

Notice of Amendments to Credit Card Cardholder

Agreement ("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,

Please be informed that with effect from 1 January 2022, Chong Hing Credit Card Cardholder Agreement, Chong Hing UnionPay Dual Currency Credit Card Cardholder Agreement and Chong Hing Corporate Credit Card Cardholder Agreement will be amended as follows:

Amendments to Clause 10 – Amendments and Additions

Clause 10(a) shall be amended as follows:

10(a) The Bank reserves the right at any time to amend and supplement the terms of this Agreement including, without limitation, the rates of any charges or fees in the Charges Table and method of payment; and/or to provide additional terms from time to time to take effect on the date stipulated by the Bank provided that:

- (i) subject to paragraph (ii) of this clause, the Bank shall give the Cardholder not less than 30 days' notice before any change of the terms and conditions which affects the liabilities or obligations of the Cardholder takes effect; and
- (ii) where any amendments involving fees and charges and an increase of annualised percentage rate or a significant change in the terms and conditions of this Agreement, the Bank shall give the Cardholder not less than 60 days' notice before the change takes effect unless such changes are beyond the Bank's control.

The Bank shall inform the Cardholder that the Cardholder may close the Card Account(s) should any of such change be rejected.

Should you have any enquiries on the above amendments, please call the Chong Hing Credit Card Customer Services Hotline at (852) 3768 8888. If you do not accept any of the above amendments, you have to notify the Bank and return the related Card(s) pursuant to Clause 10 of the above Agreement. The said amendments shall be binding on you if you continue to maintain your Card and/or Account with the Bank, or use or maintain any of the Bank's services on or after the effective date.

If there are any inconsistencies between the English and Chinese versions, the English version shall prevail.

Chong Hing Bank Limited
November 2021

To borrow or not to borrow? Borrow only if you can repay!