

親愛的客戶：

關於永亨銀行CASH卡/e-Money貸款卡持卡人協議之修訂通知

由 2012 年 7 月 30 日起，CASH 卡/e-Money 貸款卡持卡人協議(“協議”)將作出以下修訂：

第 6.1(a)條將修訂如下：

持卡人必須在到期付款日或該日之前繳付結單上所提示的最低付款額，或可按其意願繳付較高的款項。最低付款額以總結欠之 1%(或本行不時酌情指定之更高比率)另加賬戶應付之所有財務費用及其他費用及收費(包括但不限於年費)，再加超過信貸限額之款項(如適用)及過期繳付之款項(如適用)，或本行不時決定之最低收費，兩者以較高者為準。如總結欠少於最低收費，最低付款額即等於總結欠。

第 6.1(c)條將修訂如下：

倘持卡人未能於到期付款日或之前全數繳付月結單上所顯示的最低付款額，本行有權按附錄表向持卡人收取逾期費用，而有關賬戶之財務費用，於該月結單以後之第二期月結單日起將調整至年息 36%，即使尚欠的最低付款額(或未付清之部份)已全部清還後亦然。

第 6.3 條將修訂如下：

持卡人繳付給本行的款項，須待本行收妥方能作實，而該款項必須不受任何抵銷索償條款及任何條件所限制。上述款項將根據以下次序運用或用以償付：

- (a) 上期月結單上之最低付款額；
- (b) 直接過賬及結餘轉戶之所有本金；
- (c) 預支現金之所有本金；
- (d) 持卡人根據本協議所欠下本行之所有其他款項。

關於永亨銀行CASH卡/e-Money貸款卡最低付款額之修訂通知

由 2012 年 7 月 30 日起所發出之月結單，最低付款額將作出以下修訂：

卡類 \ 最低付款額	現行	修改後
CASH 卡	總結欠之 4% (最低收費：HK\$50)	總結欠之 1%另加賬戶所有適用之財務費用及其他各類費用及收費(包括年費) (最低收費：HK\$50)
e-Money 貸款卡	總結欠之 2.8% 或 4% (最低收費：HK\$50)	

關於永亨銀行CASH卡/e-Money貸款卡財務費用之實際年利率調整通知

因應最低付款額之修訂，由 2012 年 7 月 30 日起所發出之月結單，當中有關預支現金財務費用息率之實際年利率將作出以下調整並將以此作計算：

	預支現金之年息 [^] (實際年利率)	
	CASH 卡	e-Money 貸款卡
現行	15.8% - 24% (18.07% - 28.64%)	30% - 36% (35.81% - 44.58%)
調整後	15.8% - 24% (17.97% - 28.17%)	30% - 36% (36.14% - 44.56%)

[^]註：倘持卡人未能於到期付款日或之前全數繳付月結單上所顯示的最低付款額，本行有權向持卡人收取逾期費用，而 CASH 卡賬戶/e-Money 貸款卡賬戶之財務費用，於該月結單以後之第二期月結單日起將調整至年息 36%(實際年利率：44.56%)，即使尚欠的最低付款額(或未付清之部份)已全部清還後亦然。

若貴客戶拒絕接受上述各項之修訂，請於 2012 年 7 月 30 日前以書面通知本行，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該等修訂。如有任何查詢，歡迎致電我們的客戶服務熱線 2543 2223。

Dear Customer,

Notice of Amendment to Wing Hang Bank CASH Card/e-Money Loan Card Cardholder Agreement

With effect from 30 July 2012, the CASH Card / e-Money Loan Card Cardholder Agreement ("Agreement") shall be amended as follows:

Clause 6.1(a) shall be amended to:

The Minimum Payment Due as shown on the Statement due on or before the Payment Due Date, although the Cardholder may pay any larger sum he wishes. The Minimum Payment Due is calculated at a 1% of the Current Balance (or such higher percentage as the Bank may from time to time specify at its sole discretion), plus all financial charges and other fees and charges (including without limitation the annual fee) payable hereunder, plus the amount exceeding the credit limit (if any) and the amount past due (if any), or such minimum charge as the Bank may from time to time decide, whichever is higher. Should the Current Balance be less than the minimum charge, the Minimum Payment Due shall be the amount of the Current Balance.

Clause 6.1(c) shall be amended to:

If the Minimum Payment Due shown on the Statement is not paid in full on or before the Payment Due Date, the Bank shall have the right to charge the Cardholder a late payment charge as specified in the Schedule and the applicable interest rate for the Card Account shall be 36% per annum with effect from the date of the next second monthly Statement following such Statement and even after the outstanding Minimum Payment Due (or the unpaid portion thereof) has been fully settled.

Clause 6.3 shall be amended to:

Payment made by the Cardholder to the Bank will only be considered to have been made until the relevant funds have been actually received by the Bank and without any set off, claim, condition, restriction or withholding whatsoever. The payment will be applied in the following sequence in or towards payment of:

- a) Minimum Payment Due specified in last Statement;
- b) all principal amounts in connection to One-Off Drawdown and all Balance Transfers;
- c) all principal amounts related to cash advances;
- d) all other amounts owed by the Cardholder to the Bank under this Agreement.

Notice of Amendment to Wing Hang Bank CASH Card/e-Money Loan Card Minimum Payment Due

Effective from the monthly statement of 30 July 2012 or after, the Minimum Payment Due shall be amended as follows:

Minimum Payment Due Card Type	Existing	New
CASH Card	4% of the New Balance (Min. Charge: HK\$50)	1% of the New Balance plus all applicable financial charges and other fees and charges (including annual fee) (Min. Charge: HK\$50)
e-Money Loan Card	2.8% / 4% of the New Balance (Min. Charge: HK\$50)	

Notice of Amendment to Wing Hang Bank CASH Card/e-Money Loan Card Financial Charge & Annualized Percentage Rate

In response to the changes in the Minimum Payment Due, effective from the monthly statement of 30 July 2012 or after, the respective Annualized Percentage Rate ("APR") of Cash Advance financial charge shall be amended as follows:

	Cash Advance Annual Rate [^] (APR)	
	CASH Card	e-Money Loan Card
Existing	15.8% - 24% (18.07% - 28.64%)	30% - 36% (35.81% - 44.58%)
Amended	15.8% - 24% (17.97% - 28.17%)	30% - 36% (36.14% - 44.56%)

[^]Note: If you fail to pay the Minimum Payment Due as specified in the statement in full on or before the Payment Due Date, the Bank shall have the right to charge a late payment charge and the applicable interest rate for the CASH Card Account / e-Money Loan Card Account shall be 36% per annum (APR: 44.56%) with effect from the date of the next second monthly statement following such statement and even after the outstanding Minimum Payment Due (or the unpaid portion thereof) has been fully settled.

If you do not agree to the above amendments, you must notify us of your objection in writing before 30 July 2012 so that appropriate arrangement 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.