

## Notice of Changes on terms and conditions relating to Personal Credit Card effective 19 July 2017 ("Effective Date")

Please carefully read the information to ensure you understand how they may affect you.

Terms and Conditions	Amendment
Credit Card Cardholder Agreement	New version. Please click <a href="#">here</a>
Rewards Programme	New version. Please click <a href="#">here</a>
Credit Card Interest-free Instalment Plan	New version. Please click <a href="#">here</a>

Please note that the amendment set out in this Notice shall be binding on you if you continue to use or retain your card(s) after 19 July 2017. If you do not agree to the amendment, you have the right to terminate your card(s) according to the relevant provision under the credit card cardholder agreement(s) before the relevant amendment comes into effect. If you wish to make any such arrangement or should you have any queries, please call our Customer Service Hotline on (853) 2832 2813 for enquiries.

In case of any discrepancies and inconsistencies between the English and Chinese versions of this Notice, the English version shall apply and prevail.

June 2017