

親愛的客戶：

### 永亨信用卡現金回贈比率修訂通知

由 2012 年 11 月 22 日起，永亨 Infinite、白金及鈦金信用卡(包括聯營卡)簽賬獎賞計劃之「現金回贈」比率將會修訂，詳情如下：

零售簽賬類別	回贈比率
<ul style="list-style-type: none"> <li>本地食肆簽賬</li> <li>海外簽賬 (網上交易及在海外之港幣交易除外)</li> </ul>	0.8% (維持不變)
<ul style="list-style-type: none"> <li>其他零售簽賬交易</li> </ul>	0.6%
<ul style="list-style-type: none"> <li>八達通自動增值金額</li> </ul>	0.4% (維持不變)
<ul style="list-style-type: none"> <li>繳付永明金融保單之保費 (只適用於永明金融聯營卡客戶)</li> </ul>	0.4% (維持不變)

註：其他條款及細則維持不變

若 貴客戶拒絕接受上述修訂條款及細則，請於 2012 年 11 月 21 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  
2012 年 9 月

Dear Customer,

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

With effect from 22 November 2012, the “Cash Rebate” Reward Scheme for Wing Hang Infinite, Platinum and Titanium Credit Card Cardholders (including Co-branded Credit Card) will be revised as follows:

Type of Retail Purchase Transaction	Rebate Ratio
<ul style="list-style-type: none"> <li>Local Food &amp; Beverage spending</li> <li>Overseas spending (excluding Internet transaction and Hong Kong dollar transaction made outside Hong Kong)</li> </ul>	0.8% (remain unchanged)
<ul style="list-style-type: none"> <li>Other retail transactions</li> </ul>	0.6%
<ul style="list-style-type: none"> <li>Octopus Automatic Add-Value reload amount</li> </ul>	0.4% (remain unchanged)
<ul style="list-style-type: none"> <li>Sun Life Financial premium payment (applicable to Sun Life Co-branded Credit Card only)</li> </ul>	0.4% (remain unchanged)

Notes: Other Terms and Conditions remain unchanged.

If you do not agree to the revised agreement, you must notify us of your objection in writing before 21 November 2012 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 2012