



**Notice of Change/Important Notes in relation to Standard Chartered Revolving Cash Cards (“Cards”)**

Dear Standard Chartered Cardholders,

We would like to inform you of the changes to our Terms and Conditions as follows. The corresponding changes as shown in the summary table below are applicable to the Revolving Cash Cards issued by Standard Chartered Bank (Hong Kong) Limited (the “Bank”).

Summary of the Changes/Important Note Section	Effective Date
Amendment of description of Annual Fee/ Monthly Fee of Revolving Cash Cards	15 June 2023

Document	Applicable Card(s)	Changes (new contents are underlined and deleted contents are marked with strikethrough lines)
Key Facts Statement (KFS) for Revolving Credit Facility Revolving Cash Card	All Revolving Cash Cards	<p>Annual Fee/ Monthly Fee -</p> <p>1% of the credit limit per annum for the maintenance of the credit facility on the first drawdown date of the credit facility and on each anniversary of that date<sup>#</sup></p> <p><sup>#</sup> <u>For Revolving Cash Card accounts opened on or before May 2003, please call our 24-hour Customer Service Hotline at 2886 4111 for enquiry on the Annual Fee applicable to you (which may be HK\$100 or HK\$300 depending on the card type).</u></p>
Standard Chartered Personal Revolving Loan	All Revolving Cash Cards	<p>Point 1 of Annual Fee under Extract of Service Charges</p> <ul style="list-style-type: none"> <li>• <u>HKD100-300 or 1% of credit limit per annum for the maintenance of the credit facility on the first drawdown date of the credit facility and on each anniversary of that date<sup>#</sup></u></li> <li>• <u>Payable on the date of the statement in the next month that we issue you the revolving card and on each anniversary of that date</u></li> </ul> <p><sup>#</sup> <u>For Revolving Cash Card accounts opened on or before May 2003, please call our 24-hour Customer Service Hotline at 2886 4111 for enquiry on the Annual Fee applicable to you (which may be HK\$100 or HK\$300 depending on the card type).</u></p>

Service Charges – An easy guide to banking fees	All Revolving Cash Cards	<p>Page 11 of Revolving Cash Card – Annual Fee -</p> <p>Annual Fee: <u>HK\$100-300 or 1% of credit limit per annum for the maintenance of the credit facility on the first drawdown date of the credit facility and on each anniversary of that date<sup>#</sup></u></p> <p><sup>#</sup> <u>For Revolving Cash Card accounts opened on or before May 2003, please call our 24-hour Customer Service Hotline at 2886 4111 for enquiry on the Annual Fee or the rate applicable to you (which may be HK\$100 or HK\$300 depending on the card type).</u></p> <p><b>Note: For Revolving Cash Card accounts opened before 30 May 2001 – Annual Fee: HK\$100; Refer to table for other service charges.</b></p>
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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](http://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  
May 2023

## 關於渣打循環貸款卡（「貸款卡」）之更改通知/重要提示

親愛的渣打循環貸款卡客戶：

渣打銀行（香港）有限公司（「本行」）藉此通知閣下，條款及細則文件將作出修訂。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渣打循環貸款卡。

更改通知/重要提示概要	生效日期
渣打循環貸款卡年費 / 月費相關說明之修訂	2023年6月15日

文件	適用貸款卡	修訂（新增內容以底線列明，刪除之內容以劃掉方式列明）
循環貸款產品 資料概要 循環貸款卡	所有循環貸款卡	<p>年費 / 月費</p> <p>根據限額，以每年1%計算。此為維持貸款的手續費，並將於貸款的首個提取日及其後各週年日支取。<sup>#</sup></p> <p><sup>#</sup> 於2003年5月或之前開設之循環貸款卡客戶如欲查詢適用於閣下的年費（即年費100或300港元，視乎卡種而定），請致電24小時客戶服務熱線2886 4111。</p>
渣打「循環貸款」	所有循環貸款卡	<p>服務收費節錄之第1項 - 年費</p> <ul style="list-style-type: none"> <li>年費：<del>100港元-300港元，或信貸額之1%</del><sup>#</sup>根據限額，以每年1%計算。此為維持貸款的手續費，並將於貸款的首個提取日及其後各週年日支取。<sup>#</sup></li> <li>在本行向閣下發出循環貸款卡後一個月之月結單截數日及其後各週年日支付</li> </ul> <p><sup>#</sup> 於2003年5月或之前開設之循環貸款卡客戶如欲查詢適用於閣下的年費（即年費100或300港元，視乎卡種而定），請致電24小時客戶服務熱線2886 4111。</p>

服務收費 - 銀行服務收費 一覽表	所有循環貸款卡	第11頁 - 循環貸款卡年費  <b>100港元-300港元，或信貸額之1%</b> <sup>#</sup> 根據限額，以每年1%計算。此為維持貸款的手續費，並將於貸款的首個提取日及其後各週年日支取。 <sup>#</sup>  <sup>#</sup> 於2003年5月或之前開設之循環貸款卡客戶如欲查詢適用於閣下的年費或利率（即年費100或300港元，視乎卡種而定），請致電24小時客戶服務熱線2886 4111。  註：於2001年5月30日前開設之循環貸款卡客戶，年費：100港元，其他收費請參閱上表。
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若閣下在上述個別生效日期或以後繼續使用或保留循環貸款卡，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5月