

Notice of Changes on Credit Card Interest Rate and Finance Charge

With effect from 15 July 2019, the finance charge applicable to credit cards will be adjusted in response to recent changes in market condition. The finance charge will be calculated at an interest rate of 2.4% per month, which is equivalent to an annualized percentage rate of 28.8%. Please note that the new interest rate set out in this Notice will be applied to any finance charge imposed by us on 15 July 2019.

Please note that the above amendments shall be binding on you if you continue to use or retain your card(s) after 15 July 2019. If you decline to accept the amendments, you have the right to terminate your card(s) as stated in the relevant clause under the relevant credit card cardholder agreement(s). If you wish to terminate your card(s) or should you have any queries, please contact us at our branches or call our Customer Service Hotline (853) 2832 2813.

If there is any discrepancy between the English and Chinese versions of this Notice, the English version shall prevail.

May 2019

信用卡利息及財務費用調改通知

因應市場狀況的改變，由 2019 年 7 月 15 日起，適用於信用卡的財務費用將作出修訂。財務費用將以月息 2.4%按日計算，則相等於實際年利率 28.8%。謹請注意，經修訂後的利息及實際年利率將適用於本行在 2019 年 7 月 15 日所徵收的財務費用。

謹請注意，如您在 2019 年 7 月 15 日後繼續使用或持有有關信用卡，上述修訂將對您具有約束力。如您不接納上述修訂，您有權根據所屬信用卡持卡人合約中列明的有關條款終止合約。如您欲取消信用卡或有任何查詢，請親臨各分行或致電客戶服務熱線(853)2832 2813 查詢有關詳情。

本通知中英文版本如有任何歧義，概以英文版為準。

2019 年 5 月