



## 關於華僑銀行信用卡之更改通知

親愛的VOYAGE信用卡持卡人：

多謝閣下對華僑銀行宏富理財VOYAGE卡及新加坡銀行VOYAGE卡的支持。本行現致函通知閣下以下有關VOYAGE信用卡計劃之條款及細則的修訂及安排。有關修訂及安排由2024年1月9日(「生效日」)起生效。主要修訂摘要內容如下：

- 有關轎車機場/港口接送服務的條件之修訂：由繳付全數年費的主卡持卡人於半年內享用一次免費服務修訂為繳付全數年費或累積年度簽賬滿HK\$150,000的主卡持卡人於一年內享用兩次特價服務
- 有關機場貴賓室計劃的享用條件及供應商之修訂：由LoungeKey提供的Mastercard Airport Experiences修訂為由DragonPass提供的Mastercard Travel Pass計劃；以及持卡人由無限次免費享用指定機場貴賓室修訂為每一個曆年內免費享用指定機場貴賓室4次

項目	重要通知 / 修訂 (新增之內容已劃上底線，而刪除之內容則以劃掉的方式以供識別)
2.7	已全數繳付不可退還的會員年費或已累積年度簽賬(自信用卡批核日期(日/月)起計)滿HK\$150,000(定義見條款8.2)的主卡持卡人，可每年免費享用特價單程服務一兩次。每次特價單程服務的費用為HK\$300。此免費特價單程服務有效期均為贈予日起計六個月一年(「有效期」)，並僅可於有效期內的任何時間使用。為免生疑問，所有由此免費特價單程服務引致的其他費用(包括但不限於任何午夜附加費及額外停車收費)，均由主卡持卡人負責。此免費特價單程服務不可予以累積使用，若主卡持卡人未能於有效期內使用，此免費特價單程服務將於到期後自動失效。本行會向合資格享用此免費特價單程服務的主卡持卡人發出通知。當此免費特價單程服務已被使用，本行會先將有關的HK\$300基本收費的全額於使用服務當天起3個月內直接誌賬於其主卡信用卡賬戶，倘若符合使用條件，該基本收費將會被如數退款至其信用卡賬戶。倘若銀行與主卡持卡人對主卡持卡人獲享此服務的資格或退款與否有任何爭議，本行擁有絕對酌情權作最終決定。

6	機場貴賓室計劃 - 由LoungeKey DragonPass提供的Mastercard® Airport Experiences Mastercard Travel Pass (「MCAE MTP計劃」)
6.1	作為VOYAGE信用卡計劃的其中一項優惠，持卡人可進入指定機場貴賓室並享用精選優惠及服務，惟須受本條款及細則及有關MCAE MTP計劃的條款及細則約束。有關優惠及服務詳情可瀏覽 <a href="http://airport.mastercard.com/mastercardtravelpass.dragonpass.com">airport.mastercard.com/mastercardtravelpass.dragonpass.com</a> 。就貴賓室優惠如有任何爭議，本行、Mastercard及DragonPass保留最終決定權。
6.2	持卡人可憑MTP應用程式出示其信用卡有效的DragonPass會籍，及登機證，並向貴賓室職員表明你的LoungeKey會員身份從而進入LoungeKey貴賓室。LoungeKey DragonPass貴賓室的職員會檢查信用卡的有效期，及對比持卡人的姓名及到訪LoungeKey DragonPass貴賓室當日的日期與登機證上的是否相同。如要兌換餐飲、水療和購物優惠，請先獲得優惠代碼，然後向商戶員工出示有效的優惠代碼。
6.3	持卡人可於每一個曆年內無限次免費享用LoungeKey DragonPass貴賓室4次，除非本行經官方通訊作另行通知(包括但不限於透過短訊或更新網站資訊)。持卡人的同行賓客享用此服務需每人每次收費US\$32或其他更新的收費，收費由MTP及/或DragonPass不時釐定或更新，請瀏覽 <a href="http://ocbc.com.hk">ocbc.com.hk</a> 。
6.4	參與MCAE MTP計劃的持卡人可能會受本行不時徵收的費用或收費所約束。此外，持卡人同意他/她將承擔所有使用MCAE MTP計劃而引致的成本、支出和費用(包括但不限於所有稅項及徵費)。
6.5	持卡人同意使用LoungeKey DragonPass貴賓室須受MCAE MTP計劃的使用條款及細則(「使用條款」)約束，該條款可於 <a href="https://airport.mastercard.com/en/conditions-of-use/mastercardtravelpass.dragonpass.com/terms-and-conditions">https://airport.mastercard.com/en/conditions-of-use/mastercardtravelpass.dragonpass.com/terms-and-conditions</a> 查閱。本行無法控制參與MCAE MTP計劃的貴賓室的營業時間、設施、服務或人員。持卡人同意貴賓室受個別貴賓室營運者的行政程序所規限，而有關的程序及條款可能會被不時更改、改變或修訂而不會預先通知本行或持卡人。對於持卡人直接或間接因使用LoungeKey DragonPass貴賓室而遭受或將遭受的損失或損害，本行概不負責。
8	宏富理財VOYAGE卡會員年費(「年費」)
8.1	宏富理財VOYAGE卡每年累積年度(自信用卡批核日期起計(日/月))簽賬(「合資格年度簽賬」)(定義見條款8.2)滿HK\$150,000，下一年度之年費即可獲自動豁免。

8.2	合資格年度簽賬包括誌賬於信用卡戶口之零售簽賬及現金透支。為免生疑問，以下類別的簽賬不會被視為合資格年度簽賬：包括但不限於電子錢包增值金額、繳費賬單、分期付款(除了免息供款)、汽車貸款供款金額、投資金額、籌碼兌換、銀行手續費、未誌賬/取消/退款的交易及任何未經許可或有舞弊及欺詐成份之簽賬。合符資格與否將根據本行的記錄確定，而有關記錄具終局性，並對所有客戶具約束力。
8.3	本行保留全權絕對酌情決定合資格年費豁免資格。
8.4	信用卡賬戶必須於本行豁免年費時維持有效及信用狀況良好。
8	原有條款8將重新編號為條款9。

若閣下於生效日期後繼續使用或保留其相關信用卡或信用卡賬戶，閣下將被當作接受有關更改。若閣下不同意有關更改，請於生效日之前以合理的書面通知我們終止信用卡服務。我們在實際收到通知後，有關閣下終止信用卡服務方被視為有效。如有任何查詢，歡迎致電本行的客戶服務熱線(852)2543 2223。

如本函中英文版之內容有歧義，一概以英文版為準。本行保留隨時及不時更改上述安排及條款及細則之權利。如有任何爭議，本行將保留最終決定權，而該決定具終局性並對所有客戶具約束力。

華僑銀行(香港)有限公司 謹啟

2023年10月

# Notice of change in relation to OCBC Credit Card

Dear Valued VOYAGE Card Cardholder,

Thank you for supporting OCBC Premier VOYAGE Card and Bank of Singapore VOYAGE Card. We would like to inform you of the following amendments to the Terms and Conditions Governing the VOYAGE Credit Card Program with effect from 9 January 2024 ("Effective Date"). Major changes as summarized below:

- Amendment to entitlement to Limousine Airport / Terminal Transfer Service: one complimentary service to Principal Cardholder within 6 months upon full annual fee payment will be amended as two discounted service to Principal Cardholder within 1 year upon full annual fee payment or accumulating annual spending of HK\$150,000
- Amendment to entitlement to and provider of Airport Lounge Program: Mastercard Airport Experiences provided by LoungeKey will be changed to Mastercard Travel Pass Program provided by DragonPass; and unlimited complimentary visits to selected airport lounges by Cardholder will be changed to 4 complimentary visits to selected airport lounges for every calendar year by Cardholder

Clause	Important Notice / Amendment (Contents with insertions are underlined and deleted contents are marked with strikethrough lines for indication)
2.7	<p><del>One complimentary one-way Service</del> <u>Two discounted one-way Services</u> will be awarded to the Principal Cardholder on a yearly basis upon his/her full payment of the non-refundable annual membership fee of the Principal Card charged to his/her Card OR accumulating annual spending of HK\$150,000 [refer to clause 8.2] with his/her Card per year [counting from the Card approval date (day/month)]. Each of the <u>discounted one-way Service</u> will be charged at <u>discounted rate</u> of HK\$300. <u>Both discounted one-way Service</u> are valid for one year. <del>This complimentary one-way Service is valid for six months</del> from the date of award (the "validity period") and can only be utilized at any time within the validity period. For the avoidance of doubt, if other charges are incurred in connection with <u>these discounted one-way Services</u> <del>this complimentary one-way Service</del> (including, without limitation, any midnight surcharges and extra stop service charges), the Principal Cardholder will continue to be liable for such charges. <u>These discounted one-way Services</u> are <del>This complimentary one-way Service</del> is non-cumulative and will lapse if not utilized by the Principal Cardholder within the validity period. Notification will be sent to the Principal Cardholder informing him/her of the award when the Principal Cardholder is eligible for the award. <u>Once these discounted one-way Services are</u> <del>Once this complimentary one-way Service is utilized,</del> full <u>discounted</u> basic fee of HK\$300 will be charged to his/her <u>Principal Card</u> account <u>accordingly directly within 3 months from the date of utilization</u> and such basic fee will be refunded to his/her Card account if the conditions for utilization are satisfied. The Bank shall have the absolute discretion to determine whether the Principal Cardholder is entitled to the award <del>or whether the refund is to be made</del> if there is any dispute between the Bank and the Principal Cardholder.</p>

6	<b>AIRPORT LOUNGE PROGRAM – MASTERCARD® AIRPORT EXPERIENCES TRAVEL PASS PROVIDED BY LOUNGEKEY DRAGONPASS ("MCAE MTP PROGRAM")</b>
6.1	As part of the benefits under the VOYAGE Credit Card Program, the Cardholder will have access to selected airport lounges and receive certain benefits and services pursuant to <u>these terms and conditions</u> and the terms and conditions of the MCAE MTP Program. Details of such benefits and services can be found on <a href="http://airport.mastercard.com/mastercardtravelpass.dragonpass.com">airport.mastercard.com/mastercardtravelpass.dragonpass.com</a> . <u>With all dispute related to privileges offered by the Airport Lounge Program, the decision of the Bank, Mastercard and DragonPass will be final.</u>
6.2	The Cardholder will be able to gain access to the LoungeKey DragonPass participating lounges by presenting the Card valid <u>DragonPass membership on the app</u> and boarding pass and identify yourself as a LoungeKey customer. The lounge staff will check the validity date of the Card and match the Cardholder's name with the boarding pass bearing the same date of the access. To redeem dining, spa and shopping offers, select your preferred offer and generate an offer code. Present the valid offer code to the cashier and redeem the offer.
6.3	The Cardholder will be entitled to <del>unlimited 4</del> complimentary visits to any LoungeKey DragonPass participating lounges <u>every calendar year</u> unless otherwise communicated via official communications from the Bank (including without limitation via SMS or updates on website). Visit by the Cardholder's accompanying guest will be charged at a rate of US\$32 per person per visit as <u>determined or updated by DragonPass from time to time, or such other rate as updated</u> . <del>Please visit <a href="http://ocbc.com.hk">ocbc.com.hk</a> for the charges.</del>
6.4	Participation by the Cardholder in the MCAE MTP Program may be subject to such fees or charges as may be imposed by the Bank from time to time. In addition, the Cardholder agrees that he/she will be liable for all costs, expenses and fees (including without limitation, all taxes and levies) incurred in connection with the use of the MCAE MTP Program.
6.5	The Cardholder agrees that access to the LoungeKey DragonPass participating lounges is subject to the MCAE MTP Program's <u>Terms and Condition of Use</u> (the " <u>Condition of Use Terms</u> "), which is available at <a href="https://airport.mastercard.com/en/conditions-of-use/mastercardtravelpass.dragonpass.com/terms-and-conditions">https://airport.mastercard.com/en/conditions-of-use/mastercardtravelpass.dragonpass.com/terms-and-conditions</a> . The Bank has no control over the opening hours, facilities, service or personnel of any of the LoungeKey DragonPass participating lounges in the MCAE MTP Program. The Cardholder agrees that the said lounges are subject to the administrative procedures of the individual lounge operators and such procedures and the <u>Condition of Use Terms</u> may be altered, changed or modified without prior notification to the Bank or the Cardholder. <b>The Bank shall not be liable for all losses or damages suffered or to be suffered by the Cardholder directly or indirectly arising from or in connection with the use of the LoungeKey DragonPass participating lounges.</b>

8	<b>Premier Voyage Card Annual Membership Fee ("Annual Fee")</b>
8.1	<u>Premier Voyage Card Annual Fee of the following year will be automatically waived by accumulating Eligible Annual Spending of HK\$150,000 ("Eligible Annual Spending") [refer to 8.2] with Card per year [counting from the Card approval date].</u>
8.2	<u>Eligible Annual Spending include retail transactions and cash advances posted in Card account(s). For the avoidance of doubt, the following types of transaction shall not be regarded as Eligible Annual Spending: including but not limited to digital wallet top-up transaction, bill payment, instalment amount [except Interest-free Instalment], car loan repayment amount, investment amount, casino, fees &amp; charges, unposted/ cancelled/refunded transaction, any unauthorised transactions or fraud and abuse transactions. Eligibility of any transaction will be determined based on the Bank's record which shall be final, conclusive and binding on all Cardholders.</u>
8.3	<u>The Bank reserves the right to determine the eligibility of Annual Fee waiver entitlement at its sole and absolute discretion.</u>
8.4	<u>The Card account must remain valid and in good credit standing at the time when the Bank waive the Annual Fee.</u>
8	The original clause 8 will be re-numbered to 9.

You will be deemed to have accepted the above amendments if you continue using or retaining your relevant Card or Card Account after the Effective Date. If you do not want to be bound by the above amendments, please give us reasonable written notice to terminate the credit card service. Termination of the credit card service by you is only effective after we have actually received the Card and/or notice before the Effective Date. For any enquiries, please contact our Customer Service Hotline at (852) 2543 2223.

If there is any inconsistency or conflict between the English and Chinese versions of this notice, the English version shall prevail. The Bank reserves the right to amend the above arrangements and the terms and conditions at any time and from time to time. In case of disputes, the decision of the Bank shall be final, conclusive and binding on all customers.

OCBC Bank (Hong Kong) Limited

October 2023