



standard  
chartered  
渣打銀行

# Credit Card Terms

## 信用卡條款

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## Important notice

**You need to read this document.**

It sets out specific terms and conditions on which we agree to provide you with *credit card products*. **You must read it in conjunction with our Client Terms and any other documents forming our banking agreement.** To the extent of any inconsistency between these terms and our Client Terms, these terms prevail. These terms do not apply to any existing credit card products you have with us to the extent that they are subject to separate terms and conditions.

**Key words**

The meaning of key words printed *like this* and other words used in our banking agreement is explained in our Client Terms. Some additional key words which apply to the *products* referred to in these terms are explained at the end of these terms.

## 重要提示

**務請審閱本文件。**

本文件載列本行同意向閣下提供信用卡產品所依據的特定條款及細則。本文件須與構成本行銀行協議的本行的客戶條款及任何其他文件一併閱讀。本條款與本行的客戶條款如有任何不符，概以本條款為準。閣下與本行之間的任何已有信用卡產品如適用其他條款及細則，則不適用本條款。

**關鍵詞**

以此格式呈現的關鍵詞和本行銀行協議所用其他詞語的涵義在本行的客戶條款中闡述。本條款所述產品相關的若干其他關鍵詞在本條款結尾定義。

## 1 Choosing the product that is right for you

We offer a variety of *credit card products* designed to suit your personal banking needs. The particular types of *credit cards* we offer are set out in the *product brochures*. If you need us to explain any of the features of, or the terms applying to, any *credit cards*, please contact us.

## 2 The credit cards

### Issue of credit cards

2.1 We may issue a *credit card* to you and, if you ask, to each *supplementary cardholder*.

### Collection

2.2 We send the *credit card* (and any replacement *credit card*) to your address last notified to us unless you notify us in writing that you want to collect the *credit card* from us.

### Activation procedures

2.3 Each *cardholder* must comply with any activation procedures notified from time to time.

### Using the credit card

The terms of our banking agreement apply to each use of a *credit card*. If a *cardholder* does not agree with those terms, they should not activate or sign the *credit card* or carry out any transaction.

2.4 You accept the terms of our banking agreement when you first use the *credit card*.

2.5 You must ensure that only the person issued with a *credit card* uses it.

### Supplementary cards

2.6 We generally send *supplementary cards*, their PINs/passwords and all communications relating to them to you. However and for example, when *supplementary cardholder* makes secure online transactions with a Standard Chartered/MANHATTAN *supplementary card*, an authentication request may be sent via mobile app installed on the *supplementary cardholder's* mobile or communication device, or a One-Time Password may be sent to the *supplementary cardholder's* valid mobile number already registered with the Bank.

2.7 Any communication we give to you or any *supplementary cardholder* is taken to be given to all of you.

## 1 選擇適合閣下的產品

本行提供不同種類的信用卡產品，以迎合閣下的個人理財需要。本行所提供的信用卡具體類別見產品手冊。閣下如需本行解釋任何信用卡的任何特點或適用條款，請與本行聯絡。

## 2 信用卡

### 發出信用卡

2.1 本行可向閣下發出信用卡，並可應閣下要求向各附屬卡持卡人發出信用卡。

### 領取

2.2 除非閣下書面通知本行，表示有意自行向本行領取信用卡，否則本行會將信用卡（及任何補發信用卡）寄至閣下最近期知會本行的地址。

### 啟用程序

2.3 各持卡人必須按照當時通知的程序啟用。

### 使用信用卡

每次使用信用卡，均須遵守本行銀行協議的條款。持卡人如不同意有關條款，則不應啟用或簽署信用卡或進行任何交易。

2.4 閣下首次使用信用卡，即表示接納本行銀行協議。

2.5 閣下務請確保信用卡僅由獲發卡人使用。

### 附屬卡

2.6 本行一般會向閣下寄發附屬卡、相關私人密碼/密碼及一切有關通訊，但 是及例如，當附屬卡持卡人以渣打/MANHATTAN附屬卡進行安全網上交易時，交易認證或會傳送到附屬卡持卡人於手提電話或通訊裝置中安裝之流動應用程式，或會以一次有效密碼方式傳送到附屬卡持卡人於本行登記的流動電話號碼。

2.7 本行向閣下或任何附屬卡持卡人發出的任何通訊，均視為向閣下全體發出。

2.8 You and each *supplementary cardholder* agree to be bound by the instructions that any of you give us.

### Corporate cards

2.9 If you have a *corporate card*, you are jointly and severally liable with your employer for any *balance owing* on your *corporate card*.

### Co-brand cards

2.10 We may convert a *co-brand card* to another type of *credit card*.

2.11 We are not liable for any representations, promotions or obligations made by a business alliance partner.

## 3 Credit limit

### Credit limit

3.1 We notify you of the *credit limit* when your *application* has been approved. By activating your credit card, you agree to and accept the approved *credit limit*. We may vary the *credit limit* at any time.

### Exceeding your credit limit

3.2 It is your responsibility to ensure that the *credit limit* is not exceeded. If you wish to have temporary *credit limit* extension (the scope of which are to be designated by us and communicated to you), you should indicate your choice explicitly and opt in to such service on or after 1 November 2023 through the channel we provide from time to time.

3.3 In calculating whether the *credit limit* has been exceeded, we may take into account:

- any transaction made using the *credit card* but which has not been debited from the *account* for a *credit card*; and
- any authorisation we have given to a third party in connection with a proposed transaction using the *credit card*.

### Credit limit exceeded

3.4 If you exceed the *credit limit* or any temporary *credit limit* extension has expired, you must immediately pay us that part of the *balance owing* for the *account* for the *credit card* which exceeds the *credit limit*.

## 4 Cash advance

### How to obtain a cash advance

4.1 You may obtain a *cash advance* using

2.8 閣下及各附屬卡持卡人同意接受閣下或任何附屬卡持卡人向本行作出的任何指示之約束。

### 公司卡

2.9 閣下如持有公司卡，則閣下與閣下的僱主共同及各別對閣下的公司卡任何欠款結餘負責。

### 聯營卡

2.10 本行可將聯營卡轉換為任何其他類別的信用卡。

2.11 本行對於聯營夥伴的任何聲明、宣傳或義務概不負責。

## 3 信貸限額

### 信貸限額

3.1 本行會在閣下的申請獲批時告知有關信貸限額。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。本行可隨時更改信貸限額。

### 超逾閣下的信貸限額

3.2 閣下有責任確保不超逾信貸限額。如閣下希望有臨時信貸限額（其範圍由本行決定及已向閣下說明），閣下須於2023年11月1日或之後明確表明其選擇，並透過本行不時提供的途徑申請該服務。

3.3 本行在計算是否超逾信貸限額時，會計入以下各項：

- 使用信用卡進行但未從信用卡戶口扣賬的任何交易；及
- 本行就使用信用卡進行的建議交易給予第三方的任何授權。

### 超出信貸限額

3.4 閣下如超出信貸限額或任何臨時信貸限額到期失效，則必須立即向本行繳付信用卡戶口欠款結餘超逾信貸限額的部分。

## 4 透支現金

### 如何透支現金

your *credit card* at one of our branches, other financial institutions displaying the logo of a *card association* and any VISA PLUS, Mastercard Cirrus Global ATM Network or JETCO ATM.

### Limit on cash advance

4.2 A *cash advance* is only available up to the maximum amount the person providing the advance permits. We may also impose a limit on your *credit card* for any *cash advance* transaction. For details of the maximum amount or limit, please contact us.

## 5 Interest, fees and charges

5.1 You must pay the interest, fees and charges which apply at any time to your *credit card*. These include the interest, fees and charges as described in the Attachment.

The applicable rates of interest, fees and charges are set out in the *product brochure* and/or the *tariff sheet*.

5.2 Interest, fees and charges once applied will be charged until the date the *balance owing* is paid in full.

## 6 Liability

### General

6.1 You are liable for:

- any failure by you or any *supplementary cardholder* to comply with the terms of our banking agreement;
- all transactions made using a *credit card* (including any *supplementary card*) (except for disputed transactions where you prove otherwise in accordance with clause 18 of the Client Terms);
- the *balance owing* for the *account* for a *credit card* (including all amounts debited and credited to the *account* for the *credit card* by any *supplementary cardholder*) ; and
- any transactions where we could otherwise have exercised chargeback rights if you do not notify us of the transactions and provide any further documents or information we require within the time periods required.

6.2 Where one of you is a minor, any other *cardholder* must procure compliance of all the minor's obligations under our banking agreement.

4.1 閣下可通過閣下的信用卡在本行任何分行、展示信用卡協會標誌的其他財務機構和任何VISA PLUS、Mastercard、Cirrus Global ATM Network或銀通自動櫃員機透支現金。

### 透支現金限額

4.2 透支現金最多不超過提供透支機構許可的最高限額。本行亦可能會對閣下信用卡的任何透支現金交易設定限額。有關最高限額詳情，請與本行聯絡。

## 5 利息、費用及收費

5.1 閣下必須支付於任何時間適用於閣下信用卡的利息、費用及收費，包括附件所述之利息、費用及收費。

適用的利率、費用及收費載列於產品手冊及/或收費表。

5.2 利息、費用及收費一但適用，將計至欠款結餘悉數償付當日為止。

## 6 責任

### 一般事項

6.1 閣下對以下各項負責：

- 閣下或任何附屬卡持卡人並無遵守本行銀行協議條款；
- 以信用卡（包括任何附屬卡）進行的所有交易（閣下根據客戶條款第18條證實並非如此進行的受爭議交易除外）；
- 信用卡戶口欠款結餘（包括任何附屬卡持卡人在信用卡戶口中扣除及誌入的所有金額）；及
- 閣下如無知會本行有關交易並且在指定期限內提供本行要求的額外文件或資料，則本行可對其行使拒付權的任何交易。

6.2 持卡人當中如有未成年人士，任何其他持卡人須促致該未成年人士遵守於本行銀行協議下的義務。

6.3 You are not liable for losses incurred due to:

- any use of the *credit card* before you receive the *credit card* (including any *supplementary card*);
- any unauthorised transactions which take place after you give us requisite notification of a lost or stolen *credit card*;
- any use of a counterfeit card; or
- a fault in a *terminal* which is not obvious.

Our liability for such losses shall not exceed the amount of charges and interest incurred on the *credit card* in the circumstances mentioned above.

#### Disputes between you and supplementary cardholders

6.4 Our rights and obligations relating to you and each *supplementary cardholder* are not affected by any dispute or claim you and the *supplementary cardholder* may have against each other.

#### Purchase of goods or services

6.5 We are not liable for:

- the refusal of any *merchant*, financial institution or other person to accept the *credit card*; and
- any defect or deficiency in goods or services supplied to you by any *merchant*, financial institution or other person.

You must resolve any complaint against any *merchant*, financial institution or other person and no claim against any of them may be set off against us.

#### Lost credit cards

6.6 If the *credit card* is lost or stolen and you have not acted fraudulently or with gross negligence and you have complied with the procedures set out in the Security Procedures section in our Client Terms, then **you are liable for the use of the credit card before we receive notification regarding the lost or stolen card but your liability is limited to HK\$500.**

#### Third party services offered with credit cards

6.7 Some types of *credit cards* give you access to services provided by third parties. For example, if you hold a Visa Gold Card or Visa Platinum Card you may have access to the International Emergency Assistance Service. You are liable for the cost of any medical, legal or other services provided under these third party services. You acknowledge that the

6.3 閣下對於下列各項引致的損失毋須負責：

- 閣下接獲信用卡（包括任何附屬卡）之前的任何信用卡用量；
- 閣下按規定向本行通報信用卡遺失或被竊後發生的任何未經授權交易；
- 任何假卡用量；或
- 終端機的不明顯錯誤。

本行對於上述損失承擔的責任，不超過在上述情況下產生的信用卡收費及利息。

#### 閣下與附屬卡持卡人的爭議

6.4 本行有關閣下及各附屬卡持卡人的權利和義務，概不受閣下與附屬卡持卡人之間的任何爭議或申索影響。

#### 購買貨品或服務

6.5 本行對於以下各項概不負責：

- 任何商戶、財務機構或其他人士拒絕接受信用卡；及
- 任何商戶、財務機構或其他人士向閣下所提供之貨品或服務的任何瑕疵。

閣下對任何商戶、財務機構或其他人士的申訴必須自行解決，任何索償均不可與本行抵銷。

#### 遺失信用卡

6.6 倘若信用卡遺失或被竊，而閣下並無涉及欺詐或嚴重疏忽行為，並已根據本行客戶條款中保安程序一節執行有關程序，則閣下僅須對本行接獲有關信用卡遺失或被竊通知前的信用卡用量負責，以500港元為上限。

#### 通過信用卡提供的第三方服務

6.7 部分信用卡可以讓閣下使用第三方提供的服務。舉例而言，閣下如持有Visa金卡或Visa白金卡，則可享用國際緊急支援服務。閣下須承擔此等第三方所提供的任何醫療、法律或其他服務的費用。閣下表明理解第三方服務供應商會盡力為持卡人提供服務，但有關服務未必能隨時提供

third party service providers do their best to provide the services to *cardholders* and that the services may not always be available (for example, because of time, distance or location). Neither we nor the third party service provider, or in the case of the above example, Visa International Service Association, is liable to you for any *loss* in connection with any service or its unavailability.

6.8 We are also not liable to holders of a *credit card* with access to Emergency Cash Withdrawal for any *loss* they suffer if we are unable to give immediate effect to an Emergency Cash Withdrawal, replacement card or any other facilities we offer in connection with the *credit card*.

The Client Terms include additional provisions relating to your liability to us and exclusions or limits on our liability. See, for example, "You indemnify us" and "Exclusion of liability".

## 7 Additional services for your account

7.1 We may offer additional services for your account. Some services or functions are provided by our third-party partners. These may include balance transfer schemes, payment arrangements, *card* protection, interest free-instalment plans, statement instalment plans and any other services we advise you or which are otherwise available from time to time. You can find out more about available services by contacting us.

7.2 If you sign up for additional services, you are bound by the terms of the additional services. To the extent of any inconsistency between the terms of the additional services and our banking agreement, our banking agreement prevails unless the terms of the additional services specify otherwise.

7.3 If you choose to use FPS Services or Faster Payment System, you are bound by the relevant terms in the Client Terms.

## Reward points scheme

7.4 Some types of *credit cards* have a *reward points scheme*. For details please refer to the *product brochure* or contact us.

7.5 We may specify from time to time the amount of Hong Kong Dollars which needs to be spent using your *credit card* to earn one *point*. We may also from time to time specify other ways by which *points* may be earned.

（例如礙於時間、距離、地點等因素）。本行、第三方服務供應商及（在上例中）Visa International Service Association 對於閣下使用或未能使用服務而蒙受的任何有關損失概不負責。

6.8 對於享有緊急現金提款服務的信用卡持卡人，因本行無法立即提供緊急現金提款、補發新卡或本行就信用卡提供的任何其他服務而蒙受的任何損失，本行概不負責。

客戶條款載有關於閣下對本行所負責任及豁免或限制本行責任的額外條款，請參閱「閣下對本行的彌償保證」及「責任豁免」等部分。

## 7 閣下戶口的其他服務

7.1 本行可能對閣下的戶口提供其他服務，某些服務或功能由我們的第三方合作夥伴提供，包括結餘轉賬計劃、繳費安排、*卡*產品保障、免息分期計劃、月結單分期計劃及本行知會閣下或不時提供的任何其他服務。如欲索取本行提供的服務詳情，請與本行聯絡。

7.2 閣下如簽訂使用任何其他服務，則須受有關服務的條款約束。其他服務的條款與本行銀行協議如有不符，概以本行銀行協議為準，惟有關其他服務條款另有註明者除外。

7.3 使用「快速支付系統服務」或「快速支付系統」將受客戶條款中的有關條文約束。

## 積分計劃

7.4 某些類別的信用卡設有積分計劃。欲索取有關詳情，請參閱產品手冊或與本行聯絡。

7.5 本行可不時指定閣下賺取一個積分而需以閣下的信用卡消費的港元消費額。本行亦可不時指定賺取積分的其他方法。

7.6 For the purposes of calculating the *points* earned, the amount actually spent in any period is shown under "Purchases" in the statement for the period (or otherwise as we determine). It excludes *points purchases*, *cash advances*, interest, fees and charges.

7.7 *Points* accrue from when your *account* is opened and may be redeemed until the *points cancellation date*. On the *points cancellation date*, all the *points* earned before the *points cancellation date* are automatically cancelled.

7.8 Unless we notify you that you are allowed a period of time after the *points cancellation date* to use or redeem your accrued *points*, all applications to use or redeem *points* which we receive after the *points cancellation date* and any attempted use or redemption of *points* occurring after the *points cancellation date* is not valid and has no effect.

7.9 You may not redeem *points* for cash and may only use or redeem *points* for the goods and services we specify from time to time. If you order any goods and services which require both *points* to be used or redeemed and money to be paid, you authorise us to debit your *account* with the amount of the required monetary payment. We may reject other methods of payment.

7.10 You may not use or redeem any *points* if the status of all your *accounts* are not normal or current or if you or any *supplementary cardholder* (if applicable) is in default or otherwise not complied with the terms.

7.11 Unless we agree otherwise, you may not transfer *points* from one *account* to another. We may allow you to combine all the *points* which you have earned in all your qualifying *accounts* for use or redemption in one or more transactions.

**Mastercard Automatic Billing Updater (ABU) and Visa Account Updater (VAU)**

7.12 ABU and VAU programs apply to MasterCard and Visa credit cards. These programs automatically update any card-on-file information you have with participating merchants who are enrolled to the programs for your recurring and one-time payments. Unless otherwise specified by us, when we reissue or replace your credit card, your new credit card details will be automatically updated with the participating merchants. This will allow your recurring transactions with these participating merchants to continue, unless you had reported your previous credit card as

7.6 就計算所賺取積分而言，任何期間的實際消費額載於有關期間月結單的「消費」之下或由本行另行釐定，並不包括積分購物、透支現金、利息、費用及收費。

7.7 積分將從閣下的戶口開立當日起累計並可供兌換，直至積分取消日。於積分取消日，閣下於積分取消日前賺取的所有積分均會自動取消。

7.8 除非本行通知閣下可在積分取消日後獲得給予寬限期於該期間內使用或兌換閣下累積的積分，否則本行於積分取消日後接獲的任何使用或兌換積分申請及於積分取消日後的所有聲稱使用或兌換積分交易均屬無效。

7.9 積分不可兌換現金，只可用於或兌換本行不時指定提供的貨品及服務。在訂購需要使用或兌換積分同時支付款項的任何貨品及服務時，閣下授權本行從閣下的戶口扣除所需的款項。本行可拒絕接納其他形式的付款。

7.10 倘若閣下全部戶口的狀況均非正常或保持有效或閣下或任何附屬卡持卡人（如適用）違反本行銀行協議的任何條款，則閣下不可使用或兌換任何積分。

7.11 除本行另行同意外，閣下不可將積分從一個戶口轉至另一個戶口。本行可能允許閣下將閣下所有合資格戶口賺取的全部積分合併在一次或多次的交易使用或兌換。

**Mastercard自動帳單更新程序(ABU)和Visa帳單更新程序(VAU)**

7.12 ABU和VAU程序適用於Mastercard和Visa信用卡。這些程序會自動更新閣下與已註冊該程序的商戶的信用卡存檔信息，以便閣下進行定期付款和一次性付款。除非我們另有規定，當本行重新發行或更換閣下的信用卡時，閣下的新信用卡資料將自動與已註冊該程序的商戶一起更新。這將允許閣下繼續與這些商戶進行定期付款，除非閣下已報告上一張信用卡遺失、被竊或遭受欺詐。閣下的信用卡將自動註冊為ABU或VAU。了解有關ABU或VAU的更多使用詳細資料，請參閱本行網站。

lost, stolen or compromised by fraud. Your credit card will be automatically enrolled for ABU or VAU. Please refer to our website for further details regarding the use of ABU or VAU.

## 8 Payments

### Payment by due date

8.1 On or before the due date set out in the statement we issue for your *credit card*, you must pay at least the minimum payment due as set out in the statement. For the avoidance of doubt, refunds from merchants shall not be regarded as payment made by you. Refunds from merchants posted after we issue the statement will be reflected in the next statement we issue for your *credit card*.

8.2 Your liability to us remains even if, for any reason, you do not receive your periodic statement.

### Calculation of minimum payment

8.3 The minimum payment due shall be the aggregate amount of the following items, or any minimum amount as set out in the *tariff sheet*, whichever amount is higher:

- the total of the outstanding billed interest and other *involuntary charges*;
- the total of any other outstanding billed fees and charges or other billable items under any additional service you applied;
- the total of the over-limit amount and/or the overdue amount (where applicable); and
- any percentage as we set out in the *tariff sheet* on the basis of the *balance owing* as set out in the statement.

### Currency of transactions

8.4 If any transaction made using the *credit card* is not denominated in Hong Kong Dollars, we convert the amount of the transaction to Hong Kong Dollars in accordance with our usual practice and our banking agreement.

### What happens if you do not pay

8.5 If we do not receive the *balance owing* for the *account* for a *credit card* on or before the due date we may charge (subject to any grace period in accordance with our usual practice or applicable law) and debit from the *account* for the applicable *involuntary charges* as set out in the Attachment and *tariff sheet* or elsewhere in our banking agreement.

## 8 付款

### 到期繳款日前付款

8.1 閣下須於本行就閣下的信用卡發出的月結單所示到期繳款日或之前，最少支付月結單所示的最低付款額。為避免存疑，商戶退款並不被視作閣下的信用卡繳款。本行發出月結單後之商戶退款將顯示在下期月結單中。

8.2 即使閣下基於任何原因而沒有收到閣下的定期月結單，閣下對本行所負責任概不受任何影響。

### 最低付款額的計算

8.3 最低付款額為以下項目之總額或收費表載列之任何最低金額，以較高者為準：

- 當期月結單收取及尚欠的全數利息及其他被動收費之總額；
- 當期月結單收取及尚欠的全數其他費用及收費，或是閣下所申請的任何額外服務的其他應收費項目之總額；
- 超逾信貸額之全數金額及/或全數逾期金額（如適用）；及
- 根據本行月結單上載列之欠款結餘而於收費表中列明之任何百分比。

### 交易貨幣

8.4 如以信用卡進行的任何交易並非以港元計值，則本行會按照本行的慣常做法和本行銀行協議將有關交易款額換算為港元。

### 不付款的後果

8.5 本行如截至到期繳款日仍未收到信用卡戶口欠款結餘，則可（依照本行的常用慣例或者適用法律所設的任何寬限期）按附件及收費表或本行銀行協議其他部分對信用卡戶口扣收適用的被動收費。

8.6 本行如截至到期繳款日仍未收到最低付款額，則：

8.6 If we do not receive the minimum payment on or before the due date:

- you must pay for the applicable *involuntary charges* as set out in the Attachment and the *tariff sheet* or elsewhere in our banking agreements;
- you may not use the *credit card* until the minimum payment has been paid;
- we may suspend your use of the *credit card*.

### Payment in full if we ask

8.7 Despite any other term of our banking agreement, subject to applicable law, at any time we may demand immediate payment of any amounts owing to us, whether or not already reflected in a statement and whether or not due and payable as at the date of the demand.

8.8 Interest, fees and charges will be payable on the amounts referred to in clause 8.7 and is calculated in the same way as set out in the Attachment and the *tariff sheet* and on the basis that it accrues daily, starting from the date of our demand and ending on the date of payment in full.

### Refunds to the credit card account

8.9 We only credit a refund to the *account* for a *credit card* in connection with:

- a transaction made with the *credit card*;
- a payment to the *account* for the *credit card*; or
- any other credit owing to you,

when we receive the amount to be credited in Hong Kong and in accordance with our usual practice.

You agree that we may debit your *credit card account* to make a partial or full refund of your credit balance by any means determined by us, including making a transfer to any of your bank *accounts* with us or sending a cashier's order to you, at any time without prior notice.

### Statement

8.10 Unless otherwise specified below, we issue a statement to you each month. The cycle in respect of statement issuance, namely, statement cycle, may not correspond to a calendar month.

8.11 If you think there is an error on your statement you must notify us with details of the error within the period specified in the statement. If you do not do so, we treat the statement as correct.

8.12 We need not issue a statement for your *credit card* if:

- 閣下須繳付附件及收費表或本行銀行協議其他部分所訂的適用的被動收費；
- 閣下在繳付最低付款額前不得再用信用卡；
- 本行可暫停閣下的信用卡。

### 本行可要求繳付全額

8.7 不論本行銀行協議有任何其他條款規定，依照適用法律，本行可隨時要求立即清繳信用卡戶口中對本行的任何欠款，不論有關欠款是否已反映於月結單，亦不論於要求當日已經到期。

8.8 第8.7條所述款項須付利息、費用及收費，計息方法與附件及收費表所載方式相同。利息逐日計算，由本行提出要求當日起計至全數付清當日止。

### 信用卡戶口退款

8.9 本行只會在於香港收到應付之款項的情況下，按照本行的慣常做法就以下各項對信用卡戶口退款：

- 以該信用卡進行的交易；或
- 對該信用卡戶口作出的付款；或
- 應付閣下的任何其他款項。

閣下同意本行可在任何時候透過本行決定之任何方式支取閣下信用卡戶口以退還該戶口內部分或全部信貸結餘，包括轉賬至閣下於本行持有的任何銀行戶口或郵寄本票予閣下，而毋須事先通知。

### 月結單

8.10 除下文另有註明外，本行會每月向閣下發出月結單。月結單發出的週期即月結單週期，可能與曆月不相乎。

8.11 閣下如認為閣下的月結單有誤，務請於月結單所示期間通知本行有關詳情，否則本行將視月結單為正確論。

8.12 倘若閣下的信用卡涉及以下情況，本行無需發出月結單：

- no transaction has been recorded on the *account* for your *credit card* since the previous statement; or
- the *account* for your *credit card* has a credit or debit balance of less than HK\$10 on the date of the current statement.

### How we apply payments

8.13 We may use amounts we receive under our banking agreement to pay amounts you owe us in the following order or any order we choose:

- minimum payment, as described in clause 8.3, then;
- instalment amount; then
- cash advances* and unpaid transactions which are subject to the normal interest rate(s), and if more than one rate is applicable, the amount charged with the highest rate will be paid first and the rest to be paid in descending order according to the applicable rate(s); then
- cash advances* and unpaid transactions which are subject to the special interest rate(s), and if more than one rate is applicable, the amount charged with the highest rate will be paid first and the rest to be paid in descending order based on the applicable rate(s); then
- fees, charges and transactions incurred from the use of *credit card* not yet shown on the current statement.

## 9 Cancellation and termination

### How to terminate

9.1 At any time, we may choose to:

- cancel or suspend your right to use the *credit card* or end the *account* for a *credit card* with notice to you;
- refuse to authorise any transaction for which you want to use the *credit card* without giving you any notice or reason; and
- refuse to re-issue, renew or replace the *credit card* without giving you any notice or reason.

9.2 At any time, you may end the *account* for a *credit card* by notifying us.

### What happens if the account is terminated

9.3 If you or we end the *account* for a *credit card*:

- you and any *supplementary cardholder* must not use and are not entitled to use the *credit card* (including any

- 閣下的信用卡戶口自從上次月結單發出後並無任何交易紀錄；或
- 閣下的信用卡戶口於當期月結單截數日期的結存或結欠餘額低於10港元。

### 本行如何運用所獲付款

8.13 本行可運用根據本行銀行協議收到的款項，按以下順序或本行決定的任何順序支付閣下對本行所欠的款項：

- 第8.3條所述之最低付款額；其次為
- 分期付款款項；其次為
- 適用正常利率的透支現金及未付交易；倘適用利率不止一種，則首先支付按最高利率計息的款項，餘下款項按適用利率由高到低支付；其次為
- 適用特別利率的透支現金及未付交易；倘適用利率不止一種，則首先支付按最高利率計息的款項，餘下款項按適用利率由高到低支付；其次為
- 使用信用卡所產生而並未載入當期月結單的費用、收費及交易。

## 9 取消及終止

### 如何終止

9.1 本行可隨時：

- 向閣下發出通知而取消或暫停閣下使用信用卡的權利或終止信用卡戶口；
- 拒絕授權閣下欲以信用卡進行的任何交易而不給予任何通知或原因；及
- 拒絕重發、續發或補發信用卡而不給予任何通知或原因。

9.2 閣下可隨時向本行發出通知而終止信用卡戶口。

### 戶口終止的情況

9.3 倘若閣下或本行終止信用卡戶口，則：

- 閣下及任何附屬卡持卡人不得使用、亦

*supplementary card) or any benefits in connection with the credit card (including any supplementary card);*

- you and any *supplementary cardholder* must cut the *credit card* (including each *supplementary card*) in half so that the magnetic strip and hologram are no longer intact; and
- subject to any applicable law, you must immediately pay all amounts owing to us in connection with the *credit card* (including any *supplementary card*) (including the *balance owing* for the *account* for the *credit card*). Interest, fees and charges will be payable on such amounts in the same way as set out in the *Attachment* and the *tariff sheet* and on the basis that it accrues daily, starting from the date you or we end the *account* for a *credit card* and ending on the date of payment in full.
- Notwithstanding Clause 8.12 above, we may continue issuing statement/advice for your *credit card* after its termination. Although you may have elected to receive eStatement/eAdvice, we may opt to issue paper printouts of statements/advices at any time after you or we end the *account* for your *credit card*. Your liability to us remains even if, for any reason, you do not receive your periodic statement.
- You will not be able to access your eStatements/eAdvices that were issued previously. Please download previous eStatements/eAdvices as you see fit before termination of the *account*.
- Termination of *account* does not automatically terminate or modify any arrangement established or authorised by you in relation to your *credit card* prior to termination. Such arrangements include autopay arrangements, direct debit arrangements, regular payment arrangements and other standing arrangements. You should terminate or modify any such arrangement with the responsible merchant or party before termination of the *account*, failing which the merchant or party may continue to post charges under such arrangement and you may be held liable for such charges posted after card termination.

#### Termination of use of supplementary card by cardholder

9.4 Either you or a *supplementary cardholder* may end the use of a *supplementary card* by:

無權使用信用卡（包括任何附屬卡）或信用卡（包括任何附屬卡）的任何有關利益；

- 閣下及任何附屬卡持卡人須將信用卡（包括每張附屬卡）剪成兩半，破壞磁帶及全息圖；並且
- 依照適用法律，閣下須立即支付就信用卡（包括任何附屬卡）對本行的全部欠款（包括信用卡戶口的欠款結餘）。有關款項須付利息、費用及收費，與附件及收費表載明方式相同。利息逐日計算，由閣下或本行終止信用卡戶口當日起計至全數付清當日止。

除以上第8.12條外，本行可於閣下之信用卡戶口終止後繼續向閣下發出月結單/通知書。雖然閣下早前或已登記接收電子月結單/電子通知書，本行可於閣下之信用卡戶口取消及終止後隨時向閣下寄發月結單/通知書印刷本。即使閣下基於任何原因而沒有收到閣下的定期月結單，閣下對本行所負的付款責任概不受任何影響。

- 你將不能閱覽之前已發出的電子月結單/電子通知書。如有需要，取消信用卡前請先下載過往的電子月結單/電子通知書作備份。
- 終止戶口不會自動取消或修改閣下在信用卡終止前所設立或授權與信用卡有關的任何安排。該等安排包括自動付款安排、直接付款安排、定期付款安排或其他常行指示安排。閣下應於終止戶口前與負責商戶或人士取消或修改該等安排。若閣下未能與負責商戶或人士終止或修改任何此類安排，該商戶或人士或會繼續根據此類安排收取費用。即使閣下的信用卡已被終止，閣下仍可能對此已收取的費用負責。

#### 持卡人終止附屬卡

9.4 閣下或附屬卡持卡人均可按以下方式終止附屬卡：

- 向本行發出通知；並且
- 將附屬卡剪半，破壞磁帶及全息圖並向

- notifying us; and
- cutting the *supplementary card* in half so that the magnetic strip and hologram are no longer intact and return the *supplementary card* to us;

9.5 If the *supplementary card* is not returned to us, we may take prompt action in accordance with our procedures applicable to lost cards to prevent further use of the *supplementary card*. You may be liable for any transactions made using the *supplementary card* until it has been returned or until we are able to implement the procedures which are applicable to lost cards. We may impose any charges incurred from implementing such procedures.

## 10 Variation

10.1 If you are not comfortable with any changes we make to our banking agreement, you may terminate the *account* for a *credit card* in accordance with the procedure in clause 9.

10.2 If we notify you of any changes to our banking agreement in accordance with any applicable law and you keep or use the *credit card*, the *account* for the *credit card* or the PIN/password, you are taken to have agreed to the changes.

## 11 Suspicious transactions

We need not honour suspicious transactions (and need not notify you if this is the case).

## 12 Dual Currency Card

*Dual currency card* is a kind of *credit card* product offered by us. This clause sets out the specific terms and conditions on which we agree to provide you with *dual currency card*. It should be read together with the foregoing provisions within this Credit Card Terms. To the extent of any inconsistency between this clause and such foregoing provisions, this clause prevails.

12.1 Unless we specify or determine otherwise, each of the *accounts* for a *dual currency card* will be operated separately in the same way as an *account* for a *credit card* as described in the foregoing provisions. Any reference to an *account* for a *credit card* in the foregoing will also apply to each of the *accounts* for a *dual currency card*. For instance, any *balance owing* for one *account* for a *dual currency card* will be calculated and have to be settled

本行交還有關附屬卡；

9.5 如未向本行交還附屬卡，本行可能會迅即按適用於失卡的程序採取行動，防止附屬卡再被使用。閣下或須對附屬卡交還本行或本行執行適用於失卡的程序之前以附屬卡進行的任何交易負責。本行或會就執行有關程序所涉費用收費。

## 10 修訂

10.1 閣下如不滿意本行對本行銀行協議的任何修訂，可根據第9條所訂程序終止信用卡戶口。

10.2 倘若在本行根據任何適用法例知會閣下本行銀行協議的任何修訂後，閣下仍然保留或使用信用卡、信用卡戶口或私人密碼/密碼，則閣下將被視為同意有關修訂。

## 11 可疑交易

本行毋須兌付可疑交易（並且毋須在此情況下通知閣下）。

## 12 雙幣卡

雙幣卡是本行提供的一種信用卡產品。本條款載列本行同意向閣下提供雙幣卡所依據的特定條款及細則。本條款須與本信用卡條款內上述條款一併閱讀。本條款與上述該等條款如有任何不符，概以本條款為準。

12.1 除本行另有指明或訂定外，各雙幣卡戶口將按照上述條款所述信用卡戶口的方式獨立操作。上文凡提及信用卡戶口，亦適用於各雙幣卡戶口。

例如，雙幣卡一個戶口任何欠款結餘將獨立於雙幣卡其他戶口欠款結餘計算及清繳。出於相同原因，本行亦將根據慣常做法計算雙幣卡各戶口的最低付款額。請參閱閣下的月結單，或聯絡本行索取更多資料。

separately from the *balance owing* for another *account for a dual currency card*. For the same reason, minimum payment for each of the *accounts* for a *dual currency card* will also be calculated separately in accordance with our usual practice. Please refer to your statement or contact us for further information.

12.2 Unless we specify or determine otherwise, only one credit limit denominated in Hong Kong Dollars will apply to collectively all of the *accounts* for the *dual currency card*. If we have informed you of any credit limit which is denominated in a currency other than Hong Kong Dollars, that credit limit is for your general information and reference only.

12.3 Unless we otherwise specify, once the *dual currency card* is activated in accordance with procedure as we notified to you, the *accounts* for the *dual currency card* will be activated all in the same time.

12.4 For any *account* for a *dual currency card* that is not denominated in Hong Kong Dollars, you may pay the *balance owing* for such *account* in the same *currency* that such *account* is denominated or in Hong Kong Dollars.

If you choose to pay such *balance owing* in Hong Kong Dollars, we may convert any amount of such Hong Kong Dollars you pay to us at a rate we reasonably consider appropriate. Any rate imposed is final and conclusive and you bear all exchange risks, *loss*, commission which may be incurred as a result. You indemnify us for any shortfall arising from the conversion. If you intend to make minimum or full payment, you also bear the risk of not able to do so due to the shortfall arising from the conversion.

12.5 Notwithstanding any foregoing provisions, we may or may not allow you to use your *dual currency card* to obtain *cash advance*. If we allow you to do so, unless otherwise specify, any *cash advance* obtained using your *dual currency card* will be posted to the following *account* for the *dual currency card* as follows:-

- in case the transaction is made in Hong Kong or overseas, the Hong Kong Dollars denominated *account*. Clause 4.1 applies for these transactions.
- in case the transaction is made in China, the Renminbi denominated *account*. For these transactions, if we allow, you may obtain *cash advance* using your *dual currency card* at the UnionPay network.

12.2 除本行另有指明或訂定外，僅一個以港幣計值的信貸限額將統一適用於雙幣卡所有戶口。若本行通知閣下以港幣以外的貨幣計值的信貸限額，則該信貸限額僅供一般參考。

12.3 除本行另有指明外，根據本行通知閣下之程序啟用雙幣卡後，雙幣卡戶口即將同時啟用。

12.4 對於並非以港幣計值的任何雙幣卡戶口，閣下可以該戶口的計值貨幣或港幣繳付該戶口欠款結餘。

若閣下選擇以港幣繳付該欠款結餘，本行可按照本行合理認為適當的匯率，換算閣下支付予本行的任何港幣金額。任何匯率一經採用，即具有最終決定性，閣下須承擔因此而產生的所有匯兌風險、損失、佣金。閣下保證彌償本行因兌換而產生的任何短缺款項。如閣下擬定繳付最低或全部付款額，亦須承擔由於與兌換有關的任何短缺款項而無法如此行事的風險。

12.5 即使任何上述條款已有規定，本行未必會許可閣下用雙幣卡透支現金。如本行許可，除另有指明外，閣下用雙幣卡獲得的任何透支現金均計入雙幣卡下列戶口，具體如下：

- 如交易在香港或海外進行，則計入港幣計值戶口。第4.1條適用於該等交易。
- 如交易在中國進行，則計入人民幣計值戶口。就該等交易而言，若本行許可，閣下可用雙幣卡透過銀聯網絡透支現金。

12.6 除上文第5條所述利息、費用及收費外，亦要求閣下支付產品手冊及/或收費表所述利息、費用及收費。

12.7 對於雙幣卡賺取積分事宜，本行可不時指定閣下賺取一個積分而需要以雙幣卡消費的特定貨幣計值的交易金額。

12.8 儘管第8.4條已有規定，以雙幣卡進行的交易（包括任何自動收費）將按以下方式

12.6 In addition to the interest, fees and charges referred under clause 5 above, you are also required to pay for the interest, fees and charges as described in the *product brochure* and/or the *tariff sheet*.

12.7 For the earning of *points* under *dual currency card*, we may specify from time to time the amount of transaction denominated in a particular *currency* which needs to be spent using the *dual currency card* to earn one *point*.

12.8 Notwithstanding clause 8.4, transactions made using a *dual currency card* (which include any *voluntary charges*) will be processed as follows:-

- in case the transaction is made in Hong Kong, the relevant amount of transaction will be posted to the Hong Kong Dollars denominated *account* for the *dual currency card*;
- in case the transaction is made in China, the relevant amount of transaction will be posted to the Renminbi denominated *account* for the *dual currency card* (except where the transaction is processed by the merchant establishment or financial institution in a currency other than Renminbi, the relevant amount will be converted into Hong Kong Dollars and posted to the Hong Kong Dollars denominated *account* for the *dual currency card*);
- in case the transaction is made outside Hong Kong or China, the relevant amount of transaction will be converted into Hong Kong Dollars and posted to the Hong Kong Dollars denominated *account* for the *dual currency card*. The conversion will be done in accordance with our usual practice and our banking agreement.

12.9 For any credit balance in an *account* for the *dual currency card*, we will refund it to you in the same *currency* in which as such *account* is denominated.

### 13 Meaning of words

You also need to refer to our Client Terms which also define key words used in these terms. If a word defined in these terms is also defined in our Client Terms, the definition in these terms applies for the purposes of *accounts* for the *credit cards*.

**balance transfer** means a transaction where we debit an amount you specify from your *credit card* and pay the amount to another *credit card* with us or another financial institution.

處理：

- 如交易在香港進行，則相關交易金額將計入雙幣卡以港幣計值戶口；
- 如交易在中國進行，則相關交易金額將計入雙幣卡以人民幣計值戶口（除非交易透過商戶場所或金融機構以人民幣以外的貨幣處理，則該等金額將換算為港幣，並計入雙幣卡以港幣計值戶口）；
- 如交易在香港或中國境外進行，則相關交易金額將換算為港幣，並計入雙幣卡以港幣計值戶口；本行會按照本行的慣常做法和本行銀行協議進行換算。

12.9 對於雙幣卡戶口任何信貸結餘，本行將按照該戶口計值的貨幣退款給閣下。

### 13 詞語涵義

謹請閣下同時參閱載有本條款所用關鍵詞定義的客戶條款。本條款如有界定在客戶條款中已定義的詞語，則本條款所載定義適用於信用卡戶口。

**結餘轉賬** 指本行從閣下的信用卡扣除閣下指定的數額，用以支付本行或其他財務機構所發的另一張信用卡的交易。

**積分** 指根據任何積分計劃的條款及細則發給閣下的積分。

**積分取消日** 指下列各項之較早者為止：

- 閣下的戶口（閣下如有超過一個戶口，則指首個戶口）開立日期的各周年日；
- 閣下信用卡戶口終止或結束之日；及
- 閣下的信用卡到期未續之日。

**積分計劃** 指本行不時設立或指定的任何計劃，讓閣下及任何附屬卡持卡人：

**points** means a point awarded to you on the terms and conditions of any *reward points* scheme.

**points cancellation date** means the earlier of:

- each anniversary of the date of the opening of your *account* (or your first *account* if you have more than one *account*);
- the date on which your use of the *account* for the *credit card* is terminated or the *account* for the *credit card* is closed; and
- the date on which your *credit card* expires without renewal.

**reward points scheme** means any scheme from time to time established or designated by us which allows you and any *supplementary cardholder* to:

- earn *points* when you use your *credit card* or *supplementary card* to pay for any goods and services; and
- use or redeem the *points* to pay or exchange for the goods and services at the outlets as we specify from time to time.

**points purchase** means any purchase or part of any purchase of any goods and services made by using or redeeming *points*.

**cash advance** means cash issued in any currency obtained by using the *credit card*.

**co-brand card** means a *card* issued by us in conjunction with a business alliance partner.

**corporate card** means a *card* issued on the request of a company and to the company's individual employee in accordance with an agreement between the company and us.

**credit card charges** means *voluntary charges* and *involuntary charges*.

**credit limit** means, for an *account* for a *credit card*, the maximum amount you are entitled to have outstanding on the *account* for the *credit card*.

**involuntary charges** means the interest, fees and charges set out in the *product brochure* and/or the *tariff sheet*, as may vary from time to time and includes costs we incur, if any. They do not include *voluntary charges*.

**our banking agreement** means the agreement between you and us formed when we accept an *application* from you, the terms of which include our Client Terms and these terms.

**supplementary card** means, for an *account* for a *credit card*, a *credit card* issued to a person you authorise as a *supplementary cardholder* on your *account* for the *credit card*.

• 在閣下使用閣下的信用卡或附屬卡支付任何貨品及服務時賺取積分；及

• 在本行不時指定的店舖使用或兌換有關積分，以支付或換領有關貨品及服務。

**積分購物** 指以積分全數或部份支付或換領任何貨品及服務。

**透支現金** 指使用信用卡取得的任何貨幣現金。

**聯營卡** 指本行與聯營夥伴共同發出的信用卡。

**公司卡** 指因應公司要求，根據該公司與本行的協議向該公司個別僱員發出的信用卡。

**信用卡收費** 指自動收費及被動收費。

**信貸限額**（就個別信用卡戶口而言）指閣下有權於信用卡戶口積欠的最高款額。

**被動收費** 指產品手冊及/或收費表載明並可不時更改的利息、費用及收費及包括本行招致的費用(如有)，其不包括自動收費。

**本行銀行協議** 指本行接納閣下的申請時，閣下與本行訂立的協議，有關條款包括本行的客戶條款及本條款。

**附屬卡**（就個別信用卡戶口而言）指發給閣下授權為附屬卡持卡人之人士的使用閣下信用卡戶口的信用卡。

**附屬卡持卡人** 指本行向其發出附屬卡的人士。

**終端機** 指任何自動櫃員機、撥號終端機、電子數據記錄終端機、智能卡終端機或閣下可通過其發出指示的其他銷售點終端機。

**自動收費** 指：

- 使用閣下戶口購買任何貨品或服務所支付的款項；

**supplementary cardholder** means each person to whom we issue a *supplementary card*.

**terminal** means any *ATM*, dial terminal, electronic data capture terminal, smart card terminal or other point-of-sale terminal which enable you to give instructions.

**voluntary charges** means:

- the amount paid for the purchase of any goods or services using your *account*;
- the amount of any *cash advance* approved by us;
- the amount we debit from your *account* on request; and
- any other amount we charge to your *account* arising from instructions given to us.

**dual currency card** means a *credit card* under which more than one *account* may be linked to the card and each of such *accounts* may be denominated in different *currency*.

**a currency** means a currency (including Hong Kong dollars) that we may from time to time determine in our absolute discretion that any *account* for a *dual currency card* may be denominated in.

**China** means the People's Republic of China.

- 本行批核的任何透支現金款項；
- 本行按照要求在閣下戶口記入借方的款項；及
- 本行接獲指示向閣下戶口收取的任何其他款項。

**雙幣卡** 指可關聯多個戶口且各戶口可按不同貨幣計值的信用卡。

**貨幣** 指本行不時全權酌情訂定的、雙幣卡任何戶口用以計值的貨幣（包括港幣）。

**中國** 指中華人民共和國。

## Attachment

(See the current *product brochure* and *tariff sheet* for applicable rates)

Interest, fee or charge	Description
<b>Annual fee</b>	<p>Payable:</p> <p>(a) each time we issue a principal <i>credit card</i> and on every anniversary of the issue date; and</p> <p>(b) each time we issue any <i>supplementary card</i> and on every anniversary of the issue date.</p> <p><b>Refund of annual fee:</b> Unless stated otherwise in our banking agreement, if a <i>credit card</i> is terminated (whether by us, you or any <i>supplementary cardholder</i>), we do not refund any annual fee paid. This applies even if the <i>credit card</i> is terminated before the end of the year for which the annual fee is paid.</p>
<b>Cash advance fee</b>	Payable each time you or any <i>supplementary cardholder</i> asks for a <i>cash advance</i> that we approve.
<b>Cash withdrawal fee</b>	Payable each time we issue a cheque or cashier's order after a request for any cash withdrawal from the <i>account</i> .
<b>Charge for foreign currency cheque repayment</b>	Payable each time we receive a foreign currency cheque to pay for any <i>credit card</i> charges.
<b>Charge for sales draft copies</b>	Payable each time we provide a copy of a sales draft, credit voucher or other transaction record on a request from you or any <i>supplementary cardholder</i> .

## 附件

(欲需索取適用費率，請見現行的產品手冊和收費表)

利息、費用或收費	說明
<b>年費</b>	<p>須於：</p> <p>(a) 每次本行發出主信用卡時及各發卡周年日支付；及</p> <p>(b) 每次本行發出附屬卡（如適用）時及各發卡周年日支付。</p> <p><b>退回年費：</b>除本行銀行協議另有訂明者外，本行概不會在信用卡終止時（不論本行、閣下或任何附屬卡持卡人提出終止）退回任何已付年費，即使信用卡在所付年費相關年度完結前終止亦然。</p>
<b>透支現金費用</b>	閣下或任何附屬卡持卡人（如適用）作出本行批核的透支現金要求時支付。
<b>現金提款費</b>	每次本行應戶口的任何現金提款要求而發出支票或本票時，均會收取。
<b>外幣支票繳款費</b>	每次本行收到外幣支票用作繳付任何信用卡收費時，均會收取。
<b>購物單據檢索費</b>	每次本行應閣下或任何附屬卡持卡人（如適用）要求提供購物單據、貸記憑證或其他交易紀錄副本時，均會收取。

Interest, fee or charge	Description	利息、費用或收費	說明
<b>Finance charge for cash advance</b>	<p>Payable on each <i>cash advance</i> starting from the date of receiving instructions for the <i>cash advance</i> and ending on the date of repayment in full:-</p> <ul style="list-style-type: none"> <li>• for all <i>credit cards</i>, we calculate interest payable daily, based on the outstanding balance of each <i>cash advance</i>, and on the basis of a 365-day year (a 366-day year in the case of a leap year).</li> </ul> <p><b>Default rate:</b> Applicable if you fail to pay the minimum payment due on or before the payment due date as specified in a statement:-</p> <ul style="list-style-type: none"> <li>(i) if our record shows that the failure happened in the past 1 month, a high rate will apply starting from the next statement cycle as we notify you in a statement, until the failure no longer happens as such as at the date of a statement we issue.</li> <li>(ii) if our record shows that the failure happened 2 times or more in the past 12 months, a higher rate will apply starting from the next statement cycle as we notify you in a statement, until the failure no longer happens as such as at the date of a statement we issue.</li> </ul>	<b>透支現金財務費</b>	<p>按每筆透支現金支付，由接獲透支現金指示當日起計至悉數還清當日為止:-</p>

- 就所有信用卡而言，應付利息按每筆透支現金的未付清餘額逐日計算，及按一年365日基準計算（如屬閏年則為一年366日）。

**拖欠利率：**倘若截至月結單所示到期繳款日或之前，閣下仍未支付該月結單所示的最低付款額，則將適用:-

(i) 倘若本行記錄顯示閣下在過去1個月內有拖欠情況，本行將在月結單中通知閣下由下個月結單週期起上調利率，直至本行發出的月結單日當天前述拖欠情況不再存在。

(ii) 倘若本行記錄顯示閣下在過去12個月內拖欠情況達2次或以上，本行將在月結單中通知閣下由下個月結單週期起上調更高利率，直至本行發出的月結單日當天前述拖欠情況不再存在。

Interest, fee or charge	Description	利息、費用或收費	說明
<b>Finance charge for purchase</b>	<p>Payable if we are not paid in full the <i>balance owing</i> as specified in a statement we issue on or before the payment due date in that statement. We calculate interest payable daily:-</p> <ul style="list-style-type: none"> <li>• for all <i>credit cards</i>, on the basis of a 365-day year (a 366-day year in the case of a leap year)</li> </ul> <p>based on the <i>balance owing</i>, excluding the amount of any finance charge incurred, <i>points purchase</i>, <i>cash advance</i>, and any transaction under designated additional services (if applicable) from:-</p> <ol style="list-style-type: none"> <li>(i) the date of the relevant transaction, or</li> <li>(ii) the statement cycle immediately after the relevant transaction, if we have received full payment of your <i>balance owing</i> as specified in the statement that covers such statement cycle immediately before the relevant transaction on or before the payment due date in that statement</li> </ol> <p>until we receive full repayment of the then <i>balance owing</i> as set out in a statement we issue.</p> <p><b>Default rate:</b> Applicable if you fail to pay the minimum payment due on or before the payment due date as specified in a statement:-</p> <ol style="list-style-type: none"> <li>(i) if our record shows that the failure happened in the past 1 month, a high rate will apply starting from the next statement cycle as we notify you in a statement, until the failure no longer happens as such as at the date of a statement we issue.</li> <li>(ii) if our record shows that the failure happened 2 times or more in the past 12 months, a higher rate will apply starting from the next statement cycle as we notify you in a statement, until the failure no longer happens as such as at the date of a statement we issue.</li> </ol>	<p><b>購物財務費</b>倘若截至本行發出的月結單所示到期繳款日或之前，本行仍未悉數收到該月結單所示的欠款結餘，則須支付。應付利息按以下方式逐日計算:-</p> <ul style="list-style-type: none"> <li>• 就所有信用卡而言，按一年365日基準計算 (如屬閏年則為一年366日)，且按欠款結餘基準計算，不包括任何所招致的財務費、積分購物、透支現金、指定及任何額外服務下交易的款項 (如適用)，從以下日期開始計算:-</li> </ul> <ol style="list-style-type: none"> <li>(i) 相關交易日期；或</li> <li>(ii) 相關交易隨後的月結單週期，倘若截至相關交易之前的月結單週期所屬之月結單所示到期繳款日或之前，本行悉數收到閣下該月結單所示的欠款結餘直至閣下悉數還清由本行發出月結單載明的欠款結餘。</li> </ol> <p><b>拖欠利率：</b>倘若截至月結單所示到期繳款日或之前，閣下仍未支付該月結單所示的最低付款額，則將適用:-</p> <ol style="list-style-type: none"> <li>(i) 倘若本行記錄顯示閣下在過去1個月內有拖欠情況，本行將在月結單中通知閣下由下個月結單週期起上調利率，直至本行發出的月結單日當天前述拖欠情況不再存在。</li> <li>(ii) 倘若本行記錄顯示閣下在過去12個月內拖欠情況情形達2次或以上，本行將在月結單中通知閣下由下個月結單週期起上調更高利率，直至本行發出的月結單日當天前述拖欠情況不再存在。</li> </ol>	

Interest, fee or charge	Description	利息、費用或收費	說明
<b>Late charge</b>	Payable if the minimum payment due is not paid before the payment date as specified in a statement in the past 1 month. A charge will be levied, subject to a minimum and/or maximum cap, as we may specify.	<b>逾期費</b>	倘若截至上個月月結單所示付款日期，最低付款額仍未獲繳付，則須支付。本行將對閣下收取一定的費用（依照本行指定的最低及/或最高上限）。
<b>Over-the-counter payment handling fee</b>	Payable each time on transactional basis when payment for <i>credit card charges</i> is made over a counter at any of our branches.	<b>經櫃檯付款手續費</b>	如前往分行櫃檯辦理信用卡收費付款，則須按交易逐筆收取。
<b>Overlimit charge</b>	Payable if outstanding balance for the <i>account</i> is greater than the <i>credit limit</i> for the <i>account</i> at any point of time during a statement cycle. The charge payable will be shown in the statement we issue for that relevant statement cycle.	<b>超逾信用額費</b>	假如在月結單週期內的任何時候，戶口的未付清餘額超過該戶口的指定信貸限額，則須支付。有關應付費用將於本行就該相關月結單週期發出的月結單顯示。
<b>Replacement fee</b>	Payable when we issue a replacement <i>credit card</i> before an existing <i>credit card</i> expires.	<b>失卡補發費</b>	在現有信用卡期滿前本行補發信用卡時支付。
<b>Returned item fee</b>	Payable each time we seek payment for <i>credit card charges</i> by direct debit or autopay instructions and it is not received.	<b>退款費</b>	每次本行按直接付款或自動轉賬指示繳付信用卡收費但不成功時，將會收取。
<b>Transactions in Hong Kong Dollars Incurred Outside of Hong Kong</b>	You may sometimes be offered the option to settle foreign currency transactions in Hong Kong Dollars at the point of sale overseas. Such option is a direct arrangement offered by the overseas merchants and not the card issuer. In such cases, you are reminded to ask the merchants for the foreign currency exchange rates and the percentage of handling fees to be applied before the transactions are entered into since settling foreign currency transactions in Hong Kong Dollars may involve a cost higher than the foreign currency transaction handling fee.	<b>在海外以港幣簽賬</b>	閣下在外地消費時，有時候可選擇以港元支付外幣簽賬。此選項屬海外商戶的直接安排，而非信用卡發卡機構提供。閣下應於簽賬前向該商戶查詢有關匯率及手續費的詳情，因為以港元支付外幣簽賬，所涉及的費用可能會較以外幣簽賬的手續費為高。
<b>Statement retrieval fee</b>	Payable each time we provide a copy of a statement on a request from you or any supplementary cardholder.	<b>月結單檢索費</b>	每次本行應閣下或任何附屬卡持卡人（如適用）要求提供月結單副本時，均會收取。

由渣打銀行(香港)有限公司刊發