

有關修訂廖創興銀行有限公司之信用卡持卡人合約通知

親愛的客戶：

本行茲通知閣下，由 2007 年 1 月 1 日起，根據廖創興信用卡持卡人合約條款第 5 (b) (iv) 條及第 14 條須繳付的若干費用及收費修訂如下：

5. 賬單

- (a) 本行將向持卡人（或倘若屬綜合賬戶，則予主卡持卡人）發出月結單（當信用卡賬戶自上一份月結單起沒有交易及結欠則屬除外）列明有關所有交易及年費、利息、服務費或其他收費之扼要記錄。
- (b) 月結單將顯示：
 - (i) （如適用，就主卡 / 主虛擬卡及 / 或每張附屬卡 / 附屬虛擬卡而言）於月結單發出日以港元計算之月結單結欠；
 - (ii) 最後還款日期；
 - (iii) 最低還款額；及
 - (iv) 倘若交易涉及在香港以外之簽賬及 / 或港元以外之貨幣，相等於該交易額的港元款額（按本行參考 Visa International Services Association、MasterCard International Incorporated 及 / 或其他中介人或服務供應商於折算當日釐定的匯率計算），加上本行訂定的徵費、連同 Visa International Services Association、MasterCard International Incorporated 及 / 或其他中介人或服務供應商向本行收取的交易費用（如適用者）。
- (c) 持卡人必須審閱月結單，在無任何明顯的錯誤的情況下，在所有目的而言被視作持卡人接受月結單為準確無誤，但持卡人於月結單發出日 60 日內以書面通知本行任何指稱錯誤或遺漏或未獲授權之交易或本行通知持卡人有關錯誤則除外。若持卡人於指定期間內並未通知本行有任何指稱錯誤或遺漏或未獲授權交易，則本行之記錄在各方面及目的而言均屬最終的紀錄，具決定性，並對持卡人具有約束力。若未獲授權交易是在下列情況產生，則除外：
 - (i) 因任何第三方（包括持卡人的任何僱員、代理人或僱工）的偽造或欺詐行為而產生的未經授權交易，而本行未有就該等偽造或欺詐行為作出合理的小心及謹慎處理；
 - (ii) 因本行的任何僱員、代理人或僱工的偽造或欺詐行為而產生的未經授權交易；或
 - (iii) 因本行或其任何僱員、代理人或僱工的過失或疏忽而引致的其他未經授權交易。
- (d) 持卡人同意：
 - (i) 倘若未收到月結單或定期月結單，須通知本行；及
 - (ii) 按本行要求即時繳付予本行信用卡賬戶之全部結欠。
- (e) 持卡人須負責清還信用卡賬戶內尚未繳付之全部結欠，及任何已生效或產生但尚未從信用卡賬戶扣除之收費或費用。在受限於所有適用法例之情況下，本行有權根據本合約訂明之方式及根據收費表就持卡人尚未清還之所有款項收取利息及所有其他財務費用。

14. 在港以外簽賬 / 港元以外貨幣簽賬交易費用

在香港以外之簽賬及 / 或用港元以外之貨幣進行之交易款額須於記入信用卡賬戶之借方（或貸方，視情況而定）前兌換為港幣。本行將有權以本行規定之任何貨幣支付與本合約有關之任何款項。若因本合約所需將某種貨幣兌換為另一種貨幣，有關之兌換率將由本行本著真誠運用絕對酌情權訂定，而所指定之兌換率具終局性，並對持卡人有約束力。持卡人須支付本行所訂定百分率之額外徵費、連同 Visa International Services Association、MasterCard International Incorporated 及 / 或其他中介人或服務供應商因有關外幣、外幣匯兌、匯款及電匯向本行收取的任何收費及費用予本行。

如閣下就上述之修改有任何疑問，歡迎致電廖創興信用卡客戶服務熱線 2161 8888。閣下如欲拒絕接受任何上述之修改，須按上述合約第 9 條通知本行並交回有關信用卡。

廖創興銀行有限公司 謹啓
2006 年 12 月

Notice of Amendments to Credit Card Cardholder Agreement of Liu Chong Hing Bank Limited

Dear Cardholder,

Effective from 1 January 2007, certain fees and charges referred to under Clause 5 (b) (iv) and Clause 14 of our Liu Chong Hing Credit Card Cardholder Agreement will be revised as follows:

5. Billing

- (a) The Bank will issue to the Cardholder (or to the Principal Cardholder in the case of a joint account) a monthly Statement (except when there is no transaction and no outstanding balance on the Card Account since the last Statement) with a concise record of all Transaction(s) and the annual fees, interest, service charges or other charges payable.
- (b) The Statement shall indicate:
 - (i) the Statement Balance in Hong Kong dollars (where applicable, in respect of the Principal Card / Principal Virtual Card and / or each Supplementary Card / Supplementary Virtual Card) as at the date of the Statement;
 - (ii) the Payment Due Date;
 - (iii) the Minimum Payment; and
 - (iv) where a Transaction was processed outside Hong Kong and / or involved a currency other than Hong Kong dollar, the amount of Hong Kong dollars equivalent to such Transaction amount converted at a rate of exchange determined by the Bank with reference to the exchange rate adopted by Visa International Services Association, MasterCard International Incorporated and / or other intermediaries or services providers on the date of conversion, plus the Bank's levies charged at its prescribed rate and any transaction fee(s) charged by Visa International Services Association, MasterCard International Incorporated and / or other intermediaries or service providers to the Bank, if applicable.
- (c) The Cardholder must examine the Statement which, in the absence of any manifest error, shall be accepted by the Cardholder for all purposes as correct except to the extent that the Cardholder reports to the Bank in writing of any alleged error or omission or unauthorized transactions within 60 days of the date of the Statement or the Bank's notification to the Cardholder of an error. The Bank's records shall, in all other respects and for all purposes, be final, conclusive and binding on the Cardholder if he fails to report to the Bank within the specified period any alleged error or omission or unauthorized transactions, save and except unauthorized transactions arising from:
 - (i) forgery or fraud by any third party (including any employee, agent or servant of the Cardholder) and in relation to which the Bank has failed to exercise reasonable care and skill;
 - (ii) forgery or fraud by any employee, agent or servant of the Bank; or
 - (iii) the default or negligence on the part of the Bank or any of its employees, agents or servants.
- (d) The Cardholder agrees to:
 - (i) inform the Bank if no Statement or regular Statement is received; and
 - (ii) pay the entire balance of the Card Account due to the Bank forthwith on demand.
- (e) The Cardholder shall be liable to the Bank to settle the entire outstanding balance in the Card Account and any charge or fee effected or incurred but not then debited to the Card Account. The Bank shall be entitled to charge interest and all other finance charges on all amounts due from the Cardholder in the manner set out in this Agreement and in accordance with the Charges Table subject only to all applicable laws.

14. Transaction(s) outside Hong Kong / Non-Hong Kong Dollar Transaction Fee(s)

Amounts of those Transactions processed outside Hong Kong and / or in currency other than Hong Kong dollar shall be converted into Hong Kong dollars before debiting (or crediting as the case may be) to the Card Account. The Bank shall be entitled to effect any payment in connection with this Agreement in any currency as the Bank may prescribe. Where a conversion of one currency into another currency is required under this Agreement, such conversion shall be calculated at such rate as may be determined by the Bank in good faith at its absolute discretion and which shall be conclusive and binding on the Cardholder. The Cardholder shall pay the Bank its levies at such additional percentages as prescribed by the Bank plus all commissions, charges and fees charged to the Bank by Visa International Services Association, MasterCard International Incorporated and / or other intermediaries or service providers in relation to such Transactions, foreign currency exchange, remittance and transfer services ancillary thereto.

Should you have any queries on the above amendments, please call Liu Chong Hing Credit Card Customer Services Hotline at 2161 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 Agreement.

有關修訂廖創興銀行有限公司之信用卡收費表通知

親愛的客戶：

本行茲通知閣下，由 2007 年 1 月 1 日起，根據廖創興信用卡收費表第 13 項須繳付的若干費用及收費修訂如下：

項目	收費 (港幣)
13. 外幣交易 / 海外簽賬	信用卡交易如涉及海外簽賬及 / 或以港元以外為交易貨幣，本行會先將有關交易款項兌換為港元，然後再從信用卡戶口扣除經兌換後之款項。交易款項兌換率乃參考有關國際信用卡組織所釐定的匯率，加上本行徵收的 0.5%，連同其組織向本行收取的交易費用(如適用者)計算。

廖創興銀行有限公司 謹啓
2006 年 12 月

**Notice of Amendments to Credit Card Charges Table
of Liu Chong Hing Bank Limited**

Dear Cardholder,

Effective from 1 January 2007, certain fees and charges referred to under Item 13 of our Liu Chong Hing Credit Card Charges Table will be revised as follows:

Item	Charges (HK\$)
13. Foreign Currencies / Overseas Transaction(s) Fee	For transactions involving overseas transactions and / or transactions which are effected in currencies other than Hong Kong dollars, the relevant transaction amounts will be debited to the credit card account after conversion into Hong Kong dollars, at a rate of exchange determined by reference to the exchange rate adopted by the relevant Card Associations plus 0.5% levied by the Bank and any transaction fee(s) charged by such providers to the Bank, if applicable.

Liu Chong Hing Bank Limited
December 2006