

親愛的客戶：

多謝閣下對華僑永亨信用卡的支持。本行現致函通知閣下有關於其信用卡之安排及條款及細則上之變動及重要提示。

項目	事項	受涵蓋之範圍	更改通知 / 重要提示 (修訂的新增內容已劃上底線，而刪除之內容亦以劃掉方式識別)								
1	郵寄月結單費用	所有信用卡 (公司信用卡及附屬卡除外)	<p>由2021年4月15日起，本行將向持有由華僑永亨銀行有限公司發出的個人信用卡之主卡持卡人每月就每份紙張月結單收取港幣10元之郵寄月結單費用(「費用」)。有關費用將直接從相關信用卡戶口扣除。符合收費豁免之客戶(定義如下)可於上述生效日期或之後遞交相關聲明及/或證明文件作豁免申請。詳情如下：</p> <p><b>1.1 信用卡費用及收費附錄表之修訂</b> 信用卡費用及收費附錄表之「費用」部份將新增以下項目：</p> <table border="1" data-bbox="641 712 1497 1245"> <thead> <tr> <th colspan="2" data-bbox="641 712 1497 752">費用</th> </tr> </thead> <tbody> <tr> <td data-bbox="641 752 906 1245"> <b>郵寄月結單費用</b> (不適用於公司卡及附屬卡) </td> <td data-bbox="906 752 1497 1245"> <b>每月每份月結單HK\$10</b>             註 - 下列客戶群可獲豁免收費：             (1) 18歲以下人士或65歲或以上長者；            (2) 領取綜合社會保障援助人士或領取政府傷殘津貼人士；及            (3) 本行不時指定之客戶，包括低收入人士(客戶須就此以本行全權絕對酌情指定的格式作出相關聲明)。             符合上述條件(2)及/或(3)之客戶須主動向本行申報及作出相關聲明及/或向本行提供證明文件以作費用豁免申請。主卡持卡人本人須為獲豁免類別人士，其戶口方可獲豁免收費。 </td> </tr> </tbody> </table> <p>新修訂之文件可於上述生效日期及之後於本行網頁ocbcwhhk.com下載(零售銀行服務&gt;零售銀行服務&gt;卡服務&gt;資料及通告&gt;費用及收費附錄表/資料概要&gt;信用卡)。</p> <p><b>1.2 CASH卡 / e-Money貸款卡費用及收費附錄表之修訂</b> CASH卡 / e-Money貸款卡費用及收費附錄表之「費用」部份將新增以下項目：</p> <table border="1" data-bbox="641 1503 1497 2036"> <thead> <tr> <th colspan="2" data-bbox="641 1503 1497 1543">費用</th> </tr> </thead> <tbody> <tr> <td data-bbox="641 1543 906 2036"> <b>郵寄月結單費用</b> </td> <td data-bbox="906 1543 1497 2036"> <b>每月每份月結單HK\$10</b>             註 - 下列客戶群可獲豁免收費：             (1) 18歲以下人士或65歲或以上長者；            (2) 領取綜合社會保障援助人士或領取政府傷殘津貼人士；及            (3) 本行不時指定之客戶，包括低收入人士(客戶須就此以本行全權絕對酌情指定的格式作出相關聲明)。             符合上述條件(2)及/或(3)之客戶須主動向本行申報及作出相關聲明及/或向本行提供證明文件以作費用豁免申請。主卡持卡人本人須為獲豁免類別人士，其戶口方可獲豁免收費。 </td> </tr> </tbody> </table> <p>新修訂之文件可於上述生效日期及之後於本行網頁ocbcwhhk.com下載(零售銀行服務&gt;零售銀行服務&gt;卡服務&gt;資料及通告&gt;費用及收費附錄表/資料概要&gt;CASH Card / e-Money 貸款卡)。</p>	費用		<b>郵寄月結單費用</b> (不適用於公司卡及附屬卡)	<b>每月每份月結單HK\$10</b>  註 - 下列客戶群可獲豁免收費：  (1) 18歲以下人士或65歲或以上長者； (2) 領取綜合社會保障援助人士或領取政府傷殘津貼人士；及 (3) 本行不時指定之客戶，包括低收入人士(客戶須就此以本行全權絕對酌情指定的格式作出相關聲明)。  符合上述條件(2)及/或(3)之客戶須主動向本行申報及作出相關聲明及/或向本行提供證明文件以作費用豁免申請。主卡持卡人本人須為獲豁免類別人士，其戶口方可獲豁免收費。	費用		<b>郵寄月結單費用</b>	<b>每月每份月結單HK\$10</b>  註 - 下列客戶群可獲豁免收費：  (1) 18歲以下人士或65歲或以上長者； (2) 領取綜合社會保障援助人士或領取政府傷殘津貼人士；及 (3) 本行不時指定之客戶，包括低收入人士(客戶須就此以本行全權絕對酌情指定的格式作出相關聲明)。  符合上述條件(2)及/或(3)之客戶須主動向本行申報及作出相關聲明及/或向本行提供證明文件以作費用豁免申請。主卡持卡人本人須為獲豁免類別人士，其戶口方可獲豁免收費。
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			<p><b>1.3 銀行服務收費簡介之修訂</b> 銀行服務收費簡介之「其他服務」部份將新增以下項目：</p> <table border="1" data-bbox="619 280 1508 779"> <thead> <tr> <th data-bbox="619 280 890 324">其他服務</th> <th data-bbox="890 280 1114 324">一般客戶</th> <th data-bbox="1114 280 1508 324">華僑永亨宏富理財</th> </tr> </thead> <tbody> <tr> <td data-bbox="619 324 890 779"> <u>郵寄月結單費用</u> (只適用於存款戶口、 信用卡(公司卡及 附屬卡除外)、 CASH卡及 e-Money貸款卡) </td> <td data-bbox="890 324 1114 779">           每月每份月結單港幣10元            註 - 下列客戶群可獲豁免收費：            (1) 18歲以下人士或65歲或以上長者；            (2) 領取綜合社會保障援助人士或領取政府傷殘津貼人士；及            (3) <u>本行不時指定之客戶，包括低收入人士(客戶須就此以本行全權絕對酌情指定的格式作出相關聲明)。</u>            符合上述條件(2)及/或(3)之客戶須主動向本行申報及作出相關聲明及/或向本行提供證明文件以作費用豁免申請。就聯名銀行戶口客戶，戶口第一持有人須為獲豁免類別人士，其戶口方可獲豁免收費。就信用卡客戶，主卡持卡人本人須為獲豁免類別人士，其戶口方可獲豁免收費。         </td> <td data-bbox="1114 324 1508 779"></td> </tr> </tbody> </table> <p>新修訂之文件可於上述生效日期及之後於本行網頁ocbcwhhk.com下載(零售銀行服務&gt;收費簡介)。</p>	其他服務	一般客戶	華僑永亨宏富理財	<u>郵寄月結單費用</u> (只適用於存款戶口、 信用卡(公司卡及 附屬卡除外)、 CASH卡及 e-Money貸款卡)	每月每份月結單港幣10元 註 - 下列客戶群可獲豁免收費： (1) 18歲以下人士或65歲或以上長者； (2) 領取綜合社會保障援助人士或領取政府傷殘津貼人士；及 (3) <u>本行不時指定之客戶，包括低收入人士(客戶須就此以本行全權絕對酌情指定的格式作出相關聲明)。</u> 符合上述條件(2)及/或(3)之客戶須主動向本行申報及作出相關聲明及/或向本行提供證明文件以作費用豁免申請。就聯名銀行戶口客戶，戶口第一持有人須為獲豁免類別人士，其戶口方可獲豁免收費。就信用卡客戶，主卡持卡人本人須為獲豁免類別人士，其戶口方可獲豁免收費。	
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2	持卡人之責任	所有信用卡	<p><b>2.1 信用卡費用及收費附錄表之修訂</b> 由2021年4月15日起，信用卡費用及收費附錄表將新增以下項目： 不論信用卡、信用卡賬戶號碼或私人密碼遺失、失竊、未獲授權使用、不正當使用及/或外洩，在我們<b>未接獲</b>持卡人通知之前，任何未獲授權或不正當使用信用卡或信用卡賬戶號碼或私人密碼或透過遺失或失竊卡所引致及涉及信用卡賬戶之一切結欠，持卡人須負<b>全責</b>。但假若持卡人(a)並無欺詐行為、亦並無嚴重疏忽保管其信用卡、信用卡賬戶號碼或私人密碼及已本著真誠與小心謹慎行事；及(b)在發現其信用卡、信用卡賬戶號碼或私人密碼遺失、失竊、未獲授權下被擅自使用、被第三方不正當使用或外洩予第三方後，以合理地可行之情況下已儘快通知我們，則持卡人<b>對於未獲授權之交易(不包括現金透支)須負責之最高金額將不超過HK\$500。</b></p> <p>新修訂之文件可於上述生效日期及之後於本行網頁ocbcwhhk.com下載(零售銀行服務&gt;零售銀行服務&gt;卡服務&gt;資料及通告&gt;費用及收費附錄表/資料概要&gt;信用卡)。</p> <p><b>2.2 CASH卡 / e-Money貸款卡費用及收費附錄表之修訂</b> 由2021年4月15日起，CASH卡/e-Money貸款卡費用及收費附錄表將新增以下項目： 不論信用卡、信用卡賬戶號碼或私人密碼遺失、失竊、未獲授權使用、不正當使用及/或外洩，在我們<b>未接獲</b>持卡人通知之前，任何未獲授權或不正當使用信用卡或信用卡賬戶號碼或私人密碼或透過遺失或失竊卡所引致及涉及信用卡賬戶之一切結欠，持卡人須負<b>全責</b>。但假若持卡人(a)並無欺詐行為、亦並無嚴重疏忽保管其信用卡、信用卡賬戶號碼或私人密碼及已本著真誠與小心謹慎行事；及(b)在發現其信用卡、信用卡賬戶號碼或私人密碼遺失、失竊、未獲授權下被擅自使用、被第三方不正當使用或外洩予第三方後，以合理地可行之情況下已儘快通知我們，則持卡人<b>對於未獲授權之交易(不包括現金透支)須負責之最高金額將不超過HK\$500。</b></p> <p>新修訂之文件可於上述生效日期及之後於本行網頁ocbcwhhk.com下載(零售銀行服務&gt;零售銀行服務&gt;卡服務&gt;資料及通告&gt;費用及收費附錄表/資料概要&gt;CASH Card/ e-Money 貸款卡)。</p>						
3	生日禮遇	華僑永亨宏富理財信用卡及華僑永亨VISA Infinite信用卡	<p>所述信用卡的生日禮遇，將於2021年5月1日起終止，而其他禮遇則維持不變。</p>						
4	查閱客戶信貸資料通知	所有信用卡	<p>本行或會在未來12個月，就閣下現行之信貸安排(包括增加信用額、縮減信貸(包括取消信貸或減低信用額)或債務安排計劃之執行)進行審查，並可能會<b>多於一次</b>查閱閣下於信貸資料服務機構內的信貸資料。閣下亦可直接致電(852) 2577 1816向信貸資料服務機構(即環聯資訊有限公司)查閱有關資料。</p>						

若閣下於生效日期後繼續使用或保留其賬戶，閣下將被當作接受有關安排。若閣下不同意有關安排，請於個別生效日之前以書面通知本行終止信用卡服務。

## 華僑永亨信用卡安全貼士

為保障閣下，以免信用卡被人盜用、引起不便或蒙受損失，請留意下列各點：

- 收到信用卡後，立即於信用卡背面的指定位置上簽署。
- 切勿將信用卡密碼與信用卡存放在一起。
- 切勿選用身份證號碼、個人電話號碼、出生日期等易於猜測的號碼作私人密碼。
- 切勿使用其他服務(如電郵、網上銀行、會員登入等)之密碼作為閣下的信用卡密碼。
- 定期於「銀通」自動櫃員機更改私人密碼，以策萬全。
- 保留賬單副本，以便於每次交易後作記錄及核對。
- 切勿將信用卡隨便放置於無人看管的手袋或錢包內。
- 簽賬前，請確認賬單上的名字及總金額數值正確，並於銀碼之前加上幣值代號。
- 每次交易後，緊記取回信用卡，並驗明是否為閣下的信用卡方可收下。
- 切勿將信用卡號碼或密碼告訴他人(包括銀行職員及公職人員)，以防被騙。
- 切勿以信用卡密碼接駁其他服務(如接連互聯網或其他網址)。
- 切勿讓其他人使用閣下的信用卡及密碼。
- 個人資料(包括通訊地址、聯絡電話)如有更改，立即通知本行更新。
- 如信用卡遺失或被竊，請即致電卡務中心：  
香港(852)3199 9000或澳門(853)2838 8144

如有任何查詢，歡迎致電本行的客戶服務熱線(852)2543 2223。

如本函中英文版之內容有歧義，一概以英文版為準。本行保留隨時及不時更改上述安排及條款及細則之權利。如有任何爭議，本行將保留最終決定權，而該決定具終局性並對所有客戶具約束力。

華僑永亨銀行有限公司 謹啟

2021年2月

Dear Valued Customers,

Thank you for supporting OCBC Wing Hang Bank Credit Card. We would like to inform you of the following arrangements and amendments to the Terms and Conditions in relation to your OCBC Wing Hang Credit Card.

Item	Description	Covered Items	Important Notice / Amendment (Contents with insertions are underlined and deleted contents are marked with strikethrough lines for indication)								
1	Paper Statement Fee	All credit cards (except corporate cards and supplementary cards)	<p>With effect from 15 April 2021, a paper statement fee (“Fee”) of HK\$10 will be introduced to principal cardholders of personal credit cards issued by OCBC Wing Hang Bank Limited for every set of paper statement issued each month. The Fee will be directly debited from the relevant card accounts. Customers who are entitled to the paper statement fee exemption (as defined below) can submit the declaration form and / or supporting documents on / after the above-mentioned effective date for applying the exemption. Details are as follows:</p> <p><b>1.1 Amendment to Credit Card Fee &amp; Charge Schedule</b> The following item will be inserted in the “Fees” section of the Credit Card Fee &amp; Charge Schedule:</p> <table border="1" data-bbox="639 728 1501 1249"> <thead> <tr> <th colspan="2" data-bbox="639 728 1501 772">Fees</th> </tr> </thead> <tbody> <tr> <td data-bbox="639 772 911 1249"> <u>Paper Statement Fee</u>  <u>(Not applicable to corporate cards and supplementary cards)</u> </td> <td data-bbox="911 772 1501 1249"> <b>HK\$10</b> per statement for each month            Note - Exemptions will be applied to any of the following groups of customers:            (1) <u>Customers aged below 18 / senior citizens aged 65 or above;</u>            (2) <u>Recipients of Comprehensive Social Security Assistance (CSSA) / recipients of Government Disability Allowance; and</u>            (3) <u>Designated customers of the Bank, including low-income earners (customers are required to make a declaration in the form to be designated by the Bank at the Bank’s sole and absolute discretion).</u>  <u>Eligible customers of groups (2) and / or (3) are required to inform the Bank proactively in order to apply for exemption via self-declaration and / or by providing supporting documents. The charge will be exempted only if the principal cardholder is eligible for the exemption.</u> </td> </tr> </tbody> </table> <p>Copy of the revised document can be downloaded from our website at <a href="http://ocbcwhhk.com">ocbcwhhk.com</a> from the above-mentioned effective date onwards (Personal Banking &gt; Retail Banking &gt; Card Services &gt; Information and Notices &gt; Fee &amp; Charge Schedule / Key Facts Statement &gt; Credit Card).</p> <p><b>1.2 Amendment to CASH Card / e-Money Loan Card Fee &amp; Charge Schedule</b> The following item will be inserted in the “Fees” section of the CASH Card / e-Money Loan Card Fee &amp; Charge Schedule:</p> <table border="1" data-bbox="639 1496 1501 2018"> <thead> <tr> <th colspan="2" data-bbox="639 1496 1501 1541">Fees</th> </tr> </thead> <tbody> <tr> <td data-bbox="639 1541 911 2018"> <u>Paper Statement Fee</u> </td> <td data-bbox="911 1541 1501 2018"> <b>HK\$10</b> per statement for each month            Note - Exemptions will be applied to any of the following groups of customers:            (1) <u>Customers aged below 18 / senior citizens aged 65 or above;</u>            (2) <u>Recipients of Comprehensive Social Security Assistance (CSSA) / recipients of Government Disability Allowance; and</u>            (3) <u>Designated customers of the Bank, including low-income earners (customers are required to make a declaration in the form to be designated by the Bank at the Bank’s sole and absolute discretion).</u>  <u>Eligible customers of groups (2) and / or (3) are required to inform the Bank proactively in order to apply for exemption via self-declaration and / or by providing supporting documents. 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Item	Description	Covered Items	Important Notice / Amendment (Contents with insertions are underlined and deleted contents are marked with strikethrough lines for indication)						
			<p><b>1.3 Amendment to Bank Service Fees Guide</b> The following item will be inserted in the “General Services” section of the Bank Service Fees Guide:</p> <table border="1" data-bbox="619 300 1508 824"> <thead> <tr> <th data-bbox="619 300 890 344">General Services</th> <th data-bbox="890 300 1050 344">General</th> <th data-bbox="1050 300 1508 344">OCBC Wing Hang Premier Banking</th> </tr> </thead> <tbody> <tr> <td data-bbox="619 344 890 824"> <u>Paper Statement Fee (Only applicable to deposit account, credit cards (except corporate cards and supplementary cards), CASH Card and e-Money Loan Card)</u> </td> <td data-bbox="890 344 1050 824"> <u>HK\$10 per statement for each month</u>  <u>Note - Exemptions will be applied to any of the following groups of customers:</u>  <u>(1) Customers aged below 18 / senior citizens aged 65 or above;</u>  <u>(2) Recipients of Comprehensive Social Security Assistance (CSSA) / recipients of Government Disability Allowance; and</u>  <u>(3) Designated customers of the Bank, including low-income earners (customers are required to make a declaration in the form to be designated by the Bank at the Bank's sole and absolute discretion).</u>   <u>Eligible customers of groups (2) and / or (3) are required to inform the Bank proactively in order to apply for exemption via self-declaration and / or by providing supporting documents. For banking joint accounts, the charge will be exempted only if the primary account holder is eligible for the exemption. For credit card customers, the charge will be exempted only if the principal cardholder is eligible for the exemption.</u> </td> <td data-bbox="1050 344 1508 824"></td> </tr> </tbody> </table> <p>Copy of the revised document can be downloaded from our website at <a href="http://ocbcwhhk.com">ocbcwhhk.com</a> from the above-mentioned effective date onwards (Personal Banking &gt; Service Fees).</p>	General Services	General	OCBC Wing Hang Premier Banking	<u>Paper Statement Fee (Only applicable to deposit account, credit cards (except corporate cards and supplementary cards), CASH Card and e-Money Loan Card)</u>	<u>HK\$10 per statement for each month</u> <u>Note - Exemptions will be applied to any of the following groups of customers:</u> <u>(1) Customers aged below 18 / senior citizens aged 65 or above;</u> <u>(2) Recipients of Comprehensive Social Security Assistance (CSSA) / recipients of Government Disability Allowance; and</u> <u>(3) Designated customers of the Bank, including low-income earners (customers are required to make a declaration in the form to be designated by the Bank at the Bank's sole and absolute discretion).</u>  <u>Eligible customers of groups (2) and / or (3) are required to inform the Bank proactively in order to apply for exemption via self-declaration and / or by providing supporting documents. For banking joint accounts, the charge will be exempted only if the primary account holder is eligible for the exemption. For credit card customers, the charge will be exempted only if the principal cardholder is eligible for the exemption.</u>	
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2	Cardholder's liability	All credit cards	<p><b>2.1 Amendment to Credit Card Fee &amp; Charge Schedule</b> With effect from 15 April 2021, the following paragraph will be inserted to the Credit Card Fee &amp; Charge Schedule:</p> <p>The Cardholder is <b>fully</b> liable for all amounts that we debit to the Card Account whether due to the unauthorized use or misuse of a Card or Card Account Number or PIN or through a lost or stolen Card, <b>before</b> we receive notification of the loss, theft, unauthorized use, misuse and/or disclosure of a Card or Card Account Number or PIN. However, if (a) the Cardholder has not acted fraudulently or negligently in safeguarding the Card or Card Account Number or PIN and has acted honestly, in good faith and with due care and (b) has informed us as soon as reasonably practicable upon discovery that his Card or Card Account Number or PIN has been lost, stolen, used without authorization, misused by or disclosed to a third party, then the Cardholder's <b>maximum liability for unauthorized transactions (other than cash advances) is HK\$500.</b></p> <p>Copy of the revised document can be downloaded from our website at <a href="http://ocbcwhhk.com">ocbcwhhk.com</a> from the above-mentioned effective date onwards (Personal Banking &gt; Retail Banking &gt; Card Services &gt; Information and Notices &gt; Fee &amp; Charge Schedule / Key Facts Statement &gt; Credit Card).</p> <p><b>2.2 Amendment to CASH Card / e-Money Loan Card Fee &amp; Charge Schedule</b> With effect from 15 April 2021, the following paragraph will be inserted to the CASH Card / e-Money Loan Card Fee &amp; Charge Schedule:</p> <p>The Cardholder is <b>fully</b> liable for all amounts that we debit to the Card Account whether due to the unauthorized use or misuse of a Card or Card Account Number or PIN or through a lost or stolen Card, <b>before</b> we receive notification of the loss, theft, unauthorized use, misuse and/or disclosure of a Card or Card Account Number or PIN. However, if (a) the Cardholder has not acted fraudulently or negligently in safeguarding the Card or Card Account Number or PIN and has acted honestly, in good faith and with due care and (b) has informed us as soon as reasonably practicable upon discovery that his Card or Card Account Number or PIN has been lost, stolen, used without authorization, misused by or disclosed to a third party, then the Cardholder's <b>maximum liability for unauthorized transactions (other than cash advances) is HK\$500.</b></p> <p>Copy of the revised document can be downloaded from our website at <a href="http://ocbcwhhk.com">ocbcwhhk.com</a> from the above-mentioned effective date onwards (Personal Banking &gt; Retail Banking &gt; Card Services &gt; Information and Notices &gt; Fee &amp; Charge Schedule / Key Facts Statement &gt; CASH Card / e-Money Loan Card).</p>						
3	Birthday Gift	OCBC Wing Hang Premier Credit Card and OCBC Wing Hang VISA Infinite Credit Card	With effect from 1 May 2021, the birthday gift offer of the mentioned card products will be terminated, while rest of the privileges remain unchanged.						
4	Access to Consumer Credit Data held by Credit Reference Agency	All credit cards	During the next 12 months, we may be required to access your consumer credit data held by the credit reference agency <b>MORE THAN ONE TIME</b> for the purpose of reviewing your existing consumer credit facilities (including an increase in credit amount, curtailment of credit (including cancellation of credit or a decrease in credit amount) or implementation of a scheme of arrangement). You may also check the relevant details by making request directly to the credit reference agency (i.e. TransUnion Limited) at (852) 2577 1816.						

You will be deemed to have accepted the above arrangements if you continue using or retaining your relevant accounts after the effective dates. Please notify us in writing of your objection to the above arrangements before the respective effective dates for credit card service termination.

## OCBC Wing Hang Credit Card Security Tips

For your own safety and to avoid inconvenience, loss or unauthorized use of your credit card, here are some suggestions for you to keep in mind:

- Remember to sign the signature panel at the back of your card once you receive it.
- Don't keep your PIN with your card together.
- Avoid using easily accessible numbers such as your ID card number, personal telephone number or date of birth as your PIN.
- Don't use the PIN of other services (e.g. mail, Internet Banking, member login, etc.) as your credit card PIN.
- Change your PIN regularly at JETCO ATMs for security.
- Get a copy of your sales slip and keep it for your record after every transaction.
- Keep your card hidden from plain sight and never leave your card in an unattended handbag or wallet.
- Before signing the sales slip, please be sure your name is correctly imprinted and the amount charged is correct with appropriate currency sign.
- Always make sure your card is returned to you and the card is yours after every transaction.
- To protect from fraudulent usage, never give your card number or PIN to anyone else, including bank staff and officials.
- Avoid using your PIN for accessing other services (e.g. connection to Internet or accessing other Websites).
- Don't allow others to use your card and PIN.
- Inform the Bank immediately if there is any change on your personal particulars (including correspondence address, contact phone number).
- For lost / stolen card, please call our Card Centre immediately at (852) 3199 9000 (Hong Kong) or (853) 2838 8144 (Macau).

For any enquiries, please contact our Customer Service Hotline at (852) 2543 2223.

If there is any inconsistency or conflict between the English and Chinese versions of this notice, the English version shall prevail. The Bank reserves the right to amend the above arrangements and the terms and conditions at any time and from time to time. In case of disputes, the decision of the Bank shall be final, conclusive and binding on all customers.

OCBC Wing Hang Bank Limited  
February 2021