



Notice of change/Important notes in relation to Standard Chartered UnionPay ATM Cards

Dear Standard Chartered UnionPay ATM Cards Cardholders,

Unless otherwise specified, with effect from 11th April 2022 (the "Effective Date"), the changes as shown in the following summary table are applicable to all UnionPay ATM cards ("Cards") issued by Standard Chartered Bank (Hong Kong) Limited (the "Bank"). The changes are for the new 0.5% cross-border transaction fee imposed by UnionPay for overseas ATM cash withdrawal.

Document	Changes (new contents are underlined and removed contents are marked with strikethrough lines)	
Service Charges - An easy guide to banking fees	ATM Cash Withdrawal from Savings or Current Accounts Handling Fee (not applicable to credit card cash advance) Imposed by the Bank	<p>ATM card/Other account cards</p> <ul style="list-style-type: none">• JETCO Network<ul style="list-style-type: none">- Local : Free- Overseas (outside Hong Kong area) : HK\$28[△]• Visa / PLUS Network : HK\$28[△]• Mastercard/Cirrus Network : HK\$28[△]• UnionPay Network : HK\$15^{□△}<ul style="list-style-type: none">- Local : HK\$15- <u>Overseas (outside Hong Kong area) : HK\$15^{□△} imposed by the Bank and 0.5% cross-border transaction fee imposed by UnionPay</u> <p>Multi-Currency Mastercard Debit Card</p> <ul style="list-style-type: none">• JETCO Network<ul style="list-style-type: none">- Local : Free- Overseas (outside Hong Kong area) : Free• Mastercard/Cirrus Network : Free <p>□ The fee is RMB12 for cash withdrawals using dual currency ATM cards in the Mainland China.</p> <p>△ The fee is waived for <u>Priority Private, Priority Banking & Premium Banking</u> <u>Customers</u> <u>Clients</u> making overseas cash withdrawals.</p> <p>Note: The overseas cash withdrawals may also be subject to fees and charges imposed by the overseas local bank which provides the ATM service. Please pay attention before making cash withdrawal.</p>
ATM Card User Manual	1.2 Overseas Cash Withdrawals	<p>No overseas ATM Cash Withdrawal Handling Fee will be charged for Priority Private, Priority Banking and Premium clients making overseas cash withdrawals will be charged 0.5% cross-border transaction fee imposed by UnionPay⁴. Other clients using the UnionPay Cash network overseas will be charged an overseas ATM Cash Withdrawal Handling Fee of HK\$15⁵ imposed by the Bank and 0.5% cross-border transaction fee imposed by UnionPay; whilst HK\$28 will be charged when using the JETCO network in Mainland China and Macau. For overseas cash withdrawals with CIRRUS ATM Card will be charged an overseas ATM Cash Withdrawal Handling Fee of HK\$28. For details, please refer to the service charge booklet</p> <p>Notes:</p> <p>4. Terms and conditions apply: The overseas cash withdrawals may also be subject to fees and charges imposed by the overseas local bank which provides the ATM service. Please pay attention before making cash withdrawal.</p>

You may obtain a copy of the revised version of the above-mentioned documents on our website at sc.com/hk after the Effective Date as shown above.

The above changes shall be binding on you if you retain or continue using your Card(s) on or after the Effective Date as shown above. Please be advised that we may however not be able to continue to provide the services to you if you DO NOT wish to accept the above changes.

For enquiry, please contact our staff for assistance.

If there is any inconsistency or conflict between the English and Chinese versions, the English version shall prevail. The Bank reserves the right to amend the terms and conditions herein at any time. In case of disputes, the decision of the Bank shall be final and binding.

Standard Chartered Bank (Hong Kong) Limited
Jan 2022



關於渣打銀聯提款卡之更改通知 / 重要提示

親愛的渣打銀聯提款卡客戶：

除特別註明外，由2022年4月11日起（「生效期」），以下列表之修訂適用於由渣打銀行（香港）有限公司（「本行」）所發行之所有渣打銀聯提款卡。修訂內容是針對銀聯對海外自動櫃員機提取現金所收取新的0.5%跨境交易費。

文件	修訂（修訂之內容已用底線標記，刪除之內容已用刪除線標記）	
服務收費 - 銀行服務收費一覽表	本行收取的自動櫃員機提取儲蓄或支票戶口現金之手續費（信用卡預支現金除外）	<p>提款卡 / 其他戶口卡</p> <ul style="list-style-type: none">銀通網絡<ul style="list-style-type: none">本港：免費海外（香港地區以外）：每次28港元[△]Visa / PLUS網絡：每次28港元[△]Mastercard / Cirrus網絡：每次28港元[△]銀聯網絡：每次15港元^{□△}<ul style="list-style-type: none"><u>本港：每次15港元</u><u>海外（香港地區以外）：本行收取每次15港元^{□△} 及銀聯收取0.5% 跨境交易費</u> <p>多貨幣萬事達卡扣賬卡</p> <ul style="list-style-type: none">銀通網絡<ul style="list-style-type: none">本港：免費海外（香港地區以外）：免費Mastercard / Cirrus網絡：免費 <p>[□] 若使用雙幣提款卡在中國內地提款，手續費為人民幣12元</p> <p>[△] <u>優先私人理財、優先理財及Premium理財客戶於海外提款可獲豁免手續費</u></p> <p>註：提供自動櫃員機服務的海外當地銀行或會就海外提款收取費用。提款前請留意。</p>
提款卡使用手冊	1.2 於海外提取現金	<p><u>優先私人理財、優先理財及Premium理財客戶於海外自動櫃員機提款可獲豁免手續費</u> 收費為銀聯收取之0.5%跨境交易費⁴。其他客戶使用銀聯提款卡於海外銀聯網絡提款收費為<u>本行收取之港幣15元⁵及銀聯收取之0.5%跨境交易費</u>，而於中國內地及澳門銀通自動櫃員機提款收費則為港幣28元，有關詳請，請參閱服務收費冊子</p> <p>註：</p> <p>4. 受條款及細則約束。提供自動櫃員機服務的海外當地銀行或會就海外提款收取費用。提款前請留意。</p>

閣下可於上述個別生效期後於本行網頁sc.com/hk下載上述新修訂之文件。

若閣下在上述個別生效期或以後繼續使用或保留提款卡，上述更改即對閣下具有約束力。若閣下不接受上述更改，本行可能無法繼續為閣下提供服務。

如有任何查詢，請與本行職員聯絡。

中英文版之內容如有歧義，概以英文版為準。本行保留隨時更改此條款及細則之權利。如有任何爭議，本行將保留最終決定權。

渣打銀行（香港）有限公司

2022年1月