



## Notice of Change/Important Notes in relation to Standard Chartered Smart Credit Card (“Card”)

Dear Standard Chartered Smart Credit Card Cardholders (“**Cardholders**”),

We would like to inform you of the upcoming change to our Terms and Conditions as shown in the summary table below. The change is applicable to Standard Chartered Smart Credit Card (“**Smart Card**”) issued by Standard Chartered Bank (Hong Kong) Limited (the “**Bank**”).

|   | <b>Summary of the Key Changes</b>                          | <b>Effective Date<sup>#</sup></b> |
|---|--|-----------------------------------|
| Change to Terms and Conditions of 3-month unlimited Interest-free Instalment Plan for Standard Chartered Smart Credit Card (“The Change”) | Removal of 3-month unlimited Interest-free Instalment Plan | 2 January 2025                    |

<sup>#</sup> Effective Date refers to the date on which the Change comes into effect.

From 2 January 2025, new applications for 3-month Interest-free Instalment will be suspended. The Terms and Conditions of 3-month unlimited Interest-free Instalment Plan will be removed from the Standard Chartered Smart Credit Card Terms and Conditions. This arrangement has no impact on any existing 3-month Interest-free Instalment that has been applied for before the Effective Date or other instalment plans.

| <b>Original</b>  | <b>Revised</b>   |
|--|--|
| Terms and Conditions of 3-month unlimited Interest-free Instalment Plan for Standard Chartered Smart Credit Card - Clause 1 to 8 | The Terms and Conditions of 3-month unlimited Interest-free Instalment Plan for Standard Chartered Smart Credit Card - Clause 1 to 8 will be removed entirely from the Standard Chartered Smart Credit Card Terms of Conditions. |

The above change shall be binding on you starting from the Effective Date as shown above if you retain or continue using your Card.

Please be advised that we may, however, not be able to continue to provide the corresponding 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 abovementioned documents on our website at [sc.com/hk](http://sc.com/hk) or via Customer Service Hotline.

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

December 2024

## 有關Smart信用卡（「信用卡」）之重要修訂通知

親愛的Smart信用卡持卡人（「持卡人」）：

我們希望通知您有關條款及細則將作出修訂。以下列表所顯示的相關修訂適用於由渣打銀行（香港）有限公司（「本行」）發行之Smart信用卡。

|                                     | 主要修訂概覽         | 生效日 <sup>#</sup> |
|-------------------------------------|----------------|------------------|
| Smart信用卡3個月無限次免息分期計劃條款及細則之修訂（「此修訂」） | 刪除3個月無限次免息分期計劃 | 2025年1月2日        |

<sup>#</sup> 生效日是指此修訂生效的日期。由2025年1月2日起，本行將不再接受3個月無限次免息分期計劃的新申請。因此，Smart信用卡3個月無限次免息分期計劃條款及細則將會從Smart信用卡條款及細則中刪除。此修訂對於生效日以前申請的3個月免息分期計劃，以及其他分期計劃皆沒有任何影響。

| 修訂前                               | 修訂後  |
|-----------------------------------|--|
| Smart信用卡3個月無限次免息分期計劃條款及細則一條款1至條款8 | Smart信用卡3個月無限次免息分期計劃條款及細則一條款1至條款8將從Smart信用卡條款及細則中刪除。 |

若您保留或繼續使用信用卡，則上述修訂將由生效日起對您具有約束力。

請注意，若您**不願接受**上述修訂，我們可能無法繼續為您提供相關服務。

如需查詢，請於上述生效日前聯絡本行。您可從我們的網站 [sc.com/hk/zh](http://sc.com/hk/zh) 或致電客戶服務熱線索取上述修訂後的文件。

中英文版之內容如有歧義，概以英文版為準。本行保留隨時更改本文所述條款及細則之權利。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

2024年12月