

24小時全球現金透支服務

您可憑華僑銀行信用卡於以下地點透支現金：

1. 全球貼有VISA / Mastercard / 銀聯標誌的銀行及自動櫃員機
2. 任何於香港、澳門及中國大陸的「銀通」自動櫃員機

長達54天免息還款期

讓您可配合個人財政狀況，靈活安排還款，使手上資金賺得更多利息。

彈性還款計劃

您可選擇清還款的全數或總結欠的百分之一 (最少為HK\$100)，以較高者為準。

全球通行

華僑銀行信用卡通行全球，任何貼有VISA / Mastercard / 銀聯標誌的商戶均歡迎使用華僑銀行信用卡，一卡在手為您帶來無限方便。

妥善失卡保障

您只需即時向本行及警方報失，即毋須承擔任何報失後之責任。


購物繳費新時尚

您可以憑卡使用易辦事(EPS)、繳費通(PET)、繳費靈(PPS)及繳費易(Jet Payment)等電子銀行服務或與指定商戶 (如煤氣公司、電話公司等) 登記設立自動轉賬⁺之指示，一卡多用，無論購物繳費均感便利。

酒店房間預留保證*

在全球與VISA / Mastercard聯繫的酒店預訂房間，可獲入住保證。

全球VISA PLUS服務

無論身處何地，只要透過貼有標誌的自動櫃員機，即可憑卡直接從您預先登記的華僑銀行之個人賬戶內 (必須為港幣儲蓄或往來賬戶) 提取當地現金。

24小時全球旅遊輔助及緊急支援服務*

無論何時何地，致電遍佈全球的VISA / Mastercard緊急支援中心，可獲旅遊輔助及多種緊急支援服務。

Infinite卡客戶 專享非凡優惠

憑Visa Infinite卡作旅遊簽賬，可專享高達US\$1,000,000免費旅遊意外保障額[^]，讓您出門安心又放心。

優先個人銀行服務及優惠

- 憑Visa Infinite卡於本行購買禮券或本票，可獲手續費全免優惠。(白金卡客戶則可獲手續費減半優惠)
- 免費享用「智易轉」撥數服務，給您免退票及自動轉賬過戶保障[#]

* 只適用於金卡、鈦金卡、白金卡及Infinite卡客戶 (銀聯卡除外)

[^] 賠償以保單之條款為準

[#] 詳情請參閱有關宣傳單張

⁺ 如欲取消已設立之商戶自動轉賬指示，請直接聯絡有關商戶直接辦理取消手續。

24-hour Worldwide Instant Cash Advances

You can enjoy instant cash advances anywhere through:

1. all banks with VISA / Mastercard / UnionPay logo and electronic money machines worldwide
2. all JETCO ATMs in Hong Kong, Macau and China

Up to 54-day Interest Free Period

Interest free spending power increases your liquidity, and with up to 54-day in which to pay, your money can earn more interest.

Flexible Payment Options

You may choose to settle your payment either in full, or pay only 1% of the payment due or HK\$100 (whichever is higher).

Worldwide Acceptance

Your card is welcomed and accepted at all merchant establishments with VISA / Mastercard / UnionPay logo around the world.

Lost Card Protection

Your liability will be protected upon report of loss provided you immediately report to us and to the police once your card is lost or stolen.


Multiple Payment Functions

You may settle your payment with your OCBC account in your credit card via EPS, PET, PPS or Jet Payment. Alternatively, you may also set up a direct debit instruction⁺ with designated merchants (e.g. Gas, telephone companies, etc) by using your credit card.

Guaranteed Hotel Reservation*

You can enjoy guaranteed hotel reservation at VISA and Mastercard participating hotels worldwide.

Worldwide VISA PLUS Services

You can withdraw domestic cash from your pre-registered OCBC personal account (must be Savings Account or Current Account) directly via ATM machines marked with  symbol anywhere in the world.

24-hour Worldwide Travel Assistance Emergency Services*

You will benefit from an exclusive range of travel assistance and emergency services available 24 hours anywhere in the world, simply by calling VISA / Mastercard Emergency Assistance Centre.

Exclusive Benefits and Privileges for Infinite Cardholder

You can enjoy a Comprehensive Travel Insurance[^] coverage of up to US\$1,000,000 for travel packages purchased with your Visa Infinite Card.

Excellent Banking Services

- Visa Infinite cardholder can enjoy full handling charges waiver when purchase gift cheque and cashier order at OCBC branches. (Platinum Cardholders can enjoy a 50% discount on handling charges)
- Free "Easy Transfer Service" which provides cheque return direct debit protection[#]

* Only applicable to Gold, Titanium, Platinum and Infinite Cardholders (excluding UnionPay Card).

[^] Compensation is subject to the terms and conditions of the relevant policies.

[#] Please refer to the relevant promotional leaflet for details.

⁺ If you want to cancel the merchant direct debit instructions, please contact the merchants directly to arrange the cancellation.