

Dear Customer,

## Notice of Amendment of Wing Hang Credit Card Cardholder Agreement and Change in Wing Hang Credit Card Service Charges

With effect from 1 January 2014, the existing Clause 4 and 7.9 of Wing Hang Credit Card Cardholder Agreement will be replaced in its entirety with the following:

**Clause 4 shall be amended to:**

4. Credit Limit or Combined Credit Limit

- 4.1 The Cardholder must not use the Card to a total amount exceeding the Credit Limit. The Principal Cardholder must not use the Cards and, as the case may be, together with any Supplementary Cardholder jointly, to an aggregate total amount exceeding the Combined Credit Limit. However, we may at our absolute discretion permit transaction to be effected in excess of the Credit Limit or Combined Credit Limit and the Cardholder shall be liable for such transaction and the related fees and charges (including without limitation over-the-limit fee).
- 4.2 The Principal Cardholder may make a request for us to decline to permit transaction exceeding the Credit Limit or Combined Credit Limit. For the avoidance of doubt, such request shall apply to all credit cards maintained under the name of the Principal Cardholder and the Supplementary Card. After such request has taken effect, Card Transactions which result in the outstanding balance under the Card Account exceeding the Credit Limit or Combined Credit Limit will not be approved. Despite the Principal Cardholder's request being effected, the Card Account may still be subject to an over-the-limit scenario under certain circumstances (including but not limited to the posting of transactions which do not require authorization for effecting payment, transactions approved yet late posted and transactions directly authorized by the Card Association) without prior notice to the Cardholder and the Cardholder shall be liable for such transactions and the related fees and charges.
- 4.3 Notwithstanding anything in this Agreement to the contrary, we may designate, decide, reduce, adjust, revoke, cancel or increase at our absolute discretion the Credit Limit and/or Combined Credit Limit to the Card Account from time to time, without any notice to the Cardholder, provided that a notice of 30 days shall be given to the Cardholder if we unilaterally increase the Credit Limit and/or Combined Credit Limit. The Cardholder must strictly observe any Credit Limit specifically designated to him and/or, as the case may be, such Combined Credit Limit designed to him or all of them. The Cardholder may apply to us for a review of such Credit Limit and/or Combined Credit Limit at any time, but we are entitled to determine the application at our absolute discretion.

**Clause 7.9 shall be amended to:**

- 7.9 The Cardholder agrees to pay us the following fees as specified in the Schedule:  
 (a) over-the-limit fee if the New Balance exceeds the pre-approved Credit Limit and/or Combined Credit Limit.

In response to the recent market changes, please be informed that with effect from 1 January 2014, the fees and charges relating to Wing Hang Credit Card will be changed as follows:

Type of Service	Current	New Fee
Annualised Percentage Rate (APR) for Retail Purchase	<b>19.05% - 33.19%</b>	<b>19.06% - 33.21%</b>
APR for Cash Advance	<b>20.85% - 36.48%</b>	<b>20.82% - 36.41%</b>
Delinquent APR	Retail Purchase: <b>40.72%</b> and Cash Advance: <b>44.97%</b>	Retail Purchase: <b>40.76%</b> and Cash Advance: <b>44.88%</b>
Minimum Payment	All interest and fees and charges including without limitation Annual Membership Fees that may be charged, plus <b>1%</b> (or such higher percentage as we specify) of outstanding principal, plus the amount exceeds the credit limit (if any) and the overdue amount (if any), subject to a minimum charge of <b>HK\$50</b> , provided always that the Minimum Payment shall be determined by us in accordance with our usual practice and specified by us from time to time.	All interest and fees and charges including without limitation Annual Membership Fees that may be charged, plus <b>1%</b> (or such higher percentage as we specify) of outstanding principal, plus the amount exceeds the credit limit (if any) and the overdue amount (if any), subject to a minimum charge of <b>HK\$100</b> , provided always that the Minimum Payment shall be determined by us in accordance with our usual practice and specified by us from time to time.
Late Payment Charge	<b>5%</b> on Minimum Payment Due per Time (Min. Charge: <b>HK\$200</b> ; Max. Charge: <b>HK\$300</b> )	<b>HK\$300</b> or <b>Minimum Payment of the previous statement</b> (whichever is lower)
Over-the-limit Fee	<b>HK\$180 each time</b> whenever the credit limit is over	<b>HK\$180 per statement period</b>
Returned Payment Fee	<b>HK\$150</b> per returned payment	To be cancelled

For more details, please visit our website: [www.whbhk.com](http://www.whbhk.com)

Note: If you do not wish your Card Account being exceed due to credit card transaction(s), please contact our 24-hour Customer Services Hotline at 2543 2223 for the arrangement.

If you do not agree to the revised fees and charges, you must notify us of your objection in writing before 31 December 2013 so that appropriate arrangements 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.

Wing Hang Bank Card Centre  
 October 2013