criminal Law, anyone who conducts a bank card crime will be subject to criminal punishment.

(七) 银行卡挂失

(VII) Loss reporting

★ 银行卡不慎遗失时，您要尽快挂失。挂失一般分为临时挂失和正式挂失。临时挂失一般是指电话口头挂失，您可以拨打我行客服电话办理，及时冻结账户资金。如果是临时挂失只协助防范，不承担任何损失，临时挂失超过规定时间后会自动解除。正式挂失是指书面挂失，您可到我行网点办理。在办理正式挂失后，应注意挂失生效时间和账户的资金变动情况，如发现有可疑交易，应及时至我行查询，或请公安部门立案调查。不在发卡银行所在地发现卡片丢失时，应及时在指定网点办理挂失；

★ Having lost your bank card, you should report the loss as soon as possible. Generally, loss reporting falls into temporary loss reporting and formal loss reporting. Temporary loss reporting refers to loss reporting made through telephone communication, which you can apply for by dialing our customer service hotline, as a way to freeze the fund in your account without delay. In the case of temporary loss reporting, it only provides assistance for prevention, rather than assume any loss. Temporary loss reporting will be discharged automatically when it lasts for more than the specified period of time. Formal loss reporting refers to loss reporting in writing, which you can apply for without our outlets. After the formal loss reporting, you should pay attention to the effective period of loss reporting and changes to the fund of the account. If any suspicious transaction is found, you should make timely inquiry with our bank, or request the public security department to initiate an investigation.

If your bank card is found lost at any other place than that of the issuing bank, you should timely report the loss with our specified outlets.

★ 您需至我行网点柜面申请开通银行卡账户余额变动的即时手机短信提醒服务功能，随时掌握自己银行卡内资金变动情况，可预防您在未发现银行卡遗失的情况下，通过短信提醒，发现异常，并立即与发卡银行联系，及时制止银行卡被盗刷，控制风险，减少银行卡遗失带给您的损失；

★ You need to apply with our outlets at the counter for prompt SMS reminder services, so as to stay informed of the changes to the fund of your bank account at any time. That can help you identify abnormalities based on SMS reminder when you fail to find the loss of the bank card, and to contact the issuing bank immediately, so that you can prevent the bank card from being illegally swiped, control the risks, and reduce the economic damage arising from the loss of the bank card.

★ 银行卡密码挂失可在您就近的网点办理，可为您重新设置新密码，原密码即时失效；

★ Password loss reporting of the bank card can be applied for at the nearest banking outlet, which can help you set a new password, invalidating the original password;

★ 您在境外高风险国家和地区（例如：东南亚地区）用卡时，请特别关注交易渠道的安全，回国后请及时进行换卡处理，防止伪卡

风险。

★ Please pay special attention to the security of transaction channels when you use your bank card in foreign countries or regions with high risks (for example, Southeast Asia), and exchange with the bank for a new card immediately after you come back to China as a way to prevent the risk of a false bank card.

特别提示：目前金融 IC 卡已替代原磁条卡，该种卡片采用中央处理器（CPU）芯片，技术含量高，能有效防范伪卡交易，如您目前还持有老的磁条卡，请尽快携带本人证件及原磁条卡至我行任一网点进行卡片更换。

Special prompt: Currently, financial IC cards have taken the place of original magnetic stripe cards, for the former adopts the CPU chip which represents the high content of technology and makes it capable of preventing false card transaction. If you hold an original magnetic stripe card, please hold you ID card and the original magnetic stripe card and exchange it with any outlet of our bank for a new one as soon as possible.

以上提示仅供参考，祝您在我行用卡愉快，工作顺意！

The above-mentioned prompts are only for your reference. Wish you a pleasant experience of card use at our bank and every success with your work!