

親愛的客戶：

華僑永亨信用卡會員費用及收費之調整通知

由 2015 年 3 月 1 日起，有關華僑永亨信用卡的服務收費將調整如下：

服務類別	現行	修改後
白金卡會員年費 - 主卡 - 附屬卡	HK\$1,200 HK\$600	HK\$1,800 HK\$900
提取賬戶結餘 - 以本票或銀行戶口轉賬方式	每次為 HK\$75	每次為 HK\$100
現金透支收費	手續費為每筆現金透支交易金額的 3.5%(最低收費為 HK\$100)另加每筆交易收取 HK\$20 作為行政費	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
現金透支息率 - 實際年利率 (APR) - 拖欠款項年利率	20.82% - 36.41% 44.88%	21.00% - 36.70% 45.21%

若貴客戶拒絕接受上述修訂之服務收費，請於 2015 年 2 月 28 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。

華僑永亨銀行卡務中心
2015 年 1 月

Dear Customer,

Notice of Change of OCBC Wing Hang Credit Card Fee & Charge Schedule Table

With effect from 1 March 2015, the fees and charges relating to OCBC Wing Hang Credit Card will be changed as follows:

Type of Service	Current	New Fee
Platinum Card Annual Membership Fee - Principal Card - Supplementary Card	HK\$1,200 HK\$600	HK\$1,800 HK\$900
Card Balance Withdrawal - By Cashier Order or Bank Account Transfer	HK\$75 each time	HK\$100 each time
Cash Advance Fee Transaction	A handling fee of 3.5% of the cash advance amount (minimum charge HK\$100) per transaction and an administration fee of HK\$20 per transaction	A handling fee of 4% of the cash advance amount (minimum charge HK\$100) per transaction and an administration fee of HK\$20 per transaction
Cash Advance Interest Rates - Annualized Percentage Rate (APR) - Delinquent APR	20.82% - 36.41% 44.88%	21.00% - 36.70% 45.21%

If you do not agree to the revised fees and charges, you must notify us of your objection in writing before 28 February 2015 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.

OCBC Wing Hang Bank Card Centre
January 2015