

30 June 2023

Dear Customer,

Notice of Amendments on Credit Card Service Charges for Chong Hing Credit Cards/Chong Hing UnionPay Dual Currency Credit Card

With effect from 28 September 2023 (the “Effective Date”), the following Credit Card Service Charges of Chong Hing Bank Limited (the “Bank”) will be revised and added, while the charges of other items will remain unchanged.

Revised Items		Revised Details
1. Annual Fee		
Standard Card	Principal	HK\$300 per card
	Supplementary	HK\$150 per card
Titanium Card / Gold Card	Principal	HK\$550 per card
	Supplementary	HK\$275 per card
Platinum Card	Principal	HK\$1,500 per card
	Supplementary	HK\$750 per card
Diamond Card	Principal	HK\$1,800 per card
	Supplementary	HK\$900 per card
2. Finance Charges (Chong Hing UnionPay Dual Currency Credit Card) (Personal Card)		
Interest on Unsettled Retail Purchase		HKD Card Account/CNY Card Account : <ul style="list-style-type: none"> • 32.16% per annum • Annualised percentage rate * : 35.90%
Interest on Cash Advance		HKD Card Account/CNY Card Account : <ul style="list-style-type: none"> • 29.52% per annum • Annualised percentage rate * : 35.97%
3. Late Payment Charge		HKD Card Account : <ul style="list-style-type: none"> • HK\$280 or the amount of minimum payment, whichever is lower CNY Card Account : <ul style="list-style-type: none"> • CNY280 or the amount of minimum payment, whichever is lower
4. Credit Balance Withdrawal by Cashier's Order		HK\$100 per cashier's order (Chong Hing UnionPay Dual Currency Credit Card applicable to HKD Card Account only)
5. Credit Balance Withdrawal by Transfer (Transfer to Chong Hing Bank account only)		1% of transfer amount each transaction

New Items	New Charges
1. Dispute Transaction Handling Fee	HK\$100 per dispute transaction
2. Credit Reference Letter	HK\$300 per letter

*** The APR is calculated based on the requirement of the Code of Banking Practice. APR is a reference rate which expresses the fees and charges of respective products as an annualised rate.**

Please note that the amendments of the above-mentioned "Notice of Amendments on Credit Card Service Charges for Chong Hing Credit Cards/ Chong Hing UnionPay Dual Currency Credit Card" shall be binding on you if you continue to use or retain the Bank's credit card(s) on or after the aforesaid Effective Date. If you do not accept the above amendments, the Bank may not be able to continue to provide these credit card services to you.

For any enquiries on the above amendments, please contact any branch of the Bank or call our 24-hour Credit Card Customer Services Hotline at (852) 3768 8888.

Yours faithfully,
Chong Hing Bank Limited

In case of any inconsistencies between the English and Chinese versions of this Notice, the English version shall prevail.