

關於華僑銀行VOYAGE信用卡之更改通知

親愛的VOYAGE信用卡持卡人：

多謝閣下對華僑銀行宏富理財VOYAGE卡及新加坡銀行VOYAGE卡的支持。本行現致函通知閣下以下有關VOYAGE信用卡計劃之條款及細則的修訂及安排。有關修訂及安排由2025年4月30日(「生效日」)起生效。修訂內容如下：

項目	重要通知 / 修訂 (新增之內容已劃上底線，而刪除之內容則以劃掉的方式以供識別)
6.3	<u>主卡持卡人可於每一個曆年內有4次免費共享使用DragonPass貴賓室服務4次，共享使用包括主卡持卡人、附屬卡持卡人或同行賓客。該4次免費使用DragonPass貴賓室服務以主卡信用卡賬戶(包括附屬卡持卡人)為計算單位。當主卡戶口錄得額外享用此服務，本行將按Mastercard及/或DragonPass釐定之每人每次服務收費於主卡信用卡賬戶收取該等費用。除非本行經官方通訊作另行通知(包括但不限於透過短訊或更新網站資訊)。持卡人的同行賓客享用此服務需每人每次收費，收費由Mastercard及/或DragonPass不時釐定或更新有關費用，請瀏覽ocbc.com.hk。</u>

若閣下於生效日期後繼續使用或保留其相關信用卡或信用卡賬戶，閣下將被當作接受有關更改。若閣下不同意有關更改，請於生效日之前以合理的書面通知我們終止信用卡服務。我們在實際收到通知及退回已剪毀之卡後，有關閣下終止信用卡服務方被視為有效。如有任何查詢，歡迎致電本行的客戶服務熱線(852) 2543 2223。

如本函中英文版之內容有歧義，一概以英文版為準。本行保留隨時及不時更改上述安排及條款及細則之權利。如有任何爭議，本行將保留最終決定權，而該決定具終局性並對所有客戶具約束力。

為響應環保支持綠色生活，我們將繼續以電子形式發送有關信用卡服務之通告予閣下(此安排並不影響閣下現有收取電子結單、電子交易通知書及推廣資訊之設定(如適用))，而有關安排將不會收取額外費用。如閣下欲以紙本形式接收有關通告，請致電客戶服務熱線(852) 2543 2223更改有關設定。

華僑銀行(香港)有限公司 謹啟

2025年3月

Notice of change in relation to OCBC VOYAGE Card

Dear Valued VOYAGE Card Cardholder,

Thank you for supporting OCBC Premier VOYAGE Card and Bank of Singapore VOYAGE Card. We would like to inform you of the following amendment to the Terms and Conditions Governing the VOYAGE Credit Card Program with effect from 30 April 2025 ("**Effective Date**"). Changes as below:

Clause	Important Notice / Amendment (Contents with insertions are underlined and deleted contents are marked with strikethrough lines for indication)
6.3	The <u>Principal</u> Cardholder will be entitled to 4 <u>sharable</u> complimentary visits to any DragonPass participating lounges every calendar year, <u>which are sharable by Principal Cardholder and/or Supplementary Cardholder(s) and/or your companion guest. Complimentary visits are counted based on the Principal Card account which includes Supplementary Cardholder(s).</u> <u>When additional visit(s) is/are recorded in the Principal Card Account, the Bank will charge the service fee at a rate per person per visit set by Mastercard and/or DragonPass to the Principal Card account, unless otherwise communicated via official communications from the Bank (including without limitation via SMS or updates on website).</u> <u>Visit by the Cardholder's accompanying guest will be charged at a rate per person per visit as <u>The service charge</u> is determined or updated by Mastercard and/or DragonPass from time to time and please visit ocbc.com.hk for the charges.</u>

You will be deemed to have accepted the above amendments if you continue using or retaining your relevant Card or Card Account on or after the Effective Date. If you do not want to be bound by the above amendments, please give us reasonable written notice to terminate the credit card service. Termination of the credit card service by you is only effective after we have actually received the Card cut into halves and/or notice before the Effective Date. For any enquiries, please contact our Customer Service Hotline at [852] 2543 2223.

If there is any inconsistency or conflict between the English and Chinese versions of this notice, the English version shall prevail. The Bank reserves the right to amend the above arrangements and the terms and conditions at any time and from time to time. In case of disputes, the decision of the Bank shall be final, conclusive and binding on all customers.

In addition, to protect the environment, we will continue to send you notices relating to credit card service in electronic format (it does not affect your existing settings for receiving eStatement, eAdvice and promotional message (if applicable)) and no additional fees and charges will be imposed on this arrangement. If you would like to receive the relevant notice in paper format, please contact our Customer Service Hotline at [852] 2543 2223 for updating relevant setting.

OCBC Bank (Hong Kong) Limited
March 2025