



standard
chartered

Credit Card Instalment Program Cardholder Agreement

Terms and Conditions for Instalment Plan:

IMPORTANT:

Before you or any other Cardholder make any purchase of goods under the Instalment Plan, please read these Terms and Conditions carefully and make sure that they are well understood. The Account Holder and each other Cardholder under the same Card Account will be deemed to have accepted these Terms and Conditions when any Cardholder under that Card Account makes a purchase of merchandise or service under the Instalment Plan.

1. Definitions

(a) The following expressions shall have the following meanings when used in these Terms and Conditions:-

“Bank” means Standard Chartered Bank (Hong Kong) Limited, its successor(s) and assigns.

“Cardholder Agreement” means the Credit Card Cardholder Agreement between the Bank and the Cardholder applicable to the Card Account under which the Cardholder makes an Instalment Purchase.

“Direct Debit Agreement” means, where executed, a separate agreement in the Bank’s prescribed form, entered into by the Cardholder with the Bank at the time of an Instalment Purchase, whereby the Cardholder authorises the Bank to debit the Instalments to the Card Account and agrees to abide by any other terms and conditions determined by the Bank to be applicable for the time being to the Instalment Purchase.

“Instalment” in relation to an Instalment Purchase means the amount charged to the Card Account on a monthly basis during the Instalment Period, as calculated in accordance with Clause 5.

“Instalment Interest” means interest charged on the Instalment Purchase Price, calculated in accordance with Clause 6.

“Instalment Limit” means the limit within which Instalment Purchases may be made, to be determined from time to time by the Bank at its discretion and notified to the Account Holder.

“Instalment Period” in relation to an Instalment Purchase means the period determined by the Bank for payment by Instalments of the Instalment Purchase Price.

“Instalment Plan Merchant” means a merchant participating in the Plan, as designated by the Bank from time to time.

“Instalment Purchase” means any purchase of Merchandise or Service from an Instalment Plan Merchant under the Plan.

“Instalment Purchase Price” means the whole or that part of the amount of an Instalment Purchase payable by Instalments.

“Merchandise” means any goods where are the subject of an Instalment Purchase.

“Service” means any service which is the subject of an Instalment Purchase.

“Plan” means the Instalment Plan made available by the Bank to Cardholders to enable Instalment Purchases to be paid for wholly or partly by Instalments subject to these Terms and Conditions.

(b) The following expressions when used in the Cardholder Agreement and these Terms and Conditions shall have the following meanings in addition to those assigned to them in the Cardholder Agreement:-

“Bonus Point” includes a bonus point awarded to a Card Account in respect of an Instalment under the Plan.

“Bonus Point Scheme” includes a reference to the award of Bonus Points under the Plan.

(c) Definitions of words and expressions in the Cardholder Agreement shall apply equally to these Terms and Conditions, except where there is an express variation of a definition, or a different meaning is assigned in these Terms and Conditions for the purpose of the Plan.

(d) Unless the context requires otherwise:-

(i) words denoting one gender include all other genders; and

(ii) words denoting the singular include the plural and vice versa.

Headings in these Terms and Conditions are for convenience only and shall be ignored in construing these Terms and Conditions.

2. Applicable Terms

(a) In relation to the Cardholder’s participation in the Plan the Cardholder Agreement shall apply in conjunction with these Terms and Conditions which are additional to the terms of the Cardholder Agreement. Save

where the context otherwise requires, references to the Cardholder Agreement both in these Terms and Conditions and in the Cardholder Agreement itself shall be construed as references to the Cardholder Agreement supplemented by these Terms and Conditions; and

(b) In the event of inconsistency between the terms of the Cardholder Agreement and these Terms and Conditions, these Terms and Conditions shall prevail in so far as they apply to the Plan.

3. Instalment Limit

(a) The Bank may at its discretion prescribe an Instalment Limit for a single Card Account, or for a number of Card Accounts where are under the name of the same Account Holder. For the avoidance of doubt, there will be no separate limits prescribed for individual Cardholders under a Card Account.

(b) The Bank may at its discretion prescribe limits for Instalment Purchases from any one Instalment Plan Merchant.

4. Instalment Purchase

(a) The Cardholder shall produce his Card when making an Instalment Purchase for verification of his status as a Cardholder.

(b) Subject to these Terms and Conditions, an Instalment Purchase may be made by a Cardholder from an Instalment Plan Merchant if:-

(i) where the Cardholder’s Card Account has been prescribed an Instalment Limit, the Instalment Purchase Price is within the aggregate of the then available Instalment Limit and then available credit limit on the Cardholder’s Card Account, or where the Cardholder’s Card Account has no Instalment Limit, the Instalment Purchase Price is within the then available credit limit on his Card Account;

(ii) the Instalment Purchase Price is within the unutilised portion of any limit allocated in respect of such Instalment Plan Merchant pursuant to Clause 3(b);

(iii) any other condition(s) from time to time stipulated by the Bank in relation to Instalment Purchases from such Instalment Plan Merchant is/are met;

(iv) the Cardholder has not breached the Cardholder Agreement or these Terms and Conditions.

(c) The conditions mentioned in (b)(iii) above may include (but without limitation) all or any of the following:-

(i) the Merchandise or Service comprises goods or service designated by the Bank from time to time

as Merchandise or Service which can be purchased from the Instalment Plan Merchant under the Plan;

(ii) the Cardholder has made other purchases from the same Instalment Plan Merchant up to a limit from time to time stipulated by the Bank;

(iii) the Instalment Purchase is not less than the minimum amount determined by the Bank from time to time.

(d) The Cardholder authorises the Bank to make full payment of the Instalment Purchase Price to the Instalment Plan Merchant upon completion of his Instalment Purchase. For the avoidance of doubt, completion of an Instalment Purchase may be evidenced by a credit card sales slip or a Direct Debit Agreement signed by the Cardholder, or by any other means acceptable to the Bank.

(e) Once the application for an Instalment Purchase is approved by the Bank and before full payment of all Instalments and Instalment Interest, purchase of merchandise or service made under the Instalment Plan cannot be cancelled or refunded.

5. Instalments

(a) An Instalments in relation to an Instalment Purchase will be calculated by taking the aggregate of (i) the Instalment Purchase Price and (ii) Instalment Interest, and dividing the sum total by the number of months constituting the Instalment Period.

(b) Each Instalment will be charged to the Card Account on a monthly basis for the Instalment Period, the first of such Instalments to be debited immediately following processing of the transaction by the Bank. An Instalment will be treated in the same way as a Charge arising from a normal Transaction Instruction, and will be shown in a Monthly Statement and be payable by the Cardholder as such in accordance with the terms of the Cardholder Agreement. Any late charge and/or finance charge under the Cardholder Agreement will apply (as appropriate) if the minimum payment due or the new balance shown in the Monthly Statement is not paid in full on or before the payment due date specified in the Statement.

(c) The number of Instalments, each Instalment and the Instalment Period cannot be altered without the Bank’s consent.

6. Instalment Interest

Instalment Interest will be charged on the Instalment Purchase Price from the date of the Instalment Purchase to the expiry of the Instalment Period, and will be calculated on a straight-line basis at a rate determined by the Bank and notified to the cardholder at or before the time the relevant Instalment Purchase is made.

7. Instalment and Credit Limits

(a) If the Bank has prescribed both an Instalment Limit and a credit limit to a Card Account:-

(i) the available Instalment Limit will be provisionally reduced by an amount equal to the Instalment Purchase Price upon completion of the Cardholder’s Instalment Purchase, and will be restored by the amount of each instalment as it is charged to the Card Account and shown on the next Monthly Statement. In the event that the Instalment Purchase Price exceeds the available Instalment limit, an amount equal to such excess will be provisionally deducted from the available credit limit in the Card Account upon completion of the Cardholder’s Instalment Purchase, and will be restored by and to the extent that actual payment is received by the Bank;

(ii) the available credit limit in the Card Account will be provisionally reduced by the Instalment payable that month, and will be restored by and to the extent that actual payment is received by the Bank.

(b) If the Bank has only prescribed a credit limit to the Card Account, the available credit limit in the Card Account will be provisionally reduced by the Instalment Purchase Price upon completion of the Cardholder’s Instalment Purchase and will be restored as each Instalment is paid and to the extent actual payment is received by the Bank.

8. Payment

Payments and credits received in respect of the Card Account will be aggregated and applied in the order specified in the Cardholder Agreement (regardless of any instruction by the Cardholder to the contrary), save that they will be applied in payment of Instalments shown in the Monthly Statement of the previous in priority to:-

(a) the amount of normal purchase transactions by use of the Card; and

(b) sums incurred in respect of Transaction Instructions not yet shown on any Monthly Statement.

9. Fees

(a) In relation to the Plan, the Involuntary Charges under the Cardholder Agreement will apply.

(b) In addition a charge will be payable for copies of Direct Debit Agreements (where executed) at the rate from time to time notified to the Account Holder.

10. Exclusion of Liability

The provisions of the Cardholder Agreement regarding purchase of merchandise or service by use of a Card shall

apply equally to each Instalment Purchase. In particular, the Bank will not be concerned with or held liable for any defective or damaged Merchandise or unsatisfactory Service, or the inability of the Instalment Plan Merchant to continue to supply the Merchandises or the Service, or other dispute between the Cardholder and an Instalment Plan Merchant relating to any Instalment Purchase. The Cardholder authorises the Bank to continue to debit the Instalments to the Card Account in accordance with the terms and conditions of this Agreement regardless of any such dispute.

11. Disclosure of Data

Each Cardholder authorises the Bank to disclose:-

(a) to each Instalment Plan Merchant such of his personal data as may be required for the processing of an Instalment Purchase under the Plan, including without limitation the terms of the Direct Debit Agreement (where executed); and

(b) to any Cardholder data relating to the Card Account as such Cardholder may from time to time request, including without limitation, the account balance and Transaction Instructions.

12. Bonus Points

(a) Bonus Points under the Plan will be awarded for the amount of each Instalment less that portion representing Instalment Interest, and will be awarded to the Card Account at the time an Instalment is charged to the Card Account.

(b) One Bonus Point will be awarded for such fixed amount(s) expressed in Hong Kong Dollars as may be specified by the Bank from time to time. For the avoidance of doubt, different fixed amounts may from time to time be so specified in respect of different Instalment Plan Merchants.

13. Termination and Acceleration of Payment

(a) The Bank may at any time at its sole discretion terminate or suspend (for so long as the Bank thinks fit) the Plan in respect of (a) Card Account(s) by notice to the relevant Account Holder.

(b) Notwithstanding anything contained in the Cardholder Agreement, these Terms and Conditions, the Direct Debit Agreement (where executed) or any other document, the Bank will at all times have the right at its sole discretion:-

(i) to charge to the Card Account the aggregate of all remaining Instalments not previously so charged in relation to all or any Instalment Purchases, as well as the full Instalment Purchase Price in relation to Instalment Purchases made but not yet charged to the Card Account, and/or

(ii) to demand immediate payment of all sums outstanding on the Card Account which are attributable to Instalment Purchases or payable under these Terms and Conditions, whether or not already reflected in a Monthly Statement or due and payable at the date of the demand, save that the portion of the remaining Instalments representing Instalment Interest from the payment due date as specified by the Bank and notified to the Cardholder to the expiry of the relevant Instalment Period be deducted from any amount which become payable in accordance with this sub-clause.

(c) In particular (but without limiting the overriding nature of its right) the Bank may exercise its right under sub-clause (b) if:-

(i) the Card Account is cancelled or terminated (or notice of cancellation or termination has been given) by the Cardholder or the Bank for whatever reason;

(ii) the Cardholder defaults in the payment of any amounts due under the Cardholder Agreement or these Terms and Conditions;

(iii) the Cardholder breaches any other provision of the Cardholder Agreement or these Terms and Conditions;

(iv) the Cardholder is deceased, or a bankruptcy petition is presented in relation to the Cardholder, or the Cardholder is unable to pay his debts as they fall due; or

(v) the Bank exercises its right under sub-clause (a).

(d) Upon the exercise by the Bank of its right under sub-clause (a), then in addition to the sums payable under sub-clause (b), the Cardholder will on demand by the Bank pay in full the amount of any Instalment Purchase Price incurred after termination or suspension of the Plan.

(e) Interest will accrue on all sums in respect of which a demand is made under this clause on a daily basis from the date of demand to the date of repayment at the rate published by the Bank from time to time.

14. Early Repayments

(a) The Cardholder may at any time during an Instalment Period in relation to an Instalment Purchase repay all Instalments payable over the remaining Instalment Period but not yet charged to the Card Account.

(b) The Cardholder shall give to the Bank written notice of his intention to make early repayment. The Cardholder should specify on such written notice the date on which he wishes to make repayment (the “Early Repayment Date”). A notice of early repayment, once given, will

not be revoked by the Cardholder without the Bank’s prior consent. Partial early repayment will not be accepted.

(c) On receipt of a early repayment notice the Bank will charge to the Card Account the amount of Instalments to be repaid, less the portion representing Instalment Interest from the Early Repayment Date to the expiry of the relevant Instalment Period. This net amount will be shown in a Monthly Statement and be payable as a normal Charge.

(d) A handling charge will be charged for the processing of the early repayment at a rate notified to the Account Holder from time to time. Such fee will be payable regardless of subsequent revocation of the early repayment notice or the Cardholder’s failure to make full early repayment, and will not be refundable under any circumstances.

15. Amendment

The Bank may amend these Terms and Conditions from time to time.

16. Language

The Chinese version of these Terms and Conditions is provided for reference only. In the event of any inconsistency between the Chinese and English versions of these Terms and Conditions, the English version shall prevail.

The terms and conditions inside apply to and regulate the provision of Credit Card facilities by Standard Chartered Bank (Hong Kong) Limited.



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渣打銀行

信用卡分期付款計劃持卡人協議

分期付款計劃之條款及條件：

重要提示：

閣下或任何其他持卡人根據分期付款計劃購買物品之前，請先閱讀本條款及條件，確保充分明白其內容。信用卡賬戶下的任何一名持卡人根據分期付款計劃購買貨品或服務之時，即視作該信用卡賬戶持卡人及每名其他持卡人均已接受本條款及條件。

1. 定義

(a) 在本條款及條件中，下列詞語具有以下意思：

「本行」指渣打銀行（香港）有限公司，其繼承人及承讓人。

「持卡人協議」指本行與進行分期付款購物的信用卡賬戶持卡人之間、適用於該信用卡賬戶的信用卡持卡人協議。

「直接扣款協議」指持卡人在進行分期付款購物時與本行另行簽訂、格式由本行規定的協議（如有簽署該等協議），持卡人根據該協議授權本行從信用卡賬戶中扣除分期款項，並同意遵守本行當時確定為適用於分期付款購物的任何其他條款和條件。

「分期款項」就分期購物而言，指按照第5條計算並在分期付款期間按月記入信用卡賬戶的分期款項。

「分期付款利息」指按照第6條計算並就分期付款購物價格須收取的利息。

「分期付款限額」指本行不時酌情決定並通知賬戶持有人的分期付款購物限額。

「分期付款期間」就分期付款購物而言，指由本行確定的以分期款項支付分期付款購物價格的期間。

「分期付款計劃商戶」指由本行不時指定的參加有關計劃的商戶。

「分期付款購物」指向參加有關計劃的分期付款計劃商戶購買任何貨品或服務。

「分期付款購物價格」指以分期款項支付的分期付款購物的全部或部分貨款。

「貨品」指分期付款購物所涉及的物品。

「服務」指分期付款所涉及的服務。

「有關計劃」指本行向持卡人提供的分期付款計劃，以便根據本條款及條件以分期款項繳付分期付款購物的全部或部分貨款。

(b) 除持卡人協議賦予的意思外，在持卡人協議和本條款及條件中所用的下列詞語應具有以下意思：

「積分」包括就有關計劃下的分期款項給予信用卡賬戶的積分。

「積分計劃」亦包括根據有關計劃給予的積分。

(c) 持卡人協議中的定義詞同樣適用於本條款及細則，但本條款及條件中就有關計劃明示更改定義或賦予不同意思的情況除外。

(d) 除非內文另有規定，否則：

(i) 凡表明一種性別的詞語包括其他所有性別；及

(ii) 凡表明單數的詞語亦包括複數，反之亦然。

本條款及條件的標題僅為方便閱讀而設，在詮釋本條款及條件時毋須加以理會。

2. 適用條款

(a) 就持卡人參加有關計劃而言，持卡人協議與本條款及條件一併適用，本條款及條件附加於持卡人協議的條款以外。除文意另有所指外，本條款及條件以及持卡人協議中凡提及持卡人協議，須解釋為由本條款及條件加以補充的持卡人協議。

(b) 如持卡人協議的條款與本條款及條件有任何歧異，在適用於有關計劃的範圍內，須以本條款及條件為準。

3. 分期付款限額

(a) 本行可酌情決定就單一信用卡賬戶或相同持卡人名下的信用卡賬戶組合訂明分期付款限額。為免產生疑問，本行不會就同一信用卡賬戶的個別持卡人另訂明分期付款限額。

(b) 本行亦可酌情決定對於向同一分期付款計劃商戶進行的分期付款購物訂明分期付款限額。

4. 分期付款購物

(a) 持卡人進行分期付款購物時須出示其信用卡，以核證其持卡人身份。

(b) 在符合本條款及條件的原則下，如屬下列情況，持卡人可向分期付款計劃商戶進行分期付款購物：

(i) 在本行就持卡人的信用卡賬戶訂明分期付款限額的情況下，分期付款購物價格不超過尚餘的分期付款限額及信用卡賬戶的尚餘信貸限額的總額，或在本行未有就持卡人的信用卡賬戶訂明分期付款限額的情況下，分期付款購物價格不超過信用卡賬戶的尚餘信貸限額；

(ii) 分期付款購物價格不超過本行根據第3(b)條就分期付款計劃商戶訂明而尚餘的任何分期付款限額；及

(iii) 本行就持卡人向該分期付款計劃商戶進行分期付款購物不時規定的任何其他條件均符合；

(iv) 持卡人沒有違反持卡人協議或本條款及條件的情況。

(c) 上文(b)(iii)款所述條件可包括（但不限於）下列全部或任何條件：

(i) 貨品或服務為本行不時指定為貨品的物品或服務，是可根據有關計劃向分期付款計劃商戶購買的；

(ii) 持卡人已向同一分期付款計劃商戶購買貨款達致本行不時指定限額的其他物品；

(iii) 分期付款購物價格至少達到本行不時決定的最低金額；

(d) 持卡人授權本行在持卡人完成分期付款購物後，立即向分期付款計劃商戶付清分期付款購物價格。為免產生疑問，完成分期付款購物可以經持卡人簽署的信用卡付款單或直接扣款協議，或本行接受的任何其他方式作為證明。

(e) 分期付款購物申請一經本行批核之後及在全部分期款項及分期付款利息付清之前，根據有關計劃購買的貨品或服務並不能轉換或取消。

5. 分期款項

(a) 就分期付款購物繳付的分期款項如下：將(i)分期付款購物價格及(ii)分期付款利息的總和，除以分期付款期間的月份數目。

(b) 分期款項將於分期付款期間內按月記入信用卡賬戶。本行完成處理有關交易後將立即進行第一次記賬。每期分期款項將與正常交易指示所產生的收費一樣處理，並作為一般收費在月結單上列明，且須由持卡人根據持卡人協議的條款繳付。倘若賬戶持有人未能在月結單上所列明的繳款日期或之前全數繳付最低金額或付清新賬項，則持卡人協議規定的逾期費用及/或財務費將會適用。

(c) 未經本行同意，分期款項期數、每期分期款項及分期付款期間均不得更改。

6. 分期付款利息

分期付款利息按分期付款購物價格計算，自分期付款購物之日起計至分期付款期間屆滿為止，並按本行確定及在持卡人進行有關分期付款購物或之前已給其通知的利率以直線算法計算。

7. 分期款項和信貸限額

(a) 如本行有就信用卡賬戶訂明分期付款限額及信貸限額：

(i) 持卡人完成分期付款購物時，可供使用的分期付款限額將暫時按分期付款購物價格減少，並在每期分期款項記入信用卡賬戶時按每期分期款項還原。該分期款項會於下個月的月結單上列明。如分期付款購物價格超越尚可使用的分期付款限額，當時尚餘的信用卡信貸限額將暫時按超越的款項減少，並在本行實際收到款項時還原；

(ii) 信用卡賬戶內可供使用的信貸限額每月暫時按每期分期款項減少，並在本行實際收到該款項時還原。

(b) 如本行未有就信用卡賬戶訂明分期付款限額，持卡人完成分期付款購物時，可供使用的信貸限額將暫時按分期付款價格減少，並在繳付每期分期款項而且本行實際收到該款項時還原。

8. 付款

有關信用卡賬戶的付款和貨項將合計起來，按持卡人協議規定的次序應用（不論持卡人有任何相反的指示），但該等款項將優先於下列各項用以支付上一張月結單上所示的分期款項：

(a) 使用信用卡作出的正常購物交易，及

(b) 交易指示所產生但未在任何月結單上顯示的款項。

9. 費用

(a) 持卡人協議規定的被動收費將適用於有關計劃。

(b) 此外，凡索取直接扣款協議副本（如有簽署該等協議），須按本行不時通知賬戶持有人的收費標準收取手續費。

10. 責任豁免

持卡人協議中有關使用信用卡購買貨品或服務的條款，同樣適用於每項分期付款購物。特別是，貨品的瑕疵或損壞或持卡人對服務不滿，或因分期付期供應商未能繼續供應此等貨品或服務，或持卡人與分期付款計劃商戶就任何分期付款購物的其他爭議，均與本行無關，本行亦概不負責。無論發生任何爭議，持卡人授權本行按照本協議的條款及條件繼續從信用卡賬戶中扣除分期款項。

11. 資料披露

每名持卡人均授權本行：

(a) 向每一分期付款計劃商戶披露其個人資料（包括但不限於直接扣款協議（如有簽署該等協議）的條款），以便根據有關計劃處理分期付款購物；及

(b) 向任何持卡人披露該持卡人不時可能要求有關信用卡賬戶的資料，包括惟不限於賬戶餘額及交易指示。

12. 積分

(a) 每期分期款項在扣除分期款項利息部分後的金額將獲得有關計劃下的積分，積分在分期款項記入信用卡賬戶時發給信用卡賬戶。

(b) 本行不時指定以港元為單位的固定金額將獲得一分積分。為免產生疑問，本行可不時就不同的分期付款計劃商戶指定不同的固定金額。

13. 終止及提前要求付款

(a) 本行可隨時酌情決定向賬戶持有人發出通知就信用卡賬戶終止或暫停（按本行認為適當的期間）有關計劃。

(b) 無論持卡人協議、本條款及條件、直接扣款協議（如有簽署該等協議）或任何其他文件如何規定，本行在任何時候均有權酌情決定：

(i) 將所有之前未記入信用卡賬戶的任何或所有分期付款購物的分期款項餘額總和，以及已進行但未記入信用卡賬戶的分期付款購物價格全額，記入信用卡賬戶，及/或

(ii) 要求即時繳付信用卡賬戶內有關分期付款購物或根據本條款及條件須支付的全部款項，不論該等款項是否已在月結單上列明，或是否於提出要求之日到期支付，但本行將給予折扣，折扣額為分期款項餘額中相等於自本行指定並已通知賬戶持有人的還款項到期日起計至有關分期付款期間屆滿為止的分期付款利息的部分。

(c) 本行尤其可在下列情況下行使(b)款下的權利（但沒有限制本行權利的凌駕性）：

(i) 持卡人或本行因故取消或終止信用卡賬戶（或已發出取消或終止通知）；

(ii) 持卡人沒有支付根據持卡人協議或本條款及條件須支付的任何款項；

(iii) 持卡人違反持卡人協議或本條款及條件的任何其他條款；

(iv) 持卡人逝世，或有人提出關於持卡人的破產申請，或持卡人無法償還其到期債務；或

(v) 本行行使其在(a)款的權利。

(d) 本行行使其在(a)款下的權利時，除根據(b)款須支付的款項外，持卡人還須在本行要求下全數付清在有關計劃終止或暫停之後作出的分期付款購物的分期付款購物價格。

(e) 根據本條要求償還的款項將按本行不時公佈的利率逐日計息，自提出要求之日起計至還款之日為止。

14. 提前還款

(a) 持卡人可在分期付款期間任何時候，就任何分期付款購物，提前償還在餘下的分期付款期間須支付但尚未記入信用卡賬戶的所有分期款項。

(b) 持卡人如有意提前還款，須向本行發出書面通知。持卡人須於書面通知內指定提前還款日期（「提前還款日」）。未經本行事先同意，提前還款通知一經發出即不可撤回。本行不接受提前償還部分款項。

(c) 本行一經收到提前還款通知，會立即將提前償還的分期款項扣除自提前還款日起至有關分期付款期間屆滿為止的分期付款利息，記入信用卡賬戶。淨款額將在月結單上列明，並須作為信用卡賬戶的正常收費支付。

(d) 辦理提前還款手續須按照本行不時通知持卡人的收費標準收取手續費。不論提前還款通知其後是否被撤回或持卡人是否有提前償還全部款項，該手續費仍須支付，而且不可退還。

15. 修訂

本行可不時修訂本條款及條件。

16. 文字

本條款及條件的中文本僅供參考之用。本條款及條件的中、英文本如有歧異，概以英文本為準。

內頁各項規章適用於渣打銀行（香港）有限公司之信用卡，並管制其使用條款。