

**CHONG HING BANK LIMITED (“Bank”)**

**Notice of Amendments to the “Terms and Conditions for Chong Hing Cards”**

Dear Customer(s),

With effect from 1 July 2017 (“Effective Date”), “Terms and Conditions for Chong Hing Cards” will be amended as set out below. To the extent of any inconsistency between the English and Chinese versions of the amended terms and conditions, the English version shall prevail.

**Amendment to Clause 10.2 of Section 10 LIABILITY OF CARDHOLDER**

➤ The existing Clause 10.2 shall be amended as follows:

10.2 If the Card or the PIN is lost or stolen or if the Cardholder is aware that a third party knows the PIN, the Cardholder shall notify the Bank as soon as reasonably practicable. Prior to the receipt of such notification by the Bank, all transactions effected through or by the use of the Card shall be conclusively binding on the Cardholder. Provided that the Cardholder has not acted fraudulently, with gross negligence or has not otherwise failed to report to the Bank as soon as reasonably practicable after having found that the Card has been lost, stolen or subject to unauthorized use or that someone else knows the PIN, the maximum liability of the Cardholder for such loss, theft or unauthorized use of the Card shall be HK\$500.00. Subject to Clause 10.3, the Cardholder shall not be liable for any unauthorized transaction effected after the Bank has received proper notice of the loss or theft of the Card or of the disclosure of the PIN from the Cardholder through the Bank’s 24-hour lost card hotline or such other telephone number designated by the Bank by notice displayed at the Bank’s branches in Hong Kong, on its Website or by other means as appropriate from time to time. Any notice of the loss or theft of the Card or of the disclosure of the PIN shall be confirmed in writing.

Please note that the amended “Terms and Conditions for Chong Hing Cards” shall be binding on you from the Effective Date unless you terminate the relevant Chong Hing ATM Card(s) including UnionPay Chong Hing Card and Chong Hing Card (Renminbi) with us before the Effective Date. If you continue to use any of such services on or after the Effective Date, you will be deemed to have accepted the above amendments.

Please contact any of our branches or our Customer Services Hotline at 3768 6888 if you have any enquiries.

Chong Hing Bank Limited  
April 2017