

親愛的客戶：

## 關於永亨銀行信用卡持卡人協議之修訂通知

由 2012 年 7 月 30 日起，永亨銀行信用卡持卡人協議(“協議”)將作出以下修訂：

### 第 5.1(a)條將修訂如下：

持卡人必須在到期付款日或該日之前繳付結單上所提示的最低付款額，或可按其意願繳付較高的款項。否則，本行有權將有關之財務費用息率調增至年息36%，並由該月結單以後之第二期月結單日起開始計算。直至持卡人清繳所有尚欠之應付最低付款額後，財務費用將回復至正常的息率，並由下一結單期開始當日起計算。

最低付款額以總結欠之 1%(或本行不時酌情指定之更高比率)另加賬戶應付之所有財務費用及其他費用及收費(包括但不限於年費)，再加超過信貸限額之款額(如有者)及過期繳付之款額(如有者)，或本行不時決定之最低收費，兩者以較高者為準。如總結欠少於最低收費，最低付款額即等於總結欠；

### 第 5.1(b)條將修訂如下\*：

(b)(i) 結餘轉戶及現金透支之財務費用是由交易日開始起計，按每日未清償之結欠按附錄表內之財務費用息率計算。

(ii) 倘持卡人在到期付款日或該日之前向本行完全繳付總結欠，則有關購物交易引致之本金毋需繳付財務費用。否則，如在結單註明的到期付款日過後仍有部份總結欠尚未清付，持卡人須繳付財務費用，有關之財務費用將按每日未清償之結欠按附錄表內之財務費用息率計算，並由月結單日起開始計算直至全部清還為止；

### 第 5.3 條將修訂如下：

持卡人繳付給本行的款項，須待本行收妥方能作實，而該款項必須不受任何抵銷索償條款及任何條件所限制。上述款項將根據以下次序運用或用以償付：

- 上期月結單上之最低付款額；
- 由現金透支引發之所有本金；
- 由購物交易引發之所有本金；
- 持卡人根據本協議所欠下本行之所有其他款項。

\*註：此項修訂將適用於 2012 年 7 月 30 日起所發出之月結單。

## 關於永亨銀行信用卡最低付款額之修訂通知

由 2012 年 7 月 30 日起所發出之月結單，最低付款額將作出以下修訂：

	現行	修改後
最低付款額	總結欠之 3% (最低收費：HK\$50)	總結欠之 1%另加賬戶所有適用之財務費用及其他各類費用及收費(包括年費) (最低收費：HK\$50)

## 關於永亨銀行信用卡財務費用之實際年利率調整通知

因應最低付款額之修訂，由 2012 年 7 月 30 日起所發出之月結單，當中各項財務費用息率之相關實際年利率將作出以下調整並將以此作計算：

卡類	財務費用	購物賬項年息 <sup>^</sup> (實際年利率)	現金透支年息 <sup>^</sup> (實際年利率)
Visa / MasterCard / 銀聯卡	現行年息：		
		24% - 30% (26.82% - 34.49%)	24% - 30% (28.18% - 35.98%)
	調整後年息：		
		24% - 30% (25.97% - 33.19%)	24% - 30% (28.22% - 36.20%)
Better 卡 / Infinite 卡	現行年息：		
		18.8% (20.51%)	18.8% (21.83%)
	調整後年息：		
		18.8% (19.96%)	18.8% (21.65%)

<sup>^</sup>註：如持卡人未能於到期付款日或之前全數繳付月結單上所顯示的最低付款額，於該月結單以後之第二期月結單日起，有關之財務費用將調整至年息 36% (實際年利率：購物賬項 40.72% / 現金透支 44.63%)。當持卡人清繳所有尚欠之應付最低付款額後，財務費用(如適用)將回復至正常的息率，並由下一月結單期開始當日起計算。

若貴客戶拒絕接受上述各項之修訂，請於 2012 年 7 月 30 日前以書面通知本行，使本行可作適當的安排為貴客戶終止服務。否則貴客戶將被視作同意該等修訂。如有任何查詢，歡迎致電我們的客戶服務熱線 2543 2223。

Dear Customer,

### **Notice of Amendment to Wing Hang Bank Credit Card Cardholder Agreement**

With effect from 30 July 2012, the Wing Hang Credit Card Cardholder Agreement ("Agreement") shall be amended as follows:

#### **Clause 5.1(a) shall be amended to:**

The Minimum Payment Amount due as shown on the Statement on or before the Payment Due Date, although the Cardholder may pay any larger sum he wishes. Otherwise, the Bank shall have a right to increase the applicable financial charge to 36% p.a. with effect from the date of the next second monthly Statement following such Statement. After all outstanding Minimum Payment Amount has been settled, the financial charge will be reverted to its normal rate with effect from the date of the next Statement.

The Minimum Payment Amount due is calculated at 1% of the New Balance (or such higher percentage as the Bank may from time to time specify at its sole discretion), plus all financial charges and other fees and charges (including without limitation the annual fee) payable hereunder, plus the amount exceeding the credit limit (if any) and the amount past due (if any), or such minimum charge as the Bank may from time to time decide, whichever is higher. Should the New Balance be less than the minimum charge, the Minimum Payment Amount due shall be the amount of the New Balance;

#### **Clause 5.1(b) shall be amended to\*:**

b)(i) Financial charge for balance transfers and cash advances is payable and calculated from the transaction date on a daily basis until repayment in full at the respective rate specified in the Schedule.

(ii) No financial charge shall be imposed on purchase transactions if the full amount of the New Balance is received by the Bank on or before the Payment Due Date, otherwise financial charge shall be imposed from the Statement date. At all times when there is any unpaid portion of the New Balance in any Statement after the Payment Due Date, the Cardholder shall pay financial charge on the outstanding balance from the date of such Statement calculated on a daily basis at the applicable rate specified in the Schedule until repayment in full;

#### **Clause 5.3 shall be amended to:**

Payment made by Cardholder to the Bank will only be considered to have been made until the relevant funds have been actually received by the Bank and without any set off, claim, condition, restriction or withholding whatsoever. The payment will be applied in the following sequence in or towards payment of:

- a) the Minimum Payment Amount specified in the last Statement;
- b) all principal amount related to cash advances;
- c) all principal amount in connection with purchase transactions;
- d) all other amounts owed by the Cardholder to the Bank under this agreement.

\*Note: This amendment shall be effective from the monthly statement of 30 July 2012 or after.

### **Notice of Amendment to Wing Hang Bank Credit Card Minimum Payment Amount**

Effective from the monthly statement of 30 July 2012 or after, the Minimum Payment Amount shall be amended as follows:

	Existing	New
<b>Minimum Payment Amount</b>	3% of the New Balance (Min. Charge: HK\$50)	1% of the New Balance plus all applicable financial charges and other fees and charges (including annual fee) (Min. Charge: HK\$50)

### **Notice of Amendment to Wing Hang Bank Credit Card Financial Charges & Annualized Percentage Rate**

In response to the changes in the Minimum Payment Amount, effective from the monthly statement of 30 July 2012 or after, the respective Annualized Percentage Rate ("APR") of the financial charges shall be amended as follows:

Financial Charge Rate	Retail Purchase <sup>^</sup> (APR)	Cash Advance <sup>^</sup> (APR)
Card Type		
Visa / MasterCard / China UnionPay Card	Existing Annual Rate:	
	24% - 30% (26.82% - 34.49%)	24% - 30% (28.18% - 35.98%)
	Amended Annual Rate:	
	24% - 30% (25.97% - 33.19%)	24% - 30% (28.22% - 36.20%)
Better Card / Infinite Card	Existing Annual Rate:	
	18.8% (20.51%)	18.8% (21.83%)
	Amended Annual Rate:	
	18.8% (19.96%)	18.8% (21.65%)

<sup>^</sup>Note: If you fail to pay the Minimum Payment Amount due shown on the statement in full on or before the Payment Due Date, effective from the date of the next second monthly statement following such statement, the applicable financial charge will be increased to 36% p.a. (APR: Retail Purchase 40.72% / Cash Advance 44.63%). The financial charge (where applicable) will be reverted to its normal rate with effect from the date of the next statement after all outstanding Minimum Payment Amount has been settled.

If you do not agree to the above amendments, you must notify us of your objection in writing before 30 July 2012 so that appropriate arrangement can be made to discontinue the service; otherwise you will be deemed to have consented to the revised terms. Should you have any queries, please do not hesitate to call our Customer Service Hotline at 2543 2223.