



關於華僑銀行宏富理財VOYAGE卡之更改通知

親愛的宏富理財VOYAGE卡持卡人：

多謝閣下對華僑銀行宏富理財VOYAGE卡的支持。我們現致函通知 閣下，由2025年1月1日(「生效日」)起，因應舊有之會員年費計劃已完結， 閣下的華僑銀行宏富理財VOYAGE卡的相關文件將作出以下會員年費調整修訂。而 閣下之會員年費將維持不變。

項目	更改內容 (刪除之內容以劃掉方式識別)
會員年費	主卡 VOYAGE卡 HK\$19,800 / HK\$6,800

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，請於生效日之前以合理的書面通知我們終止信用卡服務。我們在實際收到通知後，有關 閣下終止信用卡服務方被視為有效。如有任何查詢，歡迎致電本行的客戶服務熱線(852)2543 2223。

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。本行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，本行將保留最終決定權，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！」

華僑銀行卡務中心 謹啟
2024年11月

Notice of change in relation to OCBC Premier VOYAGE Card

Dear Valued Premier VOYAGE Card Cardholder,

Thank you for supporting OCBC Premier VOYAGE Card. According to the old annual membership fee program has been terminated, we would like to inform you of the following amendments on Annual Membership Fee to the following documents in relation to your OCBC Premier VOYAGE Card with effect from 1 January 2025 ["Effective Date"]. Your Annual Membership Fee will remain unchanged.

Item	Amendment [Deleted contents are marked with strikethrough line for indication]
Annual Membership Fee	Principal VOYAGE Card HK\$19,800 / HK\$6,800

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 give us reasonable written notice 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, please contact our Customer Service Hotline at (852) 2543 2223.

In addition, to protect the environment, the Bank will send notices relating to credit 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!