

親愛的客戶：

多謝閣下對華僑銀行信用卡的支持。因應市場環境，我們現致函通知閣下，由2024年10月31日(「生效日」)起，閣下的華僑銀行信用卡的相關文件將作出以下購物簽賬及現金透支的年利率調整及條款及細則修訂。

項目	說明	涵蓋信用卡	更改內容 (新增之內容已劃上底線，而刪除之內容亦以劃掉方式識別)																				
1	更改年利率 (APR)	所有信用卡	<p>1.1 調整個人客戶銀行服務收費簡介之年利率 以下在個人客戶銀行服務收費簡介之「信用卡」部分的項目將修訂如下：</p> <table border="1"> <thead> <tr> <th>信用卡</th> <th>一般客戶</th> <th>華僑銀行宏富理財</th> </tr> </thead> <tbody> <tr> <td>購物簽賬 - 實際 年利率(APR)¹</td> <td>當您開立戶口時為 19.06% <u>31.99%</u> 35.69%而我們會不時作出檢討。如您能在每月的到期付款當日或之前清繳全部款項，我們則不會收取利息。否則，有關之利息將由上一期結單日起每日按未清償之結欠計算直至全部清還為止。</td> <td></td> </tr> <tr> <td>現金透支 - 實際 年利率(APR)¹</td> <td>當您開立戶口時為 21.00% <u>35.32%</u>而我們會不時作出檢討。利息將按提取現金之交易日起每日計算直至全數清還為止。在月結單顯示的現金透支交易之利息費用(如有)只包含截至結單日累計之利息，該利息費用或會於結單日後累計，並將顯示於下一期月結單內。閣下可聯絡本行，以了解如何於下一期結單日前清還全數利息費用。</td> <td></td> </tr> <tr> <td>拖欠款項年利率</td> <td>31.99% <u>35.69%</u> (購物簽賬) 及 35.32% (現金透支) 如您未能於到期付款日或之前全數繳付結單上所顯示的最低付款額，於該結單以後之第二期結單日起，有關之利息將按上述之年利率計算。當您清繳所有尚欠之應付最低付款額後，利息將回復至正常的息率，並由下一次結單日起計算。</td> <td></td> </tr> </tbody> </table> <p>1.2 調整商業客戶銀行服務收費簡介之年利率 以下在商業客戶銀行服務收費簡介之「商務信用卡」部分的項目將修訂如下：</p> <table border="1"> <thead> <tr> <th colspan="2">商務信用卡</th> </tr> </thead> <tbody> <tr> <td>購物簽賬 - 實際 年利率(APR)¹</td> <td>當您開立戶口時為 19.06% <u>35.69%</u>而我們會不時作出檢討。如您能在每月的到期付款當日或之前清繳全部款項，我們則不會收取利息。否則，有關之利息將由上一期結單日起每日按未清償之結欠計算直至全部清還為止。</td> </tr> <tr> <td>現金透支 - 實際 年利率(APR)¹</td> <td>當您開立戶口時為 21.00% <u>35.32%</u>而我們會不時作出檢討。利息將按提取現金之交易日起每日計算直至全數清還為止。在月結單顯示的現金透支交易之利息費用(如有)只包含截至結單日累計之利息，該利息費用或會於結單日後累計，並將顯示於下一期月結單內。閣下可聯絡本行，以了解如何於下一期結單日前清還全數利息費用。</td> </tr> <tr> <td>拖欠款項年利率</td> <td>31.99% <u>35.69%</u> (購物簽賬) 及 35.32% (現金透支) 如您未能於到期付款日或之前全數繳付結單上所顯示的最低付款額，於該結單以後之第二期結單日起，有關之利息將按上述之年利率計算。當您清繳所有尚欠之應付最低付款額後，利息將回復至正常的息率，並由下一次結單日起計算。</td> </tr> </tbody> </table>	信用卡	一般客戶	華僑銀行宏富理財	購物簽賬 - 實際 年利率(APR) ¹	當您開立戶口時為 19.06% <u>31.99%</u> 35.69% 而我們會不時作出檢討。如您能在每月的到期付款當日或之前清繳全部款項，我們則不會收取利息。否則，有關之利息將由上一期結單日起每日按未清償之結欠計算直至全部清還為止。		現金透支 - 實際 年利率(APR) ¹	當您開立戶口時為 21.00% <u>35.32%</u> 而我們會不時作出檢討。利息將按提取現金之交易日起每日計算直至全數清還為止。在月結單顯示的現金透支交易之利息費用(如有)只包含截至結單日累計之利息，該利息費用或會於結單日後累計，並將顯示於下一期月結單內。閣下可聯絡本行，以了解如何於下一期結單日前清還全數利息費用。		拖欠款項年利率	31.99% <u>35.69%</u> (購物簽賬) 及 35.32% (現金透支) 如您未能於到期付款日或之前全數繳付結單上所顯示的最低付款額，於該結單以後之第二期結單日起，有關之利息將按上述之年利率計算。當您清繳所有尚欠之應付最低付款額後，利息將回復至正常的息率，並由下一次結單日起計算。		商務信用卡		購物簽賬 - 實際 年利率(APR) ¹	當您開立戶口時為 19.06% <u>35.69%</u> 而我們會不時作出檢討。如您能在每月的到期付款當日或之前清繳全部款項，我們則不會收取利息。否則，有關之利息將由上一期結單日起每日按未清償之結欠計算直至全部清還為止。	現金透支 - 實際 年利率(APR) ¹	當您開立戶口時為 21.00% <u>35.32%</u> 而我們會不時作出檢討。利息將按提取現金之交易日起每日計算直至全數清還為止。在月結單顯示的現金透支交易之利息費用(如有)只包含截至結單日累計之利息，該利息費用或會於結單日後累計，並將顯示於下一期月結單內。閣下可聯絡本行，以了解如何於下一期結單日前清還全數利息費用。	拖欠款項年利率	31.99% <u>35.69%</u> (購物簽賬) 及 35.32% (現金透支) 如您未能於到期付款日或之前全數繳付結單上所顯示的最低付款額，於該結單以後之第二期結單日起，有關之利息將按上述之年利率計算。當您清繳所有尚欠之應付最低付款額後，利息將回復至正常的息率，並由下一次結單日起計算。
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2	修訂VOYAGE信用卡之條款及細則	宏富理財 VOYAGE卡	<p>修訂VOYAGE信用卡之條款及細則 條款2.3將修訂如下：</p> <p>2.3 此服務使用的車輛將為平治四座位轎車或同級車輛(視乎供應而定)，每程最多接載四位乘客。</p>																				

¹ 上述之實際年利率乃根據銀行營運守則有關指引中建議採用的淨現值法及假設並以小數後兩位計算。有關閣下的個人息率，請參閱隨新卡附上的通知書。

若閣下於生效日期後繼續使用或保留其相關信用卡或信用卡賬戶，閣下將被當作接受有關更改。若閣下不同意有關更改，請於生效日之前將相關信用卡剪成兩半並退回給我們以終止信用卡服務。我們在實際收到信用卡或通知後，有關閣下終止信用卡服務方被視為有效。如有任何查詢或有關第1項的其他安排，歡迎致電本行的客戶服務熱線(852) 2543 2223。

以上資訊將僅以非紙本格式提供，分行可依要求提供紙本副本。閣下可以在30天內透過本資訊資料中提及的超連結或到銀行網站 ocbc.com.hk/cardpromo4 下載並儲存這些費用及收費和條款及細則。在指定時間過期後，閣下可能無法下載和儲存該版本的資訊。

為響應環保支持綠色生活，我們會以電子形式發送有關信用卡/扣賬卡服務之通告予閣下(此安排並不影響閣下現有收取電子結單、電子交易通知書及推廣資訊之設定(如適用))，而有關安排將不會收取額外費用。如閣下欲更改現時收取有關通告之接收形式，請致電客戶服務熱線(852) 2543 2223更改有關設定。

如本函中英文版之內容有歧義，一概以英文版為準。我們保留隨時及不時更改上述安排及條款及細則之權利。如有任何爭議，我們將保留最終決定權，而該決定具終局性並對所有客戶具約束力。

提提你：「借定唔借？還得到先好借！」

華僑銀行(香港)有限公司 謹啟
2024年08月

Dear Valued Customers,

Thank you for supporting OCBC Credit Cards. Having regard to the market condition, we would like to inform you of the following annualised percentage rates for Retail Purchase and Cash Advance and T&C amendment to the following documents in relation to your OCBC Credit Cards with effect from 31 October 2024 (“Effective Date”).

Item	Description	Covering Cards	Important Notice / Amendment (Contents with insertions are underlined and deleted contents are marked with strikethrough lines for indication)																		
1	Change in annualized percentage rate (APR)	All Credit Cards	<p>1.1 Adjustments to annualized interest rates in Personal Customer Bank Service Fees Guide</p> <p>The following items under the “Credit Card” section of the Personal Customer Bank Service Fees Guide will be changed as follows:</p> <table border="1" data-bbox="529 645 1500 1473"> <thead> <tr> <th data-bbox="529 645 738 689">Credit Card</th> <th data-bbox="738 645 1099 689">General</th> <th data-bbox="1099 645 1500 689">OCBC Premier Banking</th> </tr> </thead> <tbody> <tr> <td data-bbox="529 689 738 907">Annualized Percentage Rate (APR) for Retail Purchase ¹</td> <td colspan="2" data-bbox="738 689 1500 907">19.06%—31.99% <u>35.69%</u> when you open your account and it will be reviewed from time to time. We will not charge you interest if you pay your balance in full by the due date each month. 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2	Amendment to VOYAGE Credit Card's Terms and Conditions	Premier VOYAGE Card	Amendment to Terms and Conditions Governing The VOYAGE Credit Card Program Clause 2.3 will be amended as follow: 2.3 The vehicle used for the Service will be a 4-seater Mercedes or similar class subject to availability. Maximum number of passengers per trip is 4 persons.	

¹ The Annualized Percentage Rates (APRs) of interest are calculated in accordance with the Net Present Value method and assumptions set out in the relevant guidelines as referred to in the Code of Banking Practice and is rounded up to the nearest 2 decimal place. Please refer to the card mailer for your personalized interest rate.

You will be deemed to have accepted the above amendments if you continue using or retaining your relevant Card or Card Account after the Effective Date. If you do not want to be bound by the above amendments, please cut the relevant Card immediately into halves and return the pieces to us to terminate the credit card service. Termination of the credit card service by you is only effective after we have actually received the Card and/or notice before the Effective Date. For any enquiries or alternative arrangement regarding item 1, please contact our Customer Service Hotline at (852) 2543 2223.

The above information will be provided in an exclusively non-paper based format, physical copies are available upon request at the branches. You can download and store those fees and charges and the terms and conditions from hyperlinks mentioned in this information material or from the Bank's website at ocbc.com.hk/cardpromo4 within 30 days. You may not be able to download and store such version of the information after the expiry of the specified timeframe.

In addition, to protect the environment, the Bank will send notices relating to credit card/debit card service to customers in electronic format (it does not affect the existing settings for receiving eStatement, eAdvice and promotional message (if applicable)) and no additional fees and charges will be imposed on this arrangement. If you would like to change the existing receiving format of the relevant notice, please contact our Customer Service Hotline at (852) 2543 2223 for updating relevant setting.

If there is any inconsistency or conflict between the English and Chinese versions of this notice, the English version shall prevail. The Bank reserves the right to amend the above arrangements and the terms and conditions at any time and from time to time. In case of disputes, the decision of the Bank shall be final, conclusive and binding on all customers.

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

OCBC Bank (Hong Kong) Limited
August 2024