

親愛的客戶：

### 永亨信用卡現金回贈比率修訂通知

由 2010 年 10 月 1 日起，永亨信用卡〔包括聯營卡〕簽賬獎賞計劃之「現金回贈」優惠將會修訂，詳情如下：

- 永亨信用卡之普通卡及金卡的現金回贈比率將由現行之 0.52% 修訂為 0.4%。
- 永亨信用卡之鈦金卡、白金卡及 VISA Infinite 卡客戶憑卡作八達通自動增值，現金回贈比率將修訂為 0.4%；而其他有關現行之 0.8% 現金回贈優惠之條款及細則則維持不變。

若閣下拒絕接受上述修訂條款及細則，請於 2010 年 9 月 30 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。

若貴客戶有任何查詢，歡迎致電我們的客戶服務熱線 2543 2223。

永亨銀行卡務中心 謹啓  
2010 年 9 月

Dear Customer,

### **Notice of Amendment to Cash Rebate Ratio for Wing Hang Credit Card**

With effect from 1 October 2010, the “Cash Rebate” Reward Scheme for Wing Hang Credit Card Cardholders (including Co-branded Credit Card) will be revised as follows:

- For Wing Hang Classic Card and Gold Card, the cash rebate ratio of the transaction amount will be changed from the existing rate of 0.52% to 0.4%.
- For Wing Hang Titanium Card, Platinum Card and VISA Infinite Cardholders, the cash rebate ratio of Octopus Automatic Add-Value reload amount will be changed to 0.4%. All other terms and conditions of existing 0.8% Cash Rebate Scheme remain unchanged.

If you do not agree to the revised agreement, you must notify us of your objection in writing before 30 September 2010 so that appropriate arrangements can be made to discontinue the credit card service. Otherwise you will be deemed to have consented to the revised agreement.

Please call our customer service hotline at 2543 2223 if you have any queries regarding the above changes.

Wing Hang Bank Card Centre  
September 2010