



**華僑永亨信用卡簽賬獎賞計劃
「現金回贈」比率及「華僑永亨飛行里數」計劃修訂通知**

由2017年1月4日起，華僑永亨信用卡〔包括聯營卡〕簽賬獎賞計劃之「現金回贈」比率將修訂如下：

VISA Infinite / 白金卡 / 鈦金卡

簽賬類別	「現金回贈」比率	
	現行	修改後
本地食肆簽賬	0.8%	
海外簽賬 (網上交易及在海外之港幣交易除外)	(維持不變)	
其他零售簽賬交易	0.6%	0.5%
八達通自動增值金額	0.4%	0.5%
每月汽車貸款供款金額 (只適用於汽車貸款客戶)	0.6%	0.5% [^]
繳付永明金融保單之保費金額 (只適用於永明金融信用卡客戶)	0.4%	0.3%

金卡及普通卡

簽賬類別	「現金回贈」比率	
	現行	修改後
所有零售簽賬交易	0.4%	0.3%
八達通自動增值金額	0.4%	0.3%
每月汽車貸款供款金額 (只適用於汽車貸款客戶)	0.4%	0.3% [^]
繳付永明金融保單之保費金額 (只適用於永明金融信用卡客戶)	0.4%	0.3%

註：

[^] 若新批的汽車貸款而首次於信用卡供款之誌賬日期為2017年1月4日或以後，每月供款可享之現金回贈上限為每筆HK\$50。

1. VISA Infinite、白金卡及鈦金卡的基本回贈比率為0.5%；金卡及普通卡的基本回贈比率為0.3%。2. 客戶每個月結單可獲贈之現金回贈上限為5倍現有信用額(不包括臨時加額及自行入數增加信用額)之基本回贈比率計算。3. 其他現金回贈條款及細則維持不變。

由2017年1月4日起，「華僑永亨飛行里數」計劃將修訂如下：

「華僑永亨飛行里數」計劃 (只適用於VISA Infinite及白金卡客戶)

- 會員憑卡繳付每月汽車貸款供款金額及永明金融保單之保費金額**只能獲享現金回贈**，將不獲發獎賞積分換取「華僑永亨飛行里數」。
- 客戶已累積之獎賞積分將不受影響，積分有效期為24個月並以每月滾存計算。若閣下欲更改現時之簽賬獎賞計劃，請致電客戶服務熱線。

若閣下拒絕接受上述修訂，請於2017年1月3日前以書面通知本行，使本行可作適當的安排為閣下終止信用卡服務。否則閣下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
2016年11月

**Notice of Amendment to
OCBC Wing Hang Credit Card Reward Program
“Cash Rebate” Ratio and “OCBC Wing Hang Mileage” Scheme**

With effect from 4 January 2017, the “Cash Rebate” ratio for OCBC Wing Hang Credit Card Cardholders (including Co-branded Credit Card) will be revised as follows:

VISA Infinite / Platinum / Titanium Card

Type of Transactions	Cash Rebate Ratio	
	Current	New
Local Food & Beverage Spending	0.8% (remain unchanged)	
Overseas Spending (Excluding Internet transaction and Hong Kong dollar transaction made outside Hong Kong)		
Other Retail Spending	0.6%	0.5%
Octopus Automatic Add-Value Reload Amount	0.4%	0.5%
Monthly Car Loan Repayment Amount (applicable to Car Loan Customers only)	0.6%	0.5% [^]
Sun Life Financial Premium Payment Amount (applicable to Sun Life Financial Credit Card Cardholders only)	0.4%	0.3%

Gold / Classic Card

Type of Transactions	Cash Rebate Ratio	
	Current	New
All Retail Spending	0.4%	0.3%
Octopus Automatic Add-Value Reload Amount	0.4%	0.3%
Monthly Car Loan Repayment Amount (applicable to Car Loan Customers only)	0.4%	0.3% [^]
Sun Life Financial Premium Payment Amount (applicable to Sun Life Financial Credit Card Cardholders only)	0.4%	0.3%

Note:

[^] If the first credit card billing for the newly approved car loan is posted on or after 4 January 2017, the cash rebate cap is HK\$50 per transaction.

- Standard rebate rate for VISA Infinite, Platinum and Titanium Card is 0.5%. Standard rebate rate for Gold and Classic Card is 0.3%.
- The monthly Cash Rebate is capped at the standard rebate rate of 5 times of the current permanent credit limit (not applicable to temporary credit limit and extra credit limit induced by credit balance).
- Other Terms and Conditions of the Cash Rebate Scheme remain unchanged.

With effect from 4 January 2017, the “OCBC Wing Hang Mileage” Scheme will be revised as follows:

“OCBC Wing Hang Mileage” Scheme (applicable to VISA Infinite and Platinum Card customers only)

- Monthly Car Loan Repayment amount and Sun Life Premium Payment amount made by the credit card will be **eligible for Cash Rebate only**. No bonus point will be granted for redeeming the “OCBC Wing Hang Mileage”.
- The accumulated bonus points will not be affected. The validity of the bonus point is 24 months and on a rolling basis. If you would like to change the current Reward Scheme, please call the customer service hotline.

If you do not agree to the above revision, you must notify us of your objection in writing before 3 January 2017 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
November 2016

倘本函之中英文本有任何歧異之處，概以英文為準。

If there is any discrepancy between the English and Chinese versions, the English version shall prevail.