



親愛的客戶：

多謝使用華僑銀行信用卡。我們現致函通知閣下以下2項安排。

為保障閣下的權益，由2023年10月25日起(「生效日」)，我們將會為閣下取消超逾信用額安排\*。相關安排將不會收取額外費用。如閣下在生效日起或之後繼續需要此安排，可於 [ocbc.com.hk/cmh/files/Card/C5.pdf](http://ocbc.com.hk/cmh/files/Card/C5.pdf) 下載及填妥超逾信用額安排申請表，寄回香港郵政總局郵箱514號華僑銀行卡務中心、傳真至2854 2370或致電客戶服務熱線(852) 2543 2223以便辦理閣下同意選擇接受超逾信用額安排之申請，我們將於2023年10月27日起為閣下安排。

此外，為響應環保支持綠色生活，我們將繼續以電子形式發送有關信用卡服務之通告予閣下(此安排並不影響閣下現有收取電子結單、電子交易通知書及推廣資訊之設定(如適用))，而有關安排將不會收取額外費用。如閣下欲以紙本形式接收有關通告，請致電客戶服務熱線(852) 2543 2223更改有關設定。

如有任何查詢，歡迎致電我們的客戶服務熱線(852) 2543 2223。

華僑銀行卡務中心  
2023年8月

\* 請注意，持卡人使用信用卡之總欠額不得超逾信用額。但我們可在絕對的酌情權下准許作出的交易超逾信用額或綜合信用額及持卡人須負責就該等交易款項及有關收費及費用(包括但不限於超逾信用額收費)。惟超逾信用金額由我們最終決定。詳情請參閱「持卡人協議」第4及第7項。儘管閣下拒絕此安排，信用卡賬戶在若干情況下(包括但不限於不需要授權亦可進行付款的交易(如八達通自動增值)、已獲批核但延遲誌賬的交易及直接由信用卡組織授權的交易)仍可能超逾信用額而毋須事先通知。當結欠總額超過信用額，我們將會徵收「信用卡費用及收費附錄表」上列明的超逾信用額收費。附屬卡或可超逾其指定信用額，但將會限於主卡之信用額之內。商務信用卡及個人信用卡的超逾信用額須各自安排，惟商務信用卡不可超逾公司的總信用額。

Dear Customer,

Thank you for choosing OCBC Credit Card. We would like to inform you on the following 2 arrangements.

To protect your benefits, starting from 25 October 2023 ["Effective Date"], we would opt out the Over-The-Limit Facilities\* for you. No additional fees and charges will be imposed on the above arrangement. If you would like to continue using this facility after the Effective Date, please download and complete the Set-up Over-The-Limit Facilities Request Form at [ocbc.com.hk/cmh/files/Card/C5.pdf](https://ocbc.com.hk/cmh/files/Card/C5.pdf), mail to OCBC Card Centre at G.P.O Box 514, Hong Kong, fax to 2854 2370 or contact our Customer Service Hotline at [852] 2543 2223 for enrollment, and we would arrange for you accordingly from 27 October 2023.

In addition, to protect the environment, we will continue to send you notices relating to credit card service in electronic format (it does not affect your existing settings for receiving eStatement, eAdvice and promotional message [if applicable]) and no additional fees and charges will be imposed on this arrangement. If you would like to receive the relevant notice in paper format, please contact our Customer Service Hotline at [852] 2543 2223 for updating relevant setting.

For any enquiries, please contact our Customer Service Hotline at [852] 2543 2223.

OCBC Card Centre  
August 2023

\*Please note that the cardholder must not use the card to a total amount exceeding the credit limit. However, we may at our absolute discretion permit transaction to be effected in excess of the credit limit or combined credit limit and the cardholder shall be liable for such transaction and the related fees and charges (including without limitation over-the-limit fee). We reserve the sole right to determine the amount of excess of your credit limit. For details, please refer to section 4 and section 7 in the Cardholder Agreement. Despite your opt out request from this facility, the card account may still be subject to over-the-limit scenario under certain circumstances (including but not limited to the posting of transactions which do not require authorization for effecting payment (e.g. Octopus automatic reload), transactions approved yet late posted and transactions directly authorized by the card association) without prior notice. When your current balance exceeds your credit limit, the Bank will charge an over-the-limit fee as specified in the Credit Card Fee & Charge Schedule. Supplementary card may exceed its designated credit limit, but it will be restricted within the credit limit of principal card. The Over-The-Limit Facilities of business credit card and personal credit card need to be arranged separately, in which business credit card limit should not exceed the credit limit of the company.