

關於華僑銀行宏富理財VOYAGE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卡的支持。本行現致函通知閣下以下有關VOYAGE信用卡之條款及細則的修訂及安排。有關修訂及安排由2026年3月31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)
1 1.6	累積里數 所有由本行授予之VOYAGE里數(包括由附屬卡持卡人賺取的VOYAGE里數)將會存入主卡持卡人的賬戶並載於其月結單中。若主卡持卡人為本行網上銀行電子理財服務的登記用戶，亦可透過網上銀行理財 ocbc.com.hk 或本行流動理財手機應用程式查閱VOYAGE里數。
4 4.1 4.2 4.3 4.2 4.4 4.3 4.5 4.4 4.6 4.5 4.7 4.6 4.8 4.7 4.9 4.8 4.10 4.9	兌換VOYAGE回贈 受限於以下第4.2至第4.10 4.9條，持卡人已累積的VOYAGE里數可由主卡持卡人使用以作兌換合資格簽賬(定義見第4.2條)以港幣計算的現金回贈。兌換會以第4.3 4.2條所述的兌換比率進行。 為符合上述第4.1條下VOYAGE里數兌換之資格，有關消費必須為由兌換申請日起過去3個月內作出並屬於以下指定的旅遊及外幣類別之消費（「合資格簽賬」）。旅遊簽賬指於旅行社，航空公司及酒店作出的簽賬；而外幣交易簽賬指以非港幣交易的簽賬。本行有絕對酌情權決定商戶之類別以及有關支出是否屬於合資格簽賬。如有任何爭議，本行之決定為最終。 VOYAGE里數兌換現金回贈之比率為10 15 VOYAGE里數兌換HK\$1現金回贈（「VOYAGE回贈」）。每次須最少兌換1,000 1,500 VOYAGE里數至HK\$100 VOYAGE回贈，而每次兌換須為1,000 1,500 VOYAGE里數的倍數。最低的合資格簽賬VOYAGE回贈金額須為HK\$100。 主卡持卡人只可將於作出兌換時已登記並存入到主卡持卡人的信用卡賬戶內的VOYAGE里數進行兌換。就已登記並已存入至主卡持卡人信用卡賬戶內的VOYAGE里數之數量而言，本行的紀錄為不可推翻之證明。為免生疑問，兌換所得之款項僅可存入主卡持卡人用於該次兌換之卡類型所屬之信用卡賬戶。除非本行另有指示，VOYAGE回贈不可轉入本行其他信用卡賬戶或卡類型。 VOYAGE里數兌換申請只限於主卡持卡人，兌換申請可透過本行熱線(852)25432223或可於 ocbc.com.hk 下載VOYAGE回贈兌換表格提交。當本行流動理財手機應用程式提供相關兌換功能時，亦可透過該功能提交申請。該兌換功能將於「獎賞」頁面中的「現金回贈」部份提供。 所有由主卡持卡人作出的兌換申請均須經本行核查後方可作實。 若成功申請，VOYAGE里數將由主卡持卡人的信用卡賬戶扣除，而VOYAGE回贈將會於7 3個工作天內存入主卡持卡人之信用卡賬戶內。 VOYAGE回贈兌換申請一旦作出，主卡持卡人將不可取消申請。 若VOYAGE回贈未能於月結單到期日前完成，主卡持卡人必須根據月結單的到期日還款以確保賬戶維持信用狀況良好。所有VOYAGE回贈只可用作抵消合資格簽賬主卡持卡人用於該次兌換的信用卡賬戶之結單結餘，並不可兌換為現金或轉賬至其他銀行。 如合資格結單簽賬在成功兌換VOYAGE回贈後撤銷，本行保留權利扣除已兌換的VOYAGE回贈及存入已扣除的VOYAGE里數。
5 5.1 5.2 5.3 5.4 5.5 5.6 5.7 5.8 5.9 5.10	KrisFlyer里數兌換 受限於以下第5.2至第5.10條款，持卡人所累積的 VOYAGE 里數可由主卡持卡人兌換為新航集團獎勵計劃KrisFlyer（「KrisFlyer計劃」）的KrisFlyer哩程，兌換比率詳見第5.2條，惟須符合以下條件：(a)持卡人已登記參加KrisFlyer計劃；及(b)持卡人遵守本條款及KrisFlyer計劃之條款及細則。當本行流動理財手機應用程式提供相關兌換功能時，主卡持卡人可透過該功能提交申請。 VOYAGE里數可按每1 VOYAGE里數兌換1 KrisFlyer哩程的比率進行兌換。每次兌換的最低要求為1,000 VOYAGE里數，且每次兌換必須以100 VOYAGE里數的倍數進行。 主卡持卡人只可將於作出兌換時已登記並存入到主卡持卡人的信用卡賬戶內的VOYAGE里數進行兌換。就已登記並已存入至主卡持卡人信用卡賬戶內的VOYAGE里數之數量而言，本行的紀錄為不可推翻之證明。 只有已登記參加KrisFlyer計劃的主卡持卡人方可提交VOYAGE里數兌換申請，並須符合本條款及KrisFlyer計劃的條款及細則。當本行流動理財手機應用程式提供相關兌換功能時，主卡持卡人可透過該功能提交申請。 一旦本行接納KrisFlyer哩程兌換申請，該申請將不可取消，VOYAGE里數亦不可兌換為其他獎賞項目。所有由主卡持卡人提交的兌換申請均須經本行核實。 所兌換的KrisFlyer哩程必須轉入主卡持卡人本人名下的KrisFlyer計劃賬戶。 申請成功後，VOYAGE里數將從主卡持卡人的信用卡賬戶中扣除，KrisFlyer哩程將於3個工作天內存入其KrisFlyer賬戶。本行對於兌換過程中的任何延誤概不負責，包括但不限於因系統資料錯誤或系統限制及故障所引致的延誤。本行不會處理任何緊急申請或取消申請。主卡持卡人可登入 www.krisflyer.com 查閱其KrisFlyer哩程結餘。 本行對任何欺詐行為或未能成功轉賬概不負責。如未能成功轉賬，VOYAGE里數將按情況退還至主卡持卡人信用卡賬戶。 本行對已成功轉賬的KrisFlyer哩程及新加坡航空就KrisFlyer計劃所作出的任何行為概不負責。 KrisFlyer哩程將轉入主卡持卡人於兌換申請中所提供的KrisFlyer計劃賬戶。主卡持卡人有責任提供準確及有效的資料，包括但不限於正確的KrisFlyer計劃會員編號，以完成轉賬。本行對因VOYAGE里數轉賬至KrisFlyer計劃賬戶而引致或與之相關的任何損失、損害、索償、費用、收費或責任概不負責。

其後條款及細則之項目號碼將會順延。

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。

華僑銀行(香港)有限公司 謹啟

2026年1月

條款及細則提醒

以上資訊將以完全非紙本格式提供，分行可依要求提供紙本副本。您可以在30天內透過本資訊資料中提及的超連結或到銀行網站www.ocbc.com.hk/iwov-resources/hk/ocbc/personal/pdf/C56.pdf下載並儲存這些條款及細則。在指定的時間範圍到期後，您可能無法下載和儲存該版本的資訊。

一般來說，提前清還信用卡總結欠是可節省未償還的利息開支，但決定是否提前還款時，還應考慮涉及的手續費。如客戶選擇提前還款，可能得不償失，因為就算節省了未償還的利息，也可能不足以彌補提前還款的相關手續費。客戶考慮提前還款時，應先向本行查詢提前還款的總金額(包括信用卡剩餘欠款、提前還款手續費及其他的費用等)和未清還的利息金額，比較和考慮清楚後，才決定是否選擇提前還款。

請不要回覆此電郵。

根據個人資料(私隱)條例，閣下可要求華僑銀行(香港)有限公司停止使用閣下個人資料作直接促銷用途。如收件人欲選擇不再收取華僑銀行(香港)有限公司發出之宣傳資料或商業電子訊息，可聯絡

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本電郵及其附件(如有)乃寄予此電郵地址之一般使用者之密件，或會受保密權涵蓋。如閣下不是本電郵的收件人或閣下錯誤接收本電郵，請立即聯絡

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Notice of change in relation to OCBC Premier VOYAGE Card

Dear Valued VOYAGE Card Cardholder,

Thank you for supporting OCBC Premier 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 31 March 2026 [**Effective Date**]. Changes as below:

Clause	Important Notice / Amendment [Contents with insertions are underlined and deleted contents are marked with strikethrough lines for indication]
1 1.6	VOYAGE MILES ACCRUAL All VOYAGE Miles awarded by the Bank (including those earned by the Supplementary Cardholder) will be credited to the Principal Cardholder's account and reflected in the monthly Card statement of the Principal Cardholder, and will also be available for viewing on the Bank's <u>Internet Banking</u> at ocbc.com.hk or via <u>Mobile Banking</u> if the Principal Cardholder is a registered user of the Bank's internet-banking <u>eBanking Services</u> .
4 4.1 4.2 4.3 4.2 4.4 4.3 4.5 4.4 4.6 4.5 4.7 4.6 4.8 4.7 4.9 4.8 4.10 4.9	VOYAGE REBATES REDEMPTION Subject to Clauses 4.2 to 4.10 <u>4.9</u> below, VOYAGE Miles that have been accrued by Cardholder can be used by the Principal Cardholder to redeem cash rebate <u>denominated in Hong Kong Dollars</u> for Eligible Transactions as defined in Clause 4.2 , at the redemption rate as stated in Clause 4.3 <u>4.2</u> . To be eligible for the VOYAGE Miles redemption to cash rebate under Clause 4.1 above, the spending must fall under travel or foreign currencies categories as specified below within the three (3) months immediately preceding the date of the redemption request ("Eligible Transaction"). Travel category is where the spending is incurred at travel agencies, airlines and hotels and foreign currencies category is where the amount spent is denominated in a non-Hong Kong Dollar currency. The Bank has the absolute discretion to determine the merchant classification and whether the spending falls within the definition of Eligible Transaction, and if there is any dispute, the Bank's determination shall be final. VOYAGE Miles redemption to cash rebate is at 10 <u>15</u> VOYAGE Miles to HK\$1 cash rebate ["VOYAGE Rebate"]. Minimum redemption per request is 1,000 <u>1,500</u> VOYAGE Miles to HK\$100 VOYAGE Rebates. Each redemption must be placed in the multiples of 1,000 <u>1,500</u> VOYAGE Miles. Minimum Eligible Transaction <u>VOYAGE Rebates</u> amount must be HK\$100. The Principal Cardholder may only redeem those VOYAGE Miles registered and credited to the Principal Cardholder's Card account at the time of making the redemption. The records of the Bank shall be conclusive evidence in respect of the number of VOYAGE Miles registered and credited to the Principal Cardholder's Card account. <u>For the avoidance of doubt, such redemption can only be credited to the Principal Cardholder's Card account of the Card type used for redemption. Unless specified by the Bank, the crediting of VOYAGE Rebates to other Card accounts or Card types with OCBC is not allowed.</u> Only Principal Cardholder can submit their VOYAGE Miles redemption request <u>for VOYAGE Rebates</u> by calling the Bank's hotline [852] 2543 2223 or <u>submit the VOYAGE Rebate redemption form</u> available at ocbc.com.hk . <u>Such requests may also be submitted through the redemption functionality in the Bank's Mobile Banking, when such functionality becomes available. The redemption functionality will become accessible in the "Cash rebate" section under the "Rewards" page.</u> All redemption requests made by Principal Cardholder are subject to verification by the Bank. Upon successful request, VOYAGE Miles will be deducted from Principal Cardholder's Card account, and VOYAGE Rebate will be credited to Principal Cardholder's Card account within 7 <u>3 working days</u> . The Principal Cardholder shall not be entitled to cancel any redemption request once it is made. In case VOYAGE Rebate redemption cannot be completed before statement due date, Principal Cardholder must settle payment according to the statement due date to ensure that the account shall remain in good financial standing. All VOYAGE Rebate can only be used to offset Eligible Transaction <u>the statement balance of the Principal Cardholder's Card account used for the redemption</u> and cannot be converted into cash or transferred to any other bank. In case of Eligible Transaction <u>statement transactions</u> reversal after successful VOYAGE Rebate redemption, the Bank has the right to deduct the redeemed VOYAGE Rebate and credit the deducted VOYAGE Miles.
5 5.1 5.2 5.3 5.4 5.5 5.6 5.7 5.8 5.9 5.10	KRISFLYER MILES REDEMPTION Subject to Clauses 5.2 to 5.10 below, VOYAGE Miles accrued by the Cardholder may be redeemed by the Principal Cardholder for <u>KrisFlyer miles under Singapore Airlines' KrisFlyer Programme, at the redemption rate specified in Clause 5.2, provided that: (a) the Cardholder is enrolled in the KrisFlyer Programme; and (b) the Cardholder complies with terms herein and the terms and conditions of the KrisFlyer Programme. The redemption request may be submitted through the redemption functionality in the Bank's Mobile Banking, when such functionality becomes available.</u> <u>VOYAGE Miles may be redeemed for KrisFlyer miles at a rate of 1 VOYAGE Mile to 1 KrisFlyer mile. The minimum redemption per request is 1,000 VOYAGE Miles, and each redemption must be made in multiples of 100 VOYAGE Miles.</u> <u>The Principal Cardholder may only redeem those VOYAGE Miles registered and credited to the Principal Cardholder's Card account at the time of making the redemption. The records of the Bank shall be conclusive evidence in respect of the number of VOYAGE Miles registered and credited to the Principal Cardholder's Card account. Only Principal Cardholders who are enrolled in the KrisFlyer Programme may submit redemption requests, subject to these Terms and Conditions and the terms of the KrisFlyer Programme. The redemption request may be submitted through the redemption functionality in the Bank's Mobile Banking, when such functionality becomes available.</u> <u>Once a redemption request for KrisFlyer miles has been accepted by the Bank, it cannot be cancelled, and no exchange of VOYAGE Miles for other items will be permitted. All redemption requests are subject to verification by the Bank.</u> <u>KrisFlyer miles redeemed must be transferred to the Principal Cardholder's own KrisFlyer account under their name.</u> <u>Upon successful processing, VOYAGE Miles will be deducted from the Principal Cardholder's Card account, and KrisFlyer miles will be credited to the Principal Cardholder's KrisFlyer account within 3 working days. The Bank shall not be liable for any delays in the conversion process, including but not limited to delays caused by incorrect information or system errors. Urgent requests or cancellations will not be entertained. You may check your KrisFlyer miles balance by logging into your account at www.krisflyer.com.</u> <u>The Bank shall not be responsible for any fraudulent or unsuccessful transfers. In the event of an unsuccessful transfer, the VOYAGE Miles will be refunded to the Card account, as appropriate.</u> <u>The Bank shall not be responsible for KrisFlyer miles that have been successfully transferred, nor for any actions taken by Singapore Airlines in connection with the KrisFlyer Programme.</u> <u>KrisFlyer miles will be transferred to the KrisFlyer account provided by the Principal Cardholder in the redemption request. It is the Principal Cardholder's responsibility to ensure that all information provided, including but not limited to the KrisFlyer membership number, is accurate and valid. The Bank shall not be liable for any losses, damages, claims, expenses, fees, or liabilities incurred in connection with or arising from the transfer of VOYAGE Miles to the KrisFlyer account.</u>

The clause numbers of the subsequent terms and conditions will be adjusted accordingly.

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.

OCBC Bank (Hong Kong) Limited

January 2026

Reminder for Terms and Conditions

The above information will be provided in an exclusively non-paper based format, physical copies are available upon request at the branches. You can download and store those terms and conditions from hyperlinks mentioned in this information material or from the Bank's website at www.ocbc.com.hk/iwov-resources/hk/ocbc/personal/pdf/C56.pdf within 30 days. You may not be able to download and store such version of the information after the expiry of the specified timeframe.

Generally speaking, you may save the outstanding interest expenses by making early repayment of credit card outstanding balance. Nevertheless, you should consider the early repayment charges involved before deciding whether to pay off the repayment early or not. If you choose to pay off the repayment early, the loss may outweigh the gain as the amount of interest saved may not be enough to cover the relevant charges for early repayment. If you consider to make the early repayment, you should first check with the Bank about the total amount involved in early repayment (including credit card outstanding balance, early repayment charges and other fees, etc.) and the amount of outstanding interest. You should then compare different scenarios and consider carefully before making a decision of repaying early or not.

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