



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 our Terms and Conditions and service fee. 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
Changes to Terms and Conditions	<ol style="list-style-type: none"> 1) Acquiring consent for credit limit during card activation 2) Requiring positive consent for approving overlimit transactions 3) Changes to Finance Charge for Cash Advance 4) Changes to Sales Draft Retrieval Fee 	1 November 2023

Document	Applicable Credit Card(s)	Changes (new contents are underlined and deleted contents are marked with strikethrough lines)
Credit Card Terms	All Standard Chartered and MANHATTAN Cards	<p>3.1 We notify you of the <i>credit limit</i> when your <i>application</i> has been approved. <u>By activating your credit card, you agree to and accept the approved credit limit.</u> We may vary the <i>credit limit</i> at any time.</p> <p>3.2 It is your responsibility to ensure that the <i>credit limit</i> is not exceeded. If you <u>do not</u> wish to have temporary <i>credit limit</i> extension (the scope of which is to be designated by us and communicated to you), you should indicate your choice explicitly and opt <u>out from in to</u> such service <u>on or after 1 November 2023</u> through the channel we provide from time to time.</p>
Note to Standard Chartered Credit Card Cardholder - Temporary Credit Limit Extension	All Standard Chartered and MANHATTAN Cards	<p>Changes in paragraph 1</p> <p>You may, at any time without charge, choose not to have any temporary credit limit extension for your card. If you do not indicate your <u>rejection acceptance</u> on the temporary credit limit extension service (if applicable) <u>on or after 1 November 2023</u>, you will be deemed to have given your <u>consent rejection</u> to the Bank to grant the temporary credit limit extension service to your credit card(s). <u>If you indicate your acceptance on any such temporary credit limit extension service, an Overlimit Charge is payable upon the outstanding balance debited in your card account over your granted credit limit in each credit card statement cycle.</u></p>

Service Charges – An easy guide to banking fees	All Standard Chartered and MANHATTAN Cards	<p>Credit cards – Finance Charge for Cash Advance**[△]</p> <p>^ It will be subject to the default maximum rates for interest on purchase and cash advance. <u>Finance charge for cash advance may be accrued after the statement cut-off date and will be displayed in the next statement.</u> Please call our 24-hour Customer Service Hotline to ascertain your prevailing or applicable interest rate, <u>accrued finance charge for cash advance and how to fully settle the cash advance finance charge before the next statement date.</u></p>
Sales Draft Retrieval Fee [△]		<p>• Photocopy</p> <p>– <u>Standard Chartered Credit Card UnionPay Dual Currency Platinum Card</u></p> <p>– <u>MANHATTAN Credit Card</u></p> <p>– <u>Original Copy</u></p>

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 as shown above. You may obtain a copy of the revised version of the above-mentioned documents 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
September 2023



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，多項條款及細則及服務收費將作出修訂。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
主要條款及細則之修訂	1) 接受信貸限額之修訂 2) 接受臨時信貸限額之修訂 3) 透支現金財務費之修訂 4) 購物單據檢索費之修訂	2023年11月1日

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）
信用卡條款	所有渣打及 MANHATTAN 信用卡	3.1 本行會在閣下的申請獲批時告知有關信貸限額。 <u>透過啟用信用卡，閣下即被視作已同意並接受本行批核的信貸限額。</u> 本行可隨時更改信貸限額。 3.2 閣下有責任確保不超逾信貸限額。如閣下 <u>不希望有臨時信貸限額</u> （其範圍由本行決定及已向閣下說明），閣下須於 <u>2023年11月1日或之後</u> 明確表明其選擇，並透過本行不時提供的途徑 <u>申請取消該服務</u> 。
渣打信用卡 持卡人之服務 提示 – 臨時信用 限額	所有渣打及 MANHATTAN 信用卡	第1段落之修訂 閣下可以隨時選擇取消閣下的信用卡的臨時信用限額，而無需支付任何費用。如閣下未有於 <u>2023年11月1日或之後</u> 向本行表明 <u>不接受臨時信用限額</u> （如適用），閣下將視作 <u>不同意</u> 本行為閣下的信用卡給予臨時信用限額。 <u>當閣下表明接受上述安排後，當閣下的信用卡賬戶之未付清結餘超出每個月結單週期內授予閣下的信用限額，便須就該款額支付超逾信用額費。</u>

服務收費 – 銀行服務收費 一覽表	所有渣打及 MANHATTAN 信用卡	信用卡 – 透支現金財務費*** ^ 受本行訂定有關購物及透支現金之利息最高限制所規限。 <u>透支現金財務費或會於信用卡月結單截數日期後持續累計並會顯示於下一期信用卡月結單</u> 。客戶可透過24小時客戶服務熱線查詢有關現行或適用於閣下的利率、 <u>累計透支現金財務費</u> 以及如何於下一期信用卡月結單截數日期前悉數清還 <u>透支現金財務費</u> 。
		購物單據檢索費△ • 副本 - <u>渣打信用卡銀聯雙幣白金卡</u> - <u>MANHATTAN信用卡</u> - <u>正本</u> • 每張40港元 - 每張50港元 - 每張70港元

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。閣下可於上述個別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

2023年9月