

親愛的客戶：

感謝閣下支持華僑永亨信用卡。

「華僑永亨飛行里程計劃」將會於2021年9月24日（「生效日」）全面終止。於生效日前，閣下可申請將餘下的獎賞積分全數兌換為「亞洲萬里通」里數或0.5%現金回贈（即每200獎賞積分可兌換為HK\$1現金回贈，以四捨五入至HK\$0.01計算）。如閣下希望將餘下的獎賞積分兌換為「亞洲萬里通」里數，請於生效日之前向本行提交「華僑永亨飛行里程計劃「亞洲萬里通」轉換表格」（「轉換表格」）以作申請，轉換表格可於本行網站www.ocbcwhhk.com下載。0.5%現金回贈的兌換申請則可致電本行客戶服務熱線（852）2543 2223處理。任何「亞洲萬里通」里數或0.5%現金回贈的兌換申請將被視作為一次性兌換全數餘下的獎賞積分處理。於兌換完成後，閣下的獎賞計劃將自動轉換為「高達0.8%現金回贈」計劃，而閣下的簽賬獎賞將會以現金回贈形式自動於簽賬後的下一期月結單內顯示並存入閣下的信用卡賬戶內。於此獎賞計劃下，閣下於本地食肆及海外簽賬將可享高達0.8%現金回贈，而其他零售簽賬則可獲高達0.5%現金回贈。

由生效日起，獎賞積分不可再用以兌換「亞洲萬里通」里數，而本行於生效日當日或之後收到的所有兌換申請將被視作為兌換0.5%現金回贈之申請處理。當完成全數獎賞積分兌換後，閣下的獎賞計劃將自動轉換為「高達0.8%現金回贈」計劃。越早轉換獎賞計劃，越早享受簽賬高達0.8%現金回贈。

「高達0.8%現金回贈」計劃受相關條款及細則約束。有關詳情請參閱以下的華僑永亨信用卡 - 「高達0.8%現金回贈」計劃條款及細則。

如本函中英文版本之內容有任何歧異或衝突，一概以英文版本為準。本行保留隨時及不時更改上述安排及有關條款及細則之權利。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。

如有查詢，歡迎致電本行的客戶服務熱線（852）2543 2223。

華僑永亨銀行有限公司 謹啟

2021年7月

華僑永亨信用卡 - 「高達0.8%現金回贈」計劃條款及細則：

1. 「高達0.8%現金回贈」只適用於已選擇現金回贈計劃或因華僑永亨飛行里程計劃之終止而轉換至現金回贈計劃之Infinite卡/World卡/白金卡客戶（包括聯營卡）。
2. 0.8%現金回贈比率只適用於所有本地食肆及海外簽賬（網上交易及在海外之港幣交易除外）。
3. 其他零售簽賬交易、每月汽車貸款供款金額及八達通自動增值金額只可獲0.5%現金回贈（「基本回贈比率」）。若新批核的汽車貸款而首次於信用卡供款之誌賬日期為2017年1月4日或之後，每月供款可享之現金回贈上限為每筆HK\$50。
4. 以永明金融聯營卡繳付永明金融保單之保費只可獲0.3%現金回贈。
5. 有關商戶類別之定義，概以Visa、Mastercard、中國銀聯國際組織及商戶的收單行設定為準。
6. 「現金回贈」將於簽賬後下一期月結單內回贈。月結單之回贈金額若少於HK\$1，將不獲享「現金回贈」。客戶於每期月結單可獲贈之現金回贈上限為5倍現有賬戶信用額（不包括臨時加額及自行入數增加信用額）之基本回贈比率計算。
7. 「現金回贈」不適用於以下交易類別：現金透支、靈活錢免息分期金額、「易繳費」交易金額、結餘轉戶、籌碼兌換、所有信用卡收費、任何虛假交易及其他未經許可之交易、已取消或退款之交易。
8. 所獲贈之「現金回贈」只可用作扣減零售簽賬或現金透支，並不可轉為現金。「現金回贈」存入信用卡賬戶時，客戶之戶口必須正常；如客戶已取消或被取消信用卡，銀行有權在任何情形下，取消所累積之「現金回贈」。
9. 華僑永亨銀行保留一切權利修訂現金回贈的比率及其他相關條款。如有任何爭議，銀行保留最終決定權。

Dear Valued Customer,

Thank you for supporting OCBC Wing Hang Credit Card.

Please be informed that our “OCBC Wing Hang Travel Reward Scheme” will be terminated in its entirety on 24 September 2021 (“Effective Date”). Prior to the Effective Date, you can choose either to convert all your remaining bonus points to Asia Miles or 0.5% Cash Rebate (i.e. every 200 bonus points can be converted to HK\$1 cash rebate, rounded up to the nearest cent). If you would like to convert your remaining bonus points to Asia Miles, please apply by submitting to us the “OCBC Wing Hang Travel Reward Scheme Asia Miles Conversion Form” (“Conversion Form”) prior to the Effective Date. The Conversion Form can be downloaded from our website www.ocbcwhhk.com. On the other hand, application for conversion of 0.5% Cash Rebate can be made via our Customer Service Hotline at (852) 2543 2223. Any application for conversion of Asia Miles or 0.5% Cash Rebate will be treated as an application for converting all of the remaining bonus points in a single conversion. Upon completion of the conversion, your reward scheme will be automatically switched to “Up to 0.8% Cash Rebate” Scheme, and your subsequent spending reward will be credited to your credit card account on the next statement after transaction. You can enjoy up to 0.8% Cash Rebate on local food & beverage spending and overseas spending and up to 0.5% Cash Rebate on other retail transactions under this reward scheme.

Starting from the Effective Date, bonus point can no longer be used to convert to Asia Miles and all applications for conversion received by us will be deemed to be for the 0.5% Cash Rebate. Once the conversion of the remaining bonus points is completed, your reward scheme will then be switched to “Up to 0.8% Cash Rebate” Scheme automatically. The earlier you make the conversion application, the earlier you can enjoy up to 0.8% cash rebate on your spending.

The “Up to 0.8% Cash Rebate” Scheme is subject to the relevant terms and conditions. Please refer to the “OCBC Wing Hang Credit Card – Terms and Conditions for “Up to 0.8% Cash Rebate” Scheme below for details.

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 relevant 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.

For enquiries, please contact our Customer Service Hotline at (852) 2543 2223.

OCBC Wing Hang Bank Limited
July 2021

OCBC Wing Hang Credit Card – Terms and Conditions for “Up to 0.8% Cash Rebate” Scheme

1. “Up to 0.8% Cash Rebate” Scheme is only applicable to Infinite Card / World Card / Platinum Card Cardholder (including Co-branded Cardholder) who has opted for the Cash Rebate Scheme or switched to the Cash Rebate Scheme as a result of the termination of the OCBC Wing Hang Travel Reward Scheme.
2. 0.8% Cash Rebate ratio is only applicable to **Local Food & Beverage spending** or **Overseas spending** (excluding Internet transaction and Hong Kong dollar transaction made outside Hong Kong).
3. Other retail spending transactions, monthly car loan repayment amount and Octopus Automatic Add-Value reload amounts are eligible to 0.5% Cash Rebate (“Standard Rate”). If the first credit card billing for the newly approved car loan is posted on or after 4 January 2017, the cash rebate cap is HK\$50 per transaction.
4. Sun Life Financial premium payment made by the Sun Life Financial Co-branded card are eligible to “0.3% Cash Rebate” only.
5. Merchant category shall be determined at the sole and absolute discretion of merchant codes by Visa / Mastercard / UnionPay and the merchant acquiring bank.
6. The Cash Rebate will be shown on the next statement after transaction. No Cash Rebate will be granted if the total Cash Rebate in each monthly statement is less than HK\$1. The monthly Cash Rebate is capped at the Standard Rate of 5 times of the current permanent credit limit (not applicable to temporary credit limit and extra credit limit induced by credit balance).
7. The following transactions are not eligible for Cash Rebate: cash advances, cash installment plan transactions, Bill Payment transactions, Balance transfers, casino, all fees and charges, any counterfeit and unauthorized transactions, cancelled or refunded transactions.
8. All Cash Rebate rewards can only be used to offset retail spending / cash advances and cannot be converted into cash. The Cardholder’s account must be valid and in good standing when the Cash Rebate is credited to the account. If the Cardholder cancels the account or the Bank under any circumstances cancels the account, the Bank shall forfeit the Cash Rebate accumulated in the Cardholder’s account.
9. OCBC Wing Hang Bank reserves the right to amend the cash rebate ratio and the relevant terms and conditions. In case of any disputes, the Bank’s decision shall be final and conclusive.