

**有關修訂創興銀行有限公司(「本行」)之  
信用卡持卡人合約通知**  
(適用於創興信用卡持卡人合約 / 創興銀聯雙幣信用卡持卡人合約 /  
創興公司信用卡持卡人合約)

親愛的客戶：

本行茲通知閣下，由2014年8月3日起，有關本行之信用卡持卡人合約（「合約」）將修訂如下：

**甲. 適用於創興信用卡持卡人合約**

1. 以下新第8條應載入現有的第7條之後：

**8. 退還信用卡結餘**

本行於任何時間、不論因任何原因及在毋須預先通知的情況下，將行使其絕對酌情權把信用卡賬戶內之任何正數結餘退還予持卡人，但在任何情況下，倘信用卡賬戶正數結餘多於港元350,000，本行將於60天內退還正數結餘。為此而言，信用卡賬戶內之正數結餘不包括受爭議的支賬額但包括因商戶退款所引致的結餘。

2. 重訂條次

現有的第8條至第19條之條次則應順序重訂為第9條至第20條。

**乙. 適用於創興銀聯雙幣信用卡持卡人合約**

1. 以下新第8條應載入現有的第7條之後：

**8. 退還信用卡結餘**

本行於任何時間、不論因任何原因及在毋須預先通知的情況下，將行使其絕對酌情權把信用卡賬戶內之任何正數結餘退還予持卡人，但在任何情況下，倘信用卡賬戶正數結餘多於港元350,000，本行將於60天內退還正數結餘。為此而言，信用卡賬戶內之正數結餘不包括受爭議的支賬額但包括因商戶退款所引致的結餘。

2. 重訂條次

現有的第8條至第19條之條次則應順序重訂為第9條至第20條。

**丙. 適用於創興公司信用卡持卡人合約**

1. 以下新第8條應載入現有的第7條之後：

**8. 退還信用卡結餘**

本行於任何時間、不論因任何原因及在毋須預先通知的情況下，將行使其絕對酌情權把信用卡賬戶內之任何正數結餘退還予持卡人，但在任何情況下，倘信用卡賬戶正數結餘多於港元350,000，本行將於60天內退還正數結餘。為此而言，信用卡賬戶內之正數結餘不包括受爭議的支賬額但包括因商戶退款所引致的結餘。

2. 重訂條次

現有的第8條至第17條之條次則應順序重訂為第9條至第18條。

如閣下就上述之修改有任何疑問，歡迎致電創興信用卡客戶服務熱線 3768 8888。閣下如欲拒絕接受任何上述之修改，須按上述（適用）現時合約第9條通知本行並交回有關信用卡。如閣下在上述條款修改生效日或之後繼續持有有關信用卡及/或信用卡賬戶，或繼續使用或維持我們的任何信用卡服務，上述修改即對閣下具約束力。

如中、英文版本有任何歧異，概以英文版本為準。

**Notice of Amendments to Credit Card Cardholder Agreement of Chong Hing Bank Limited ("Bank")**

(Applicable to Chong Hing Credit Card Cardholder Agreement / Chong Hing UnionPay Dual Currency Credit Card Cardholder Agreement / Chong Hing Corporate Credit Card Cardholder Agreement)

Dear Cardholder,

With effect from 3 August 2014, please be informed that the Bank's Credit Card Cardholder Agreements ("Agreements") will be amended as follows :

**A. Applicable to Chong Hing Credit Card Cardholder Agreement**

1. The following new Clause 8 should be inserted after the existing Clause 7:  
8. Refund of Credit Balance  
The Bank shall at any time for whatever reason and without prior notice refund any balance standing to the credit in any Card Account(s) to the Cardholder at its sole discretion but in any event within 60 days should the credit balance exceed HK\$350,000. For such purpose, credit balance in a Card Account does not include credit balances to the extent of disputed charges but includes credit balances resulting from merchandise returns.
2. Renumbering of Clauses  
The existing Clause 8 to Clause 19 shall be renumbered as Clause 9 to Clause 20 in sequence order.

**B. Applicable to Chong Hing UnionPay Dual Currency Credit Card Cardholder Agreement**

1. The following new Clause 8 should be inserted after the existing Clause 7:  
8. Refund of Credit Balance  
The Bank shall at any time for whatever reason and without prior notice refund any balance standing to the credit in any Card Account(s) to the Cardholder at its sole discretion but in any event within 60 days should the credit balance exceed HK\$350,000. For such purpose, credit balance in a Card Account does not include credit balances to the extent of disputed charges but includes credit balances resulting from merchandise returns.
2. Renumbering of Clauses  
The existing Clause 8 to Clause 19 shall be renumbered as Clause 9 to Clause 20 in sequence order.

**C. Applicable to Chong Hing Corporate Credit Card Cardholder Agreement**

1. The following new Clause 8 should be inserted after the existing Clause 7:  
8. Refund of Credit Balance  
The Bank shall at any time for whatever reason and without prior notice refund any balance standing to the credit in any Card Account(s) to the Cardholder at its sole discretion but in any event within 60 days should the credit balance exceed HK\$350,000. For such purpose, credit balance in a Card Account does not include credit balances to the extent of disputed charges but includes credit balances resulting from merchandise returns.
2. Renumbering of Clauses  
The existing Clause 8 to Clause 17 shall be renumbered as Clause 9 to Clause 18 in sequence order.

Should you have any queries on the above amendments, please call Chong Hing Credit Card Customer Services Hotline at 3768 8888. If you wish to refuse accepting any above amendments, you need to notify the Bank and return the related Card(s) pursuant to Clause 9 of the above existing Agreements (as applicable). The said amendments shall be binding on you if you continue to maintain your Card and/or Card Account with us, or to use or maintain any of our Card service on or after the effective date.

If there is any inconsistency between the English and Chinese versions, the English version shall prevail.