

親愛的客戶：

### 永亨信用卡會員收費調整及合約修訂通知

由 2014 年 11 月 18 日起，下列有關以港幣支付外幣簽賬之服務費用將被加入到並納入為永亨信用卡費用及收費附錄表之一部份：

類別	費用
以港幣支付外幣簽賬的有關費用	每筆以港幣支付外幣簽賬的交易於折算後的交易金額的 <b>0.8%<sup>^</sup></b> (只限 Visa 及 MasterCard) <sup>^</sup> 閣下在外地或經外國網站消費時，有時候可選擇以港幣支付外幣簽賬。此選項屬海外商戶的直接安排，而非由我們提供。閣下應於簽賬前向該商戶查詢有關匯率及手續費的詳情，因為以港幣支付外幣簽賬，所涉及的費用可能會較以外幣簽賬的手續費為高。

因應上述新加入的服務費用，由 2014 年 11 月 18 日起，本行的信用卡持卡人協議亦將加入相關之全新條文(即條款 7.20 至 7.22)。有關內容如下：

#### 以港幣支付外幣簽賬的有關費用

- 7.20 持卡人在外地或經外國網站消費時，有時候可選擇以港幣支付外幣簽賬。此選項屬海外商戶的直接安排，而非由我們提供。持卡人應於簽賬前向該商戶查詢有關匯率及手續費的詳情，因為以港幣支付外幣簽賬，所涉及的費用可能會較以外幣簽賬的手續費為高。
- 7.21 對於以銀聯卡所進行的以港幣支付外幣簽賬，我們將豁免有關服務收費。儘管如此，我們保留在給予持卡人先書面通知下收取此項服務收費之權利。
- 7.22 對於以其他信用卡組織所進行的以港幣支付外幣簽賬(不論交易在外地或經外國網站進行)，我們收取之服務收費為有關折算後的交易金額的 0.8%。我們有權不時對該服務收費作出修訂。

若貴客戶拒絕接受上述修訂之服務收費及/或合約條款，請於 2014 年 11 月 17 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修訂條款。

如有任何查詢，歡迎致電我們的客戶服務熱線 2543 2223。

永亨銀行卡務中心

2014 年 8 月

Dear Customer,

#### **Notice of Amendment of Wing Hang Credit Card Fee & Charge Schedule Table and Credit Card Cardholder Agreement**

With effect from 18 November 2014, the below service charge will be added into and thereby forming part of the Wing Hang Credit Card Fee & Charge Schedule Table:

Item	Fee
Fee relating to Settling Foreign Currency Transaction in Hong Kong Dollars	<b>0.8%</b> on the converted transaction amount for every foreign currency transaction settled in Hong Kong dollars <sup>^</sup> (for Visa and MasterCard only)  <sup>^</sup> You may sometimes be offered the option to settle foreign currency transactions in Hong Kong dollars at the point of sale overseas or via foreign website. Such option is a direct arrangement offered by the overseas merchants and not us. In such cases, you are reminded to ask the merchants for the foreign currency exchange rates and the percentage of handling fees to be applied before the transactions are entered into since settling foreign currency transactions in Hong Kong dollars may involve a cost higher than the foreign currency transaction handling fee.

To cope with the introduction of the above new service charge, with effect from 18 November 2014, a new section (Point 7.20-7.22) will be added into Wing Hang Credit Card Cardholder Agreement. The amendment details are as follows:

#### **Fee relating to Settling Foreign Currency Transaction in Hong Kong Dollars**

- 7.20 Cardholder may sometimes be offered the option to settle foreign currency transactions in Hong Kong dollars at the point of sale overseas or via foreign website. Such option is a direct arrangement offered by the overseas merchants and not us. In such cases, Cardholder is reminded to ask the merchants for the foreign currency exchange rates and the percentage of handling fees to be applied before the transactions are entered into since settling foreign currency transactions in Hong Kong dollars may involve a cost higher than the foreign currency transaction handling fee.
- 7.21 We may waive the service fee for settling foreign currency transactions in Hong Kong dollars in respect of any UnionPay Card Transaction. However, we are entitled to charge such service fee by giving prior written notice.
- 7.22 We charge a service fee at the rate of 0.8% on the relevant converted transaction amount for any other Card Association's Card Transaction (whether made overseas or via foreign website). We may revise such service fee from time to time.

If you do not agree to the above revised fee and charge and/or terms, you must notify us of your objection in writing before 17 November 2014 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

August 2014

倘本函之中英文本有任何歧異之處，概以英文為準。

If there is any discrepancy between the English and Chinese versions, the English version shall prevail.