

Notice of Changes to Credit Card Terms

With effect from 15 November 2025 (“**Effective Date**”), the Credit Card Terms of Standard Chartered Bank (Hong Kong) Limited (the “**Bank**”) shall be revised as set out below. New contents are underlined.

Clause in Credit Card Terms	Changes to the Terms and Conditions
7. Additional services for your account	<p>Clause 7.1 of the Credit Card Terms shall be updated as follows:-</p> <p>7.1 We may offer additional services for your account. <u>Some services or functions are provided by our third-party partners.</u> These may include balance transfer schemes, payment arrangements, card protection, interest free-installment 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.</p> <p>The following shall be added as a new Clause 7.12 in the Credit Card Terms:-</p> <p><u>7.12 Mastercard Automatic Billing Updater (ABU) and Visa Account Updater (VAU)</u></p> <p><u>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 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.</u></p>
8. Payment	<p>Clause 8.1 of the Credit Card Terms shall be updated as follows:-</p> <p>Payment by due date</p> <p>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. <u>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.</u></p>

The above changes shall be binding on you if you continue your banking relationship with us on or after the Effective Date. If you do not wish to accept the above changes, please let us know via our 24-hour Customer Service Hotline at 2886 8868. We may however not be able to continue providing services to you if the above changes are not accepted.

You may visit our website at sc.com/hk to obtain a copy of revised version of above-mentioned document on or after the Effective Date.

For details of the ABU/VAU programs, you may visit our website at sc.com/hk/help/credit-cards/.

If there is any inconsistency or conflict between the English and Chinese versions, the English version shall apply and 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 2025

關於信用卡條款之更改通知

由2025年11月15日（「生效日期」）起，渣打銀行（香港）有限公司（「本行」）之信用卡條款將如下表所列作出修訂。新增內容以底線列明。

信用卡條款	條款及細則之修訂
7. 閣下戶口的其他服務	<p>更新信用卡條款之條款7.1如下：-</p> <p>7.1 本行可能對閣下的戶口提供其他服務，<u>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。</u></p> <p>新增信用卡條款之條款7.12如下：-</p> <p>7.12. Mastercard 自動賬單更新程序 (ABU) 和 Visa 賬單更新程序 (VAU)</p> <p><u>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。</u></p>
8. 付款	<p>更新信用卡條款之條款8.1如下：-</p> <p>到期繳款日前付款</p> <p><u>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。</u></p>

若閣下於生效日期後繼續閣下與本行的銀行業務關係則上述變更將對閣下具有約束力。若閣下不希望接受上述變更，請參閱適用條款及細則並致電本行24小時客戶服務熱線2886 8868告知本行。若上述變更未被接受，本行可能無法繼續為閣下提供相關服務。

閣下亦可造訪本行網站 sc.com/hk，於生效日期或之後獲取一份上述修訂文件的副本。

有關ABU/VAU程序詳情，閣下亦可造訪本行網站 www.sc.com/hk/zh/help/credit-cards/。

中英文版本之內容如有歧義，概以英文版本為準。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

2025年9月