

永亨銀行信用卡持卡人協議修訂通知

由 2009 年 8 月 11 日起，永亨銀行信用卡持卡人協議（“協議”）將修訂如下：

1. 現有的第 5.2 條將被下列條文取代：

“5.2 除徵得本行的書面同意外，所有還款須以港幣繳付。若信用卡交易以港幣以外的其他貨幣進行，則交易金額將按照 VISA 或 MASTERCARD 或銀聯從國際市場兌換率中選擇的或有關政府強制適用的兌換率折算為相應數額的港幣。由 VISA/MASTERCARD/銀聯於折算當日所採用的匯率，可能因市場匯率波動而與簽賬當日的匯率有所不同，但在任何情況下 VISA/MASTERCARD/銀聯決定為最終及對持卡人具約束力。若是銀聯交易，所有本行收取之外幣兌換服務收費將獲豁免。本行保留在給予持卡人事先書面通知後收取此項服務收費之權利。若是 VISA 或 MASTERCARD 交易，對於所有在海外之外幣交易，本行收取之外幣兌換服務收費為有關折算後交易金額的 1.75%；對於所有在海外（包括非香港註冊之網上商戶）之港幣交易，該服務收費則為有關交易金額的 1.55%；對於所有在香港之外幣交易，該服務收費則為有關折算後交易金額的 0.95%。本行有權不時對該服務費及/或收費率作修訂。”

2. 協議第一頁現時之第一段及第二段將被下列條文取代：

“閣下在使用永亨銀行有限公司（「本行」）所發出之 VISA 卡/VISA 金卡/VISA 白金卡/VISA INFINITE 卡/MASTERCARD 卡/MASTERCARD 金卡/MASTERCARD 鈦金卡/MASTERCARD 白金卡/銀聯卡/銀聯金卡/銀聯白金卡（包括 VISA/MASTERCARD/銀聯網上信用卡）前，請仔細閱讀下列持卡人協議，並確保閣下完全明白其內容。閣下一經使用上述任何信用卡或服務，即表示閣下已接納所有條文並願意受該等條款及條文之約束。若閣下不希望受本協議之約束，則請立即將該信用卡剪成兩截並退回本行；或（祇限 VISA/MASTERCARD/銀聯網上信用卡）閣下事先預有充份之時間以書面通知本行終止信用卡賬戶。本行在實際收到該信用卡或通知後，即可正式終止有關服務。

永亨銀行 VISA 卡/VISA 金卡/VISA 白金卡/VISA INFINITE 卡/MASTERCARD 卡/MASTERCARD 金卡/MASTERCARD 鈦金卡/MASTERCARD 白金卡/銀聯卡/銀聯金卡/銀聯白金卡（包括 VISA/MASTERCARD/銀聯網上信用卡）及其服務是由永亨銀行發出，提供予閣下及由閣下提名並獲永亨銀行批准發出附屬卡之任何人仕，合稱持卡人，以上各卡及其服務之提供均根據及依照下列條文：”

3. 協議現時之條款 1 內所載之「信用卡」、「主卡持有人」、「網上信用卡」之定義將各別被下列有關定義取代：

「信用卡」指由本行不時發予持卡人的 VISA 卡/VISA 金卡/VISA 白金卡/VISA INFINITE 卡/MASTERCARD 卡/MASTERCARD 金卡/MASTERCARD 鈦金卡/MASTERCARD 白金卡/銀聯卡/銀聯金卡/銀聯白金卡（包括 VISA/MASTERCARD/銀聯網上信用卡）（包括各類之聯營卡）包括主卡及任何附屬卡，不論該卡是否仍實質存在。

「主卡持有人」指在永亨銀行 VISA 卡/VISA 金卡/VISA 白金卡/VISA INFINITE 卡/MASTERCARD 卡/MASTERCARD 金卡/MASTERCARD 鈦金卡/MASTERCARD 白金卡/銀聯卡/銀聯金卡/銀聯白金卡（包括 VISA/MASTERCARD/銀聯網上信用卡）申請書上署名，並獲本行接納以其名義開設信用卡賬戶之人仕。

「網上信用卡」指任何永亨銀行 VISA 卡/MASTERCARD 卡/銀聯卡，具有本行不時編配之信用卡賬戶號碼，可屬主卡或附屬卡，惟並無實質發出一張可見之信用卡。

若貴客戶拒絕接受所有上述收費、收費率和條款及條文修訂，請於 2009 年 8 月 11 日前以書面通知本行及將信用卡剪成兩半後交回本行，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所有該等修訂。

閣下如對上述安排有任何疑問，歡迎致電客戶服務熱線 2543-2223 查詢。

永亨銀行卡務中心
2009 年 8 月

Notice of Amendment to Wing Hang Bank Credit Card Cardholder Agreement

With effect from 11th August 2009, the Wing Hang Credit Card Cardholder Agreement (“Agreement”) will be revised as follows:-

1. The existing Clause 5.2 of the Agreement will be replaced by the following clause:

“5.2 Unless otherwise expressly agreed by the Bank, all payment to the Bank shall be made in Hong Kong dollar. Where a Card Transaction is effected in a currency other than Hong Kong dollars, the transaction amount will be converted into Hong Kong dollars at a wholesale market rate selected by VISA / MASTERCARD / China UnionPay from within a range of wholesale market rates or the government-mandated rate. Such exchange rate, as determined by VISA / MASTERCARD / China UnionPay on the date of conversion, which may differ from the rate as at the transaction date due to market fluctuation, is in any event conclusive and binding on the Cardholder. For a China UnionPay transaction, the service charge by the Bank will be waived. The Bank reserves its right to charge such service charge by giving prior written notice. For a VISA / MASTERCARD transaction, in respect of a non-Hong Kong dollar transaction made outside Hong Kong, a service charge will be charged by the Bank at the rate of 1.75% on the relevant converted transaction amount; in respect of a Hong Kong dollar transaction made outside of Hong Kong (including online merchant not registered in Hong Kong), such service charge will be 1.55% on the relevant transaction amount; in respect of a non-Hong Kong dollar transaction made in Hong Kong, such service charge will be 0.95% on the relevant converted transaction amount. Such service charge and/or rates are subject to the Bank’s right to revise from time to time.”

2. The existing 1st and 2nd paragraphs of page 1 of the Agreement will be replaced by the following new paragraphs:

“Before you use any of your VISA / VISA Gold / VISA Platinum / VISA Infinite / MasterCard / Gold MasterCard / Titanium MasterCard / Platinum MasterCard / China UnionPay / China UnionPay Gold / China UnionPay Platinum Card (including VISA / MasterCard / China UnionPay Virtual Card) issued by Wing Hang Bank Ltd (“the Bank”), please read this Agreement carefully and make sure that you understand the terms and conditions thoroughly. Your use of the aforesaid Card or services will be deemed to have accepted all the terms and conditions contained in this Agreement and will be bound by them. If you do not wish to be bound by this Agreement, cut the Card immediately in halves and return the pieces to the Bank or (for VISA / MasterCard / China UnionPay Virtual Card only) terminate the Card Account by giving reasonable written notice to the Bank in a reasonable time and such termination shall be effective upon the Bank actually receiving the card or notice.

Wing Hang Bank VISA / VISA Gold / VISA Platinum / VISA Infinite / MasterCard / Gold MasterCard / Titanium MasterCard / Platinum MasterCard / China UnionPay / China UnionPay Gold / China UnionPay Platinum Card (including VISA / MasterCard / China UnionPay Virtual Card) and the services are issued and provided by the Bank to you or any person nominated by you and approved by the Bank to receive a Supplementary Card who together with you collectively called the ‘Cardholder’ subject to the following terms and conditions:”

3. The definitions of “Card”, “Principal Cardholder” and “Virtual Card” under the existing Clause 1 of the Agreement will be replaced by the following new definitions respectively:

“Card” means any Wing Hang Bank VISA / VISA Gold / VISA Platinum / VISA Infinite / MasterCard / Gold MasterCard / Titanium MasterCard / Platinum MasterCard / China UnionPay / China UnionPay Gold / China UnionPay Platinum Card (including any affinity, co-branded cards and VISA / MasterCard / China UnionPay Virtual Card) from time to time issued by the Bank either as a Principal or Supplementary Card whether the Card is physical in existence or not.

“Principal Cardholder” means a Person who has signed a Wing Hang Bank VISA / VISA Gold / VISA Platinum / VISA Infinite / MasterCard / Gold MasterCard / Titanium MasterCard / Platinum MasterCard / China UnionPay / China UnionPay Gold / China UnionPay Platinum Card (including VISA / MasterCard / China UnionPay Virtual Card) application form which is accepted by the Bank and in whose name the Bank opens a Card Account.

“Virtual Card” means any Wing Hang Bank VISA / MasterCard / China UnionPay Card with a Card Account Number assigned from time to time by the Bank either as a Principal or Supplementary Card but without a physical card issued.

If you do not agree to all of the above revised charges, rates and terms and conditions, you must notify us of your objection in writing and return the Card(s) cut into halves to the Bank before 11th August 2009 so that appropriate arrangements can be made to discontinue the service; otherwise you will be deemed to have consented to all such revision.

Should you have any queries, please do not hesitate to call our Customer Service Hotline at 2543 2223.