



Notice of Change/Important Notes in relation to Standard Chartered/MANHATTAN Credit Cards (“Cards”)

Dear Standard Chartered and MANHATTAN Cardholders,

We would like to inform you of the upcoming changes to fees and charges as follows. The corresponding changes as shown in the summary table below are applicable to the relevant credit cards issued by Standard Chartered Bank (Hong Kong) Limited (the “Bank”), including Standard Chartered credit card and its co-branded card, MANHATTAN credit card and its co-branded card, Standard Chartered Business Card and Standard Chartered Corporate Card.

	Summary of the Changes/Important Note Section	Effective Date
Amendment of Fees and Charges	1) Amendment of Annualised Percentage Rate (APR) for Cash Advance/ Finance charge for Cash Advance 2) Amendment of Delinquent APR/Default rate	30 December 2022* * Changes will be effective from the first card statement cycle after the Effective Date.

Document	Applicable Credit Card(s)	Changes (new contents are underlined and deleted contents are marked with strikethrough lines)
Credit Card Key Facts Statement	All Credit Cards (not applicable to Smart Credit Card)	Item 1a - APR for Cash Advance/Finance charge for Cash Advance ^{1,5} <u>39.09%</u> <u>35.93%</u> <u>(0.0914% 0.0847%)</u> per day when you open your account and it will be reviewed from time to time. Interest will be charged ⁴ on the amount of cash advance from the date of the transaction on a daily basis until payment in full.
	Smart Credit Card	Item 1b - APR for Cash Advance/Finance charge for Cash Advance ^{1,5} <u>37.13%</u> <u>34.11%</u> <u>(0.0914% 0.0847%)</u> per day when you open your account and it will be reviewed from time to time. Interest will be charged ⁴ on the amount of cash advance from the date of the transaction on a daily basis until payment in full.
	All Credit Cards	Item 2 - Delinquent APR/Default rate 0.014%⁴ per day in addition to the prevailing or applicable finance charge for purchase and cash advance may be applied to your account if you fail to pay Minimum Payment by Payment Due Date in the past 1 month. 0.014%⁴ per day in addition to the prevailing or applicable finance charge for purchase and cash advance may be applied to your account if you fail to pay Minimum Payment by Payment Due Date for 2 times or more in the past 12 months. <u>Waived</u>

Credit Card Key Facts Statement	Consequential changes will also be made to our Service Charges (An Easy guide to banking fees). Remarks: <ol style="list-style-type: none"> 1. The Bank may or may not allow you to use your UnionPay Dual Currency Platinum Credit Card to obtain cash advance. 2. The Annualised Percentage Rate (“APR”) is calculated based on the guidelines as set out in the Code of Banking Practice and is for reference only, inclusive of Cash Advance Fee (if applicable). 3. The rate as printed on MANHATTAN credit card statement will be shown as 0.085%, however the one as printed on the key fact statement shall prevail. 4. It will be subject to the default maximum rates for interest on purchase and cash advance. Please call our 24-hour Standard Chartered Credit Card Customer Service Hotline at 2886 4111 or MANHATTAN Credit Card Customer Service Hotline at 2881 0888 to ascertain your prevailing or applicable interest rate. 5. For CNY Account, related fees and charges will be payable in CNY. The sum will be billed to the CNY Account of your UnionPay Dual Currency Platinum Card.
----------------------------------------	----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

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 call the Bank before the Effective Date. You may obtain a copy of the revised version of the above-mentioned document(s) on our website at sc.com/hk or via Customer Service Hotline after the Effective Date as shown above.

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
November 2022

關於渣打/MANHATTAN信用卡（「信用卡」）之更改通知/重要提示

親愛的渣打/MANHATTAN信用卡客戶：

渣打銀行（香港）有限公司（「本行」）藉此通知閣下，多項收費將作出修訂。有關之修訂已列出於以下概要，並適用於由本行所發行之所有信用卡，包括渣打信用卡及其聯營卡、MANHATTAN信用卡及其聯營卡、渣打商務卡及渣打公司卡。

	更改通知/重要提示概要	生效日期
收費之修訂	1) 透支現金實際年利率/透支現金財務費之修訂 2) 拖欠實際年利率/拖欠利率之修訂	2022年12月30日* <small>* 以上新利率將按生效日期後之第一期月結單週期起生效</small>

文件	適用信用卡	修訂（新增內容以底線列明，刪除之內容以劃掉方式列明）
信用卡資料概要	所有信用卡 (不適用於Smart信用卡)	項目1a - 透支現金實際年利率/透支現金財務費 ^{1,5} 當閣下開立戶口時，透支現金財務費為 39.09% 35.93% ² （每日 0.0914% 0.0847% ³ ）。本行會定期檢討費用。利息 ⁴ 會由透支當日起按日計算，直至全數還清為止。
	Smart信用卡	項目1b - 透支現金實際年利率/透支現金財務費 ^{1,5} 當閣下開立戶口時，透支現金財務費為 37.13% 34.11% ² （每日 0.0914% 0.0847% ³ ）。本行會定期檢討費用。利息 ⁴ 會由透支當日起按日計算，直至全數還清為止。
	所有信用卡	項目2 - 拖欠實際年利率/拖欠利率 若閣下在過去一個月未能在到期繳款日或之前繳付「最低付款額」，本行將按現行或適用於閣下的購物財務費及透支現金財務費再額外每日附加0.014%。 若閣下過去十二個月內有兩次或以上未能在到期繳款日或之前繳付「最低付款額」，本行將按現行或適用於閣下的購物財務費及透支現金財務費再額外每日附加0.014%。 <u>豁免</u>

信用卡資料概要	服務收費（銀行服務收費一覽表）之相關內容將一併修改。 備註： 1. 本行未必會許可閣下使用銀聯雙幣白金信用卡作透支現金。 2. 實際年利率乃根據《銀行營運守則》所載之指引計算，僅供參考，而透支現金之實際年利率已將透支現金手續費計算在內（如適用）。 3. 列印於MANHATTAN信用卡月結單上之利率為0.085%。但概以列印於此信用卡資料概之利率為準。 4. 受本行訂定有關購物及透支現金之利息最高限制所規限。客戶可透過24小時渣打信用卡客戶服務熱線2886 4111或MANHATTAN信用卡客戶服務熱線2881 0888查詢有關現行或適用於閣下的利率。 5. 人民幣戶口之有關收費將按照人民幣金額收取。金額將計入銀聯雙幣白金信用卡之人民幣戶口內。
---------	---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

若閣下在上述個別生效日期或以後繼續使用或保留信用卡，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，請於生效日之前與本行聯絡。閣下可於生效日期或以後到本行網頁sc.com/hk下載或經客戶服務熱線索取上述新修訂之文件。

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11月

由渣打銀行（香港）有限公司刊發
Manhattan Card - 渣打銀行（香港）有限公司轄下部門