

請向本行職員索取一份「關於個人資料(私隱)條款之客戶及其他個人人士通知」。Please ask our staff for a Notice to Customers and Other Individuals Relating to the Personal Data (Privacy) Ordinance. 請用英文大楷填寫，並將申請表寄回香港郵政總局郵箱514號華僑永亨銀行卡務中心。Please complete in BLOCK LETTERS and mail to OCBC WING HANG BANK LIMITED - CARD CENTRE at G.P.O Box 514, Hong Kong

基本卡持有人資料 PRINCIPAL CARDHOLDER'S PERSONAL DATA

英文姓名 (請先填寫姓氏) (先生/太太/小姐) 中文姓名
Full English Name (Family name first) (Mr./Mrs./Miss) Name in Chinese
香港身份證 / 護照號碼 HKID Card / Passport No.

華僑永亨信用卡號碼 OCBC Wing Hang Credit Card Number 聯絡電話 Contact Number

附屬卡申請人資料 SUPPLEMENTARY CARD APPLICANT'S DATA

英文姓名 (請先填寫姓氏) (先生/太太/小姐) 中文姓名 國籍
Full English Name (Family name first) (Mr./Mrs./Miss) Name in Chinese Nationality
出生日期 DD 月 MM 年 DD MM YY

香港身份證 / 護照號碼 HKID Card / Passport No. 與基本卡持有卡之關係 Relationship with principal cardholder 聯絡電話 Contact Number

所需文件 REQUIRED DOCUMENTS

- 為盡快處理閣下之申請，請將上附屬卡申請人之香港身份證 / 護照之影印本。
In order to speed up the processing of your application, please enclose copies of HKID Card / Passport of Supplementary Card Applicant(s).
1. 所有附屬卡申請人必須為基本卡持有卡人之直系親屬及年滿十六歲。
All applicants must be a direct family member of Principal Cardholder and aged 16 years old or above.
2. 提交之文件(包括申請表)將不獲發還。
All documents supplied (including this application form) are not returnable.

與本行董事 / 僱員關係 RELATIONSHIP WITH DIRECTOR / EMPLOYEE OF THE BANK

本人(等)確認除連同申請表另附上書面通知予貴行外，本人(等)現在與銀行及其所有附屬公司的董事或僱員均並無親屬或配偶關係。倘若本人(等)日後與銀行及其所有附屬公司的董事或僱員有任何親屬或配偶關係，本人(等)定當盡快以書面通知貴行。本人(等)上述作的確認及(如適用)現在或日後按上述向貴行通知的一切有關資料均屬真實及正確，並對本人(等)具約束力。
I/We currently do not have any overdue payment exceeding 30 days in respect of any of my/our indebtedness with any other financial institutions. I/We confirm that unless otherwise notified to the Bank in writing together with this application form, I am / we are not a relative of spouse of any of the directors or employees of the Bank or any of its subsidiaries. I/We undertake to notify the Bank immediately in writing if I/we become so related to any of the directors or employees in the future. I/We hereby confirm the truthfulness and correctness of my/our above confirmation and where applicable, the contents of all such written notification, which shall be binding on me/us.

聲明及簽署 DECLARATION & SIGNATURE

本人(等)已閱讀，明白及同意，列印於此申請表內之有關條款及細則並同意受其約束。
I/We have read, understood and hereby agreed with the terms and conditions stated in this application form and agree to be bound by them.

X
基本卡持有人簽署 (簽名須與銀行記錄相符)
Principal Cardholder Signature (Signature should correspond with the specimen signature of the Bank's record)
日期 Date: _____

X
附屬卡申請人簽署
Supplementary Card Applicant Signature
日期 Date: _____

請先細閱才簽署 PLEASE READ BEFORE SIGNING

- 1. 本人(等)確認提供給華僑永亨銀行(「貴行」)的資料及文件全屬正確，並授權貴行以任何其認為適當的途徑以確認該等資料及文件之準確性及與有關方面交接資料。
I/We confirm that the above information is true and correct and authorize OCBC Wing Hang (referred to as "your Bank") to communicate and to exchange such information with whatever sources your Bank may consider appropriate for the purpose of verifying the same.
2. 本人(等)明白貴行會考慮聯發資訊有限公司之信貸報告，並授權貴行在其認為適當之情況下，可一次或以上使用本人(等)之資料作信貸查閱。本人(等)可致電環聯資訊有限公司索取報告(電話：25771816)。
I/We understand your Bank will consider a credit report from TransUnion Limited ("TU"), and authorize your Bank to access my/our data with TU one or more times for the purposes of credit checking when deemed necessary. To access the report, I/we may call TU at 2577 1816.
3. 本人(等)確認在過往三年，本人(等)名下由任何金融機構批出之信用卡或信貸，從沒有因欠賬而被取消。
I/We have not had any credit card or loan facility cancelled due to default payment in the last 3 years.
4. 本人(等)確認本人(等)名下現於其他金融機構之賬項，並沒有逾期繳款超過三十天。
I/We currently do not have any overdue payment exceeding 30 days in respect of any of my/our indebtedness with any other financial institutions.
5. 本人(等)確認及承諾本人(等)沒有及沒有意圖在短期內進行破產申請或沒有察覺他人對本人(等)提出破產申請。
I/We confirm and agree that all personal data relating to me/us (the "Data") can be used by your Bank for such purposes and disclosed to such persons in accordance with (i) Notice to Customers and Other Individuals relating to the Personal Data (Privacy) Ordinance (referred to as "the Ordinance") or (ii) the prescribed consent given by me/us from time to time. I/We also agree that your Bank may transfer the Data outside the Hong Kong Special Administrative Region, use the Data and such other personal data and information relating to me/us to conduct matching procedures (as defined in the Ordinance) and for internal credit risk management and better group-wide account servicing, and any purposes relating thereto and to disclose the Data to any non-Bank Group members for providing bank's or credit references in respect of me/us (if any). I/We also agree that your Bank may from time to time obtain my/our information from any third party(ies), including but not limited to the credit review report(s) from credit reference agency(ies) (if any).
6. 本人(等)明確授權貴行將本人(等)的個人資料及/或戶口之任何信貸資料提供予香港或香港境內(包括但不限於中國內地)之第三者服務供應商作下類產品處理程序。
I/We hereby authorize your Bank to disclose the Data and/or any information regarding my/our account(s) to third party service provider located in Hong Kong or outside Hong Kong (including but not limited to Mainland China) for card embossing purpose.
7. (如適用) 貴行將透過圖文傳真方式傳送並接收的申請表及/或證明文件當作真確處理，並對本人(等)具約束力。貴行保留要求本人(等)出示文件正本之權利。
(Where applicable) Your Bank will treat the application form and/or the supporting documents received by your Bank by fax as true and correct in all respect and shall be binding on me/us. Your Bank reserves the right to require the production of the original documents. I/We agree to the contents of Notice to Customers and Other Individuals relating to the Personal Data (Privacy) Ordinance and acknowledge this notice from staff of your Bank.
8. 本人(等)同意貴行獲得之關於個人資料(私隱)條例的客戶及其他個人人士通知之內容，並確認收受該通知書。
I/We acknowledge that the use of the Credit Card(s) is subject to the terms and conditions of the OCBC Wing Hang Credit Card Cardholder Agreement, which is posted at your Bank's website (www.ocbcwhk.com) and will be enclosed with the new credit card. I/We understand that I/we should read carefully and understand the said agreement, be aware of the Credit Card(s) (if my/our application herein shall be approved), and I/we may request a printed version of the said agreement from the staff of your Bank. Should the said agreement is not completely acceptable to me/us, the issued card(s) will be cut into halves across the magnetic stripe and immediately returned to your Bank for cancellation. By using my/our card, I/we will be deemed to have accepted all the terms and conditions of the said agreement.
9. 本人(等)明白及同意，信用卡的使用受到華僑永亨信用卡卡下人協議書之條款及細則所規限，而該協議書已上載於貴行的網站(www.ocbcwhk.com)及將於本人(等)領取信用卡時一併交付予本人(等)。本人(等)明白本人(等)需於使用信用卡前仔細閱讀該協議書及了解其內容 [若本人(等)此申請獲批准]，本人(等)亦可向貴行職員索取該協議書之印刷本。倘若本人(等)不完全同意該協議書的內容，定當立即將信用卡 沿磁帶剪為兩半交回貴行註銷。信用卡一經使用，即表示本人(等)已接納該協議書上所有的條款及細則。
I/We understand that I/we will be deemed to have accepted all the terms and conditions of the said agreement.
10. 本人(等)明白貴行可把本人(等)的資料用於直接促銷或提供予有關人士以供該等人士在促銷指定服務、產品及促銷標的中使用(不論貴行會否因此而獲得金錢或其他財產的回報)，惟貴行須為此等用途獲得本人(等)的書面同意(包括表示不反對)。詳情請參閱關於個人資料(私隱)條例的客戶及其他個人人士通知之第(h)段。倘若本人(等)不希望其資料被用於有關直接促銷用途，本人(等)可以書面通知貴行行使選擇權拒絕促銷。
I/We acknowledge that your Bank may use my/our data for direct marketing or provided to other parties for use by them in marketing the specified services, products and subjects (no matter or not your Bank will receive money or other property in return). However, your Bank requires my/our written consent (which includes an indication of no objection) for that purposes in advance. For details, please refer to the paragraph (h) of Notice to Customers and Other Individuals relating to the Personal Data (Privacy) Ordinance. If I/We do not wish my/our Data for use in such direct marketing purpose, I/we may exercise my/our opt-out right by notifying your Bank in writing.
11. 本人(等)明白及同意成功申請的信用卡將以郵寄方式寄往表上通訊地址。
I/We acknowledge and agree that the Credit Card(s) will be sent to the correspondence address mentioned in this application form after approval.
12. 根據條例中規定，本人(等)：
Under and in accordance with the terms of the Ordinance, I/we:
(1) 有權查詢貴行是否有其資料及查詢有關的資料。
have the right to check whether your Bank holds data about me/us and the right of access to such data;
(2) 有權要求貴行更正任何有關其不準確的資料。
have the right to require your Bank to correct any data relating to me/us which is inaccurate;
(3) 有權在收到貴行資料的政策及實務，並獲告知貴行持有的個人資料類別。
have the right to ascertain your Bank's policies and practices in relation to data and to be informed of the kind of personal data held by your Bank;
(4) 有權在個人信貸有關的情況下，要求獲告知貴行例行向信貸資料服務機構或追討欠款公司披露的個人資料類別，以及獲提供進一步資料，藉以向有關信貸資料服務機構或追討欠款公司提出查詢和改正資料要求。
have the right, in relation to consumer credit, to request to be informed which items of data are routinely disclosed to credit reference agencies or debt collection agencies, and be provided with further information to enable the making of an access and correction request to the relevant credit reference agency or debt collection agency; and
(5) 有權就貴行向信貸資料服務機構提供的任何賬戶資料(包括任何賬戶還款資料)，於全數清還欠款後結束賬戶時，指示貴行要求信貸資料服務機構自其資料庫中刪除該等賬戶資料，但指示必須於賬戶結束後五年內提出及於緊接截止信貸前五年內沒有任何拖欠為期超過60日的欠款。如賬戶出現任何拖欠還款情況，除非其拖欠金額在由拖欠日期起計60日屆滿前全數清還或已攤除(因破產令導致攤除除外)，否則賬戶還款資料會在全數清還該項欠款後被信貸資料服務機構繼續保留五年。如本人(等)因被頒布破產令而導致任何賬戶金額被攤除，不論賬戶還款資料有否顯示任何拖欠為期超過60日的還款，該賬戶還款資料會在全數清還該項欠款後被信貸資料服務機構繼續保留五年，或由本人(等)提出證據通知信貸資料服務機構其已獲解除破產令後保留五年(以較早出現的情況為準)。
I/We have the right, in relation to any account data (including any account repayment data) which has been provided by your Bank to a credit reference agency, to instruct your Bank, upon termination of the account by full repayment, to make a request to the credit reference agency to delete such account data from its database, as long as the instruction is given within five years of termination and at no time was there any default of payment in relation to the account, lasting in excess of 60 days within five years immediately before account termination. In the event of any default of payment relating to an account, unless the amount in default is fully repaid or written off (other than due to a bankruptcy order) before the expiry of 60 days from the date such default occurred, the account repayment data may be retained by the credit reference agency until the expiry of five years from the date of final settlement of the amount in default. In the event any amount in an account is written-off due to a bankruptcy order being made against me/us, the account repayment data may be retained by the credit reference agency, regardless of whether the account repayment data reveal any default of payment lasting in excess of 60 days, until the expiry of five years from the date of final settlement of the amount in default or the expiry of five years from the date of discharge from a bankruptcy as notified by me/us with evidence to the credit reference agency, whichever is earlier.
13. 本人(等)明白及同意此申請表及所有本人(等)遞交之文件影印本乃屬貴行所有，不論本人(等)之申請批核與否，均不獲發還，並同意貴行保留拒絕有關申請的權利而毋須披露任何理由。
I/We acknowledge and agree that, whether the application herein is to be approved or not, copies of documents supplied by or for me/us, including application form, remain the property of your Bank. I/We also agree that your Bank shall have the right to decline the application without disclosing any reason.
14. 如本文件之中，英文版互不相符，概以英文版為準。
If there is any conflict or inconsistency between the Chinese and English versions of this document, the English version shall prevail.

銀行專用 FOR BANK USE ONLY

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持卡人於華僑永亨信用卡持卡人協議下的主要責任及債務

現謹將持卡人於持卡人協議下的主要責任及債務臚列如下，請持卡人注意。持卡人務請細閱持卡人協議全文。

1. 持卡人需要在收到信用卡後立即在持卡人簽署欄上簽署。
2. 持卡人須全權負責時刻妥為保管其信用卡、信用卡賬戶號碼及私人密碼，並須對因沒有履行前述責任而導致之一切損失承擔責任。
3. 一經發現信用卡、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，持卡人必須立即通知我們。在我們**未接獲**持卡人前述的通知之前，持卡人須對信用卡賬戶之一切結欠**負全責**，不論該等結欠是否因任何未獲授權或不正當使用信用卡、信用卡賬戶號碼或私人密碼所引致。
4. 持卡人須遵守不得以信用卡用作付款予任何非法交易用途。
5. 持卡人使用信用卡之總欠額不得超過信用額或綜合信用額(如適用)。
6. 持卡人須對所有信用卡交易負責，並須承擔我們為追討持卡人欠我們之款項而引致之所有合理費用及開支。主卡持卡人須完全負責本身及附屬卡持卡人的一切交易和義務。附屬卡持卡人僅須負責其本身的交易和義務。
7. 持卡人須核對結單上之每項交易資料是否正確，如有錯誤，須立即以書面通知我們。如持卡人於結單發出後六十天內沒有以書面通知我們作出反對，則所有信用卡交易及費用的一切記錄及結單均被視為已核對正確無誤，不可推翻並對持卡人在各方面均具約束力。
8. 持卡人須準時繳交信用卡之未清還款額及我們根據持卡人協議訂明之一切費用及開支。
9. 在附加及不影響在法律、衡平法、或其他持卡人與我們訂立之任何其他協議下可能賦予我們之任何其他抵押或一般留置權、抵銷權或類似權利的情況下，我們有權在毋須通知任何入仕的情況下，將任何持卡人或任何其他入仕於我們或與我們有關連或聯營的任何其他公司而持卡人中享有實益權益的任何戶口中之任何結餘以抵銷持卡人須向我們履行或償付的責任及債務，即使持卡人並不是未能遵守持卡人協議。
10. 我們有**凌駕性的權利**隨時**要求**持卡人立刻繳付及持卡人須因應我們要求立即繳付所有信用卡賬戶未清還予我們的款額(包括已產生之費用、收費及支出)。
11. 我們有權在事先給予持卡人六十天之通知下，就信用卡之使用更改費用及收費，及/或大幅修改持卡人協議之條款及細則。如在該等修訂生效日期後持卡人仍繼續保留及使用其信用卡，持卡人將被視為不可推翻地接受該等修訂。持卡人若不接受該等修訂，必須在其生效之前，持卡人必須終止使用該信用卡並以書面通知我們，及將信用卡剪成兩半交回我們，以及即時清繳所有信用卡賬戶內所有欠款。
12. 持卡人知悉我們是基於持卡人所提供之資料之真確性而發出信用卡，所以持卡人可能會因向我們提供不正確或不真實的資料而負上刑事責任。

Principal Obligations and Liabilities of the Cardholder under the OCBC Wing Hang Credit Card Cardholder Agreement

The principal obligations and liabilities of the Cardholder under the Cardholder Agreement are highlighted below for the Cardholder's attention. The Cardholder must read the full version of the Cardholder Agreement.

1. The Cardholder must sign on the signature panel of the Card immediately on receipt.
2. The Cardholder must keep the Card, the Card Account Number and the PIN safe at all times under his own control and is fully responsible for all losses resulting from his failure to do so.
3. The Cardholder must notify us immediately upon discovery of the loss, theft, unauthorized use, misuse and/or disclosure of the Card, the Card Account Number or the PIN. The Cardholder is fully liable for all amounts that we debit to the Card Account whether due to the unauthorized use or misuse of the Card, the Card Account Number or the PIN before we receive the aforesaid notification.
4. The Cardholder must not use the Card to pay any illegal transactions.
5. The Cardholder must not use the Card to a total amount exceeding the Credit Limit or the Combined Credit Limit (if applicable).
6. The Cardholder is liable for all Card Transactions and all costs and expenses that we reasonably incur in recovering any sum owing to us. The Principal Cardholder is fully liable for all transactions and obligations of the Principal Cardholder as well as the Supplementary Cardholder. The Supplementary Cardholder is only liable for his own transactions and obligations.
7. The Cardholder must check the correctness of each and every entry made in the Statement and immediately inform us in writing of any inaccurate entries. If we do not receive any written objection within 60 days from issuance of the Statement, our record and Statement of all Card Transactions and charges are conclusively true and correct and binding on the Cardholder for all purposes.
8. The Cardholder agrees to pay the outstanding balance of the Card Account on time and any fees, charges, costs and expenses as we may prescribe pursuant to the Cardholder Agreement.
9. In addition and without prejudice to other security or any general lien, right of set-off or similar right we may be entitled at law, in equity or under any other agreement between the Cardholder and us, we are entitled, without prior notice to any person, to set-off any credit balance on any account of the Cardholder or any other person with us or any other company related to or associated with us to which the Cardholder may be beneficially entitled against the Cardholder's obligations and liabilities to us, even if the Cardholder is not in default.
10. We shall have, an **overriding right** at any time to demand immediately repayment from the Cardholder and the Cardholder must immediately upon our demand pay us all amounts outstanding on the Card Account (including all incurred charges, costs and expenses).
11. We are entitled, by giving sixty (60) days' prior notice to the Cardholder, to vary any fees and charges in respect of the use of the Card and/or significantly revise the terms and conditions of the Cardholder Agreement, which shall be binding on the Cardholder if the Cardholder continues to retain and use the Card Account after the effective date of the change. If the Cardholder does not accept the change, he must terminate the use of the Card by giving written notice and returning the Card cut into halves to us before the effective date of the change and repay immediately all amounts outstanding on the Card Account.
12. The Cardholder understands that the issuance of the Card is based on the accuracy of information that he provides to us, and therefore he may be criminally liable if he provides us with inaccurate and untrue information.

有關美國的外國賬戶稅務合規法案(「FATCA」)之客戶聲明 - 只適用於非美國人士*

本人聲明本人已經細閱信用卡申請表格上之有關信息，並就本人最大限度所知及所信，有關信息為真實、正確及完整。本人亦認：

(i) 本人為華僑永亨銀行有限公司賬戶持有人，以及本人於華僑永亨銀行有限公司開立賬戶所有收入之實益擁有人。

(ii) 本人現為非美國人士(包括居於美國之外國人士，即綠卡持有人)，且就美國稅務目的而言，並不視作為美國公民或美國居民。

若任何已提交華僑永亨銀行有限公司之信息、文件與證明文件有任何變更，而此變更將使此聲明失實，本人承諾須事先及時以書面通知華僑永亨銀行有限公司。

*假如閣下現為美國人士，請聯絡華僑永亨銀行有限公司以填妥附加之合規文件。

Customer Declaration in relation to U.S. Foreign Account Tax Compliance Act (FATCA) – Only Applicable to Non-U.S. Person*

I declare that I have examined the information on the Credit Card Application Form and to the best of my knowledge and belief, it is true, correct, and complete. I further certify that:

(i) I am an account holder of OCBC Wing Hang Bank Limited, and the beneficial owner of all income in my account(s) maintained with OCBC Wing Hang Bank Limited.

(ii) I am currently not a U.S. person (including resident alien individual i.e. green card holder), and am not treated as a U.S. citizen or resident for U.S. tax purposes.

I undertake to notify OCBC Wing Hang Bank Limited in writing promptly of any change in the information, documents and supporting materials provided to OCBC Wing Hang Bank Limited before which makes this declaration incorrect.

* If you are currently a U.S. person, please contact OCBC Wing Hang Bank Limited for the purpose to complete additional compliance documents.

華僑永亨信用卡費用及收費附錄表

(生效日期：2016年11月1日)

息率及利息收費	
購物簽賬 - 實際年利率 (APR) ¹	當您開立戶口時為 19.06% - 33.21% 而我們會不時作出檢討。如您能在每月的到期付款當日或之前清繳全部款項，我們則不會收取利息。否則，有關之利息將由上一期結單日起每日按未清償之結欠計算直至全部清還為止。
現金透支 - 實際年利率 (APR) ¹	當您開立戶口時為 21.00% - 36.70% 而我們會不時作出檢討。利息將按提取現金之交易日起每日計算直至全數清還為止。
拖欠款項年利率	40.76% (購物簽賬) 及 45.21% (現金透支) 如您未能於到期付款日或之前全數繳付結單上所顯示的最低付款額，於該結單以後之第二期結單日起，有關之利息將按上述之年利率計算。當您清繳所有尚欠之應付最低付款額後，利息將回復至正常的息率，並由下一次結單日起計算。
免息還款期	- 購物簽賬最高可享長達 54天 的免息還款期 - 現金透支及結餘轉戶則不設免息還款期
最低付款額	所有利息及費用及收費包括但不限於可能收取的會員年費，加上所欠本金總額的 1% (或我們訂定的更高比率)，再加上超逾信用額的金額 (如有) 及逾期金額 (如有)，而最低收費為 HK\$100 。惟最低付款額將不時根據我們慣常做法決定和指定。
費用	
會員年費	主卡 附屬卡
- 普通卡	HK\$300 HK\$150
- 金卡 / 鈦金卡	HK\$600 HK\$300
- 白金卡	HK\$1,800 HK\$900
- Infinite卡	HK\$6,800 HK\$3,400

費用	
現金透支收費	手續費為每筆現金透支交易金額的 4% (最低收費為 HK\$100) 另加每筆交易收取 HK\$20 作為行政費
外幣兌換服務費	每筆以港幣以外的其他貨幣進行的交易金額的 1.95% (只限Visa及MasterCard)
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 1% (只限Visa及MasterCard) 註：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。
逾期付款收費 ²	HK\$350 或上一期月結單之最低付款額 (以較低者為準)
超逾信用額收費	每個月結單 HK\$180
退回付款收費	不適用
補發信用卡 / 卡面換卡費	每張補發信用卡為 HK\$100
索取銷售單據 / 結單副本	每份為 HK\$50
於櫃位繳付信用卡欠款	每筆交易為 HK\$30
提取賬戶結餘 - 以本票或銀行戶口轉賬方式	每次為 HK\$100
聘用代收欠款機構之費用 ³	最高為總結欠的 30% 或我們不時訂定的其他金額

註：

- 有關閣下的個人息率，請參閱隨新卡附上的通知書。
- 倘閣下於到期付款當日仍未能繳付結單上的最低付款額，我們將從信用卡賬戶收取逾期付款收費。
- 我們有權聘用外界代收欠款的機構，向閣下追討其到期而仍未繳付的款項。

我們保留以絕對酌情權按照華僑永亨信用卡持卡人協議更改或修改上述利息、費用及收費及/或訂明新項目。

中英文本如有任何歧異之處，概以英文為準。因此，請聯絡我們的24小時客戶服務熱線2543 2223，以索取英文版本，或登入我們的網址：www.ocbcwhhk.com，下載英文版本。

華僑永亨銀行有限公司

Please call our 24-hour Customer Service Hotline at 2543 2223 or log into our website at www.ocbcwhhk.com to obtain an English version of this Credit Card Fee and Charge Schedule.