

**有關創興銀行有限公司(「本行」)之信用卡持卡人合約(「合約」)
及創興信用卡收費表修訂的通知**

親愛的客戶：

本行茲通知閣下，有關本行以下所述之創興信用卡收費表及信用卡持卡人合約將修訂如下：

甲部：有關創興信用卡收費表

因應近期市場狀況的改變，由2013年12月份發出之信用卡月結單日期翌日起，創興信用卡之服務收費將作出調整，現詳列如下：

財務費用

財務費用將以下列年息計算，而有關之實際年利率(根據淨值法計算)如下：

卡類	未繳購物簽賬利息 (實際年利率)	現金透支利息 (實際年利率)
MAN信用卡	現行年息：	
	19.8% (21.7%)	19.8% (22.98%)
	調整後之年息：	
	22.8% (25.34%)	22.8% (25.87%)
創興銀聯雙幣 信用卡	現行年息：	
	港幣卡賬戶/ 人民幣卡賬戶 19.8% (21.7%)	港幣卡賬戶 19.8% (22.98%) 人民幣卡賬戶 19.8% (23.41%)
	調整後之年息：	
	港幣卡賬戶/ 人民幣卡賬戶 22.8% (25.34%)	港幣卡賬戶 22.8% (25.87%) 人民幣卡賬戶 22.8% (26.04%)
	現行年息：	
	30% (34.49%)	30% (VISA卡 - 36.79% 萬事達卡 - 35.89%)
其他創興信用卡	調整後之年息：	
	33% (38.48%)	33% (39.06%)

遲繳費用

卡類	現行收費	調整後之收費
創興信用卡 (VISA / 萬事達卡)	最低還款額的5% (最低為HKD150及 最高為HKD200)	最低還款額的5%(最低為 HKD150及最高為HKD200) 或最低還款額，以較低者 為準
創興銀聯雙幣 信用卡	港幣卡賬戶 最低還款額的5% (最低為HKD150及 最高為HKD200) 人民幣卡賬戶 最低還款額的5% (最低為RMB150及 最高為RMB200)	港幣卡賬戶 最低還款額的5%(最低為 HKD150及最高為HKD200) 或最低還款額，以較低者 為準 人民幣卡賬戶 最低還款額的5% (最低為 RMB150及最高為RMB200) 或最低還款額，以較低者 為準

退票 / 自動轉賬退回手續費

卡類	現行收費	調整後之收費
創興信用卡 (VISA / 萬事達卡)	每項HKD120	豁免
創興銀聯雙幣 信用卡	港幣卡賬戶 每項HKD120 人民幣卡賬戶 每項RMB120	豁免 豁免

乙部：有關信用卡持卡人合約

由2013年12月30日（「生效日期」）起，有關本行以下所述之信用卡持卡人合約將修訂如下：

<適用於創興信用卡持卡人合約>

修訂第4條 — 使用信用卡及/或虛擬卡

第4(h)條應予修訂如下：

- 4(h) 持卡人一旦接獲本行通知其信用卡賬戶已超逾信用限額，不論於任何時間發生，亦不論本行是否已就此作出要求，持卡人必須立即向本行繳付超出信用限額之款額。本行可就超過信用限額的每單交易每月月結單收取收費表內列明的超逾信用限額費用。持卡人可透過由本行所提供的渠道選擇拒絕接受超逾信用限額授信安排。然而，此項選擇拒絕接受功能不適用於八達通自動增值服務、不需授權而批出之交易、外匯兌換及非本行所能控制的任何其他交易，而持卡人須按上文所述，立即繳付由此等交易所產生的任何款額。

<適用於創興銀聯雙幣信用卡持卡人合約>

修訂第4條 — 使用信用卡

第4(f)條應予修訂如下：

- 4(f) 持卡人一旦接獲本行通知其信用卡賬戶已超逾信用限額，不論於任何時間發生，亦不論本行是否已就此作出要求，持卡人必須立即向本行繳付超出信用限額之款額。本行可就超過信用限額的每單交易每個月結單收取收費表內列明的超逾信用限額費用。持卡人可透過由本行所提供的渠道選擇拒絕接受超逾信用限額授信安排。然而，此項選擇拒絕接受功能不適用於八達通自動增值服務、不需授權而批出之交易、外匯兌換及非本行所能控制的任何其他交易，而持卡人須按上文所述，立即繳付由此等交易所產生的任何款額。

<適用於創興公司信用卡持卡人合約>

修訂第4條 — 使用信用卡

第4(f)條應予修訂如下：

- 4(f) 持卡人及公司一旦接獲本行通知其信用卡之用款已超逾信用限額，不論於任何發生時間，亦不論本行是否已就此作出要求，持卡人及公司必須立即向本行繳付已超出信用限額之款額。本行可就超過信用限額的每個月結單收取收費表內列明的超逾信用限額費用。持卡人及公司可透過由本行所提供的渠道選擇拒絕接受超逾信用限額授信安排。然而，此項選擇拒絕接受功能不適用於八達通自動增值服務、不需授權而批出之交易、外匯兌換及非本行所能控制的任何其他交易，而持卡人及公司須按上文所述，立即繳付由此等交易所產生的任何款額。

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，請按上述合約第9條通知本行並交回有關信用卡。如閣下在有關條款修改生效日期或之後繼續持卡及/或卡賬戶，或繼續使用或維持我們的任何卡服務，上述修改即對閣下具約束力。

除非文義另有所指，本通知所述之條款及已作解釋的詞語須與上述合約具相同之涵義。

如中、英文版本有任何歧異，概以英文版本為準。

創興銀行有限公司 謹啓

2013年9月30日

Notice of Amendments to Credit Card Cardholder Agreements (“Agreement”) and Credit Card Charges Tables of Chong Hing Bank Limited (“Bank”)

Dear Cardholder,

Please be informed that the Bank’s Credit Card Charges Tables and Credit Card Cardholder Agreements referred to below will be amended as follows:

A. Chong Hing Credit Card Charges Tables

In response to the recent changes in the market condition, with effect from the day after the credit card monthly statement date issued in December 2013, the service charges of Chong Hing Credit Cards will be revised as follows:

Finance Charges

The finance charges will be calculated according to the below annual interest rates, and the respective APRs (using Net Present Value (NPV) method) are shown as below :

Card Types	Interest on Unsettled Retail Purchase (APR)	Interest on Cash Advance (APR)
MAN Credit Cards	Existing Annual Interest Rates :	
	19.8% (21.7%)	19.8% (22.98%)
	Revised Annual Interest Rates :	
	22.8% (25.34%)	22.8% (25.87%)
Chong Hing UnionPay Dual Currency Credit Cards	Existing Annual Interest Rates :	
	HKD Card Account / RMB Card Account 19.8% (21.7%)	HKD Card Account 19.8% (22.98%) RMB Card Account 19.8% (23.41%)
	Revised Annual Interest Rates :	
	HKD Card Account / RMB Card Account 22.8% (25.34%)	HKD Card Account 22.8% (25.87%) RMB Card Account 22.8% (26.04%)
Other Chong Hing Credit Cards	Existing Annual Interest Rates :	
	30% (34.49%)	30% (VISA - 36.79% MasterCard - 35.89%)
	Revised Annual Interest Rates :	
	33% (38.48%)	33% (39.06%)

Late Payment Charge

Card Types	Existing Charges	Revised Charges
Chong Hing Credit Cards (VISA / MasterCard)	5% on Minimum Payment (Minimum HKD150 & Maximum HKD200)	5% on Minimum Payment (Minimum HKD150 & Maximum HKD200) or the amount of Minimum Payment, whichever is lower
Chong Hing UnionPay Dual Currency Credit Cards	HKD Card Account 5% on Minimum Payment (Minimum HKD150 & Maximum HKD200) RMB Card Account 5% on Minimum Payment (Minimum RMB150 & Maximum RMB200)	HKD Card Account 5% on Minimum Payment (Minimum HKD150 & Maximum HKD200) or the amount of Minimum Payment, whichever is lower RMB Card Account 5% on Minimum Payment (Minimum RMB150 & Maximum RMB200) or the amount of Minimum Payment, whichever is lower

Returned Cheque / Rejected Autopay Charge

Card Types	Existing Charges	Revised Charges
Chong Hing Credit Cards (VISA / MasterCard)	HKD120 per item	Waived
Chong Hing UnionPay Dual Currency Credit Cards	HKD Account HKD120 per item RMB Account RMB120 per item	Waived Waived

B : Chong Hing Credit Card Cardholder Agreements

With effect from 30 December 2013 ("Effective Date"), the Bank's Credit Card Cardholder Agreements referred to below will be amended as follows :

<Applicable to Chong Hing Credit Card Cardholder Agreement>

Amendments to Clause 4 – Use of the Card and/or the Virtual Card

Clause 4(h) shall be amended as follows :

- 4(h) The Cardholder shall immediately make good any amount in the Card Account in excess of the credit limit notified by the Bank, whenever incurred, by payment to the Bank whether or not a demand has been made by the Bank in connection therewith. The Bank shall be entitled to charge an over limit charge as set out in the Charges Table in respect of each ~~Transaction effected~~ billing cycle in excess of the credit limit. The Cardholder may choose to opt-out from the

over-the-limit facility via a channel provided by the Bank. The opt-out is however not applicable to Octopus Automatic Add Value Service, offline transactions, foreign currency conversions, and any other transactions beyond the Bank's control and the Cardholder is required to immediately make good any amount incurred from these transactions as aforesaid.

<Applicable to Chong Hing UnionPay Dual Currency Credit Card Cardholder Agreement>

Amendments to Clause 4 – Use of the Card

Clause 4(f) shall be amended as follows :

- 4(f) The Cardholder shall immediately make good any amount in the Card Account(s) in excess of the credit limit notified by the Bank, whenever incurred, by payment to the Bank whether or not a demand has been made by the Bank in connection therewith. The Bank shall be entitled to charge an over limit charge as set out in the Charges Table in respect of each ~~Transaction-effected~~ billing cycle in excess of the credit limit. The Cardholder may choose to opt-out from the over-the-limit facility via a channel provided by the Bank. The opt-out is however not applicable to Octopus Automatic Add Value Service, offline transactions, foreign currency conversions, and any other transactions beyond the Bank's control and the Cardholder is required to immediately make good any amount incurred from these transactions as aforesaid.

<Applicable to Chong Hing Corporate Credit Card Cardholder Agreement>

Amendments to Clause 4 – Use of the Card

Clause 4(f) shall be amended as follows :

- 4(f) The Cardholder and the Corporate shall immediately make good any amount in excess of the credit limit notified by the Bank, whenever incurred, by payment to the Bank whether or not a demand has been made by the Bank in connection therewith. The Bank shall be entitled to charge an over limit charge as set out in the Charges Table in respect of each billing cycle in excess of the credit limit. The Cardholder and the Corporate may choose to opt-out from the over-the-limit facility via a channel provided by the Bank. The opt-out is however not applicable to Octopus Automatic Add Value Service, offline transactions, foreign currency conversions, and any other transactions beyond the Bank's control and the Cardholder and the Corporate are required to immediately make good any amount incurred from these transactions as aforesaid.

Should you have any queries on the above amendments, please call Chong Hing Credit Card Customer Services Hotline at 3768 8888. If you refuse to accept any of the above amendments, please notify the Bank and return the related Card(s) pursuant to Clause 9 of the above Agreements. 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 service of the said Card on or after the Effective Date.

Unless expressly provided to the contrary, the terms and expressions used in the above Agreements shall have the same meaning in this notice.

For any inconsistency between the English and Chinese versions, the English version shall prevail.