

Reminder

- Indicate clearly the amount to be credited to **each credit card account** in the box provided on the payment coupon.
- Make cheque(s) crossed and payable to **"Standard Chartered Bank (Hong Kong) Limited"**.
- Please clearly write down your Credit Card account number(s), amount to be settled for each Credit Card account and your contact phone number at the back of your cheque.
- Enclose the payment coupon with your cheque(s) at least 3 clearing days before the Payment Due Date.
- Send your cheque(s) to G.P.O. Box 785, Hong Kong.

備忘事項

- 請於付款存根上之指定位置，填上個別信用卡戶口之付款銀碼。
- 請將支票劃線並註明支付「渣打銀行(香港)有限公司」。
- 於支票背後清楚填寫閣下每張信用卡的賬戶號碼、每張信用卡欲繳付之金額及你的聯絡電話號碼。
- 將付款存根連同支票最遲於繳款日期前三個結算日一併附上。
- 寄交香港中環郵政總局信箱785號。

Change of Customer Information Request 客戶資料更改表格

Please complete the form below in English BLOCK letters, and return to Standard Chartered Bank (Hong Kong) Limited at G.P.O. Box 785, Hong Kong. 請以英文正楷填寫表格及寄回「香港郵政總局信箱785號渣打銀行(香港)有限公司」。

PO Box is not allowed. To change the contact information of your banking accounts, please use Standard Chartered Online services or make your request at any branch. 郵政信箱並不適用。如更改其他銀行戶口資料請選用網上理財服務或前往任何一間分行。

Credit Card Account No. 信用卡戶口號碼：

New Correspondence Address 新通訊地址：

Flat 室 Floor 樓數 Block 座數 House 樓 / Building 大廈

Estate 屋邨 / Garden 花園

No. and Name of Street 門牌號數及街道名稱

District 分區 / Area 地區

New Phone No. 新電話號碼：

Home 住宅

Office 辦公室

Mobile 手提電話

New E-mail Address 新電郵地址：

Cardholder's Signature 持卡人簽署
(Please use signature on file with the Bank 請用留存本行紀錄之簽署式樣)

有關信用卡賬戶之重要資料

如何結算閣下之信用卡賬戶

- 渣打 / 銀通自動櫃員機：閣下只需在本行開有往來或儲蓄戶口，即可透過渣打 / 銀通自動櫃員機轉賬付款。
- 客戶服務熱線：閣下已擁有本行的電子理財私人密碼，可直接致電(852) 2886-4111 於選擇語言後按8-1-1-3，透過閣下在本行之往來或儲蓄戶口繳付賬項。
- 網上銀行服務：閣下可於本行網址：www.standardchartered.com.hk 登入渣打網上理財，透過閣下在本行之往來或儲蓄戶口繳付賬項。
- 自動轉賬授權(DDA)：款項將在繳款日期後一個結算日內自閣下之往來或儲蓄戶口中扣除，此項服務不收取任何費用。閣下只需致電本行24小時客戶服務熱線(852)2886-4111，索取自動轉賬授權書。
- 繳費靈(PPS)：閣下可使用音頻電話或互聯網，透過「繳費靈」從香港任何一個指定的銀行戶口轉賬繳款。閣下只須在繳款日期前一個結算日處理賬項即可。每日每戶轉賬款額不可高於港幣十萬元(包括易辦事)。查詢詳情請致電「繳費靈」錄音熱線 900 0022 2329 (英語)或 900 0022 2328 (粵語)。請致電18031 (英語)或 18033 (粵語)或登入網站www.ppsk.com繳付賬項。渣打信用卡之「繳費靈」商戶編號為"21"。閣下於星期一至五晚上七時前之付款交易，將作即日處理。
- 郵寄付款：閣下只須以劃線支票，抬頭請寫「渣打銀行(香港)有限公司」，並在支票背面寫上閣下之信用卡號碼，連同付款存根最遲於繳款日期前三個結算日寄回香港中環郵政總局信箱785號。切勿郵寄現金。
- 現金存款機：閣下可於各渣打分行或渣打自助銀行中心的現金存款機存入現金繳賬。

所有繳款，包括透過支票及銀行轉賬，會在收賬後第一個結算日生效。

信用卡遺失或被竊

如閣下之渣打信用卡遺失或被竊，應立即致電本行24小時客戶服務熱線(852) 2886-4111。

最低付款額 / 繳款分期

- 閣下須於繳款日期前繳付不少於月結單上列明之「最低付款額」，或繳清全部賬項。有關信用卡賬戶的付款或實項須按下列次序或本行不時認為適當的次序應用：—
- 利息及其他被動收費；
 - 根據有關信用卡持卡人協議之「執行的開支」條款持卡人負責償還本行的費用及開支；
 - 經本行不時推行之優惠計劃所提供，並以優惠利率計算及於最近的月結單上顯示的現金透支及購買貨品及 / 或服務的款項 (任何積分購物除外)；
 - 以本行不時公佈之利率計算並於最近的月結單上顯示的一般購買貨品及 / 或服務的款項 (任何積分購物除外)；
 - 以本行不時公佈之利率計算並於最近的月結單上顯示的一般現金透支；
 - 未顯示在任何月結單上的交易指示所涉款項。

如閣下持有兩個或以上信用卡戶口，請分別註明個別戶口之付款銀碼。

利息與收費

- 如欲索取服務費用一覽表或查詢有關費用，可致電渣打信用卡24小時客戶服務熱線(852) 2886-4111。
- 年費 - 本行每發出一張新主卡 / 附屬卡及在該主卡 / 附屬卡發出後的每個周年日，均收取年費。
 - 財務費用 - 閣下可選擇於「繳款日期」或之前繳付「最低付款額」。若閣下該月的繳款少於「新賬項」之總額，本行將根據閣下每日賬戶之結欠收取財務費用。財務費用會由購物當日起計算至繳清費用為止。若本行之記錄顯示，持卡人未能在任何月結單上所訂明的繳款日期或之前繳付有關月結單上所訂明的「最低付款額」並超過本行不時設定的次數，則本行有權使用本行不時公佈的較高的利率計算財務費用。詳情請致電24小時客戶服務熱線(852) 2886-4111查詢。
 - 現金透支手續費及利息 - 每項現金透支，閣下須向本行繳付手續費及利息。利息自現金透支之日計起，直到現金透支完全償還為止。若本行之記錄顯示，持卡人未能在任何月結單上所訂明的繳款日期或之前繳付有關月結單上所訂明的「最低付款額」並超過本行不時設定的次數，則本行有權使用本行不時公佈的較高的利率計算現金透支利息。詳情請致電24小時客戶服務熱線(852) 2886-4111查詢。
 - 逾期費用 / 過時補加費 - 若閣下在「繳款日期」尚未繳付「最低付款額」，須另付逾期費用。若閣下連續三個月未能在月結單指定之「繳款日期」前繳付「最低付款額」，本行則收取過時補加費。
 - 手續費 - 在下列情況下，本行將收取手續費：
甲. 本行將所收到聲稱用以支付任何收費的支票提交兌現，但卻不獲兌現；或
乙. 本行未能收到根據直接扣款或自動轉賬指示支付的款項。
 - 購物手續費
 - 月結單檢索費
 - 外幣支票繳款費 - 如以外幣支票繳付任何收費，須另付手續費。
 - 現金提款費 - 如閣下從信用卡賬戶提取現金並要求本行以支票 / 本票支付須另收費。
 - 超過信用手續費 - 倘信用卡賬戶的未清付之積欠款項 (包括所有收費) 於截數日期起逾信用卡賬戶的信用額，須繳交手續費。該手續費將列入下一張月結單中。
 - 補發費 - 在現有信用卡期滿前補發信用卡須繳付補發費。
 - 提早清繳分期付款計劃 - 若閣下提早清繳分期付款計劃中的所有餘額，本行將收取手續費 (或按分期付款計劃傳單所示之手續費)。

外幣簽賬

- 在海外或香港以外幣簽賬
就所有以外幣(即除港幣之外的任何貨幣)交易的賬項，將按 VISA / MasterCard International 從國際市場兌換率中選擇的或有關政府強制適用的兌換率，於 VISA / MasterCard International 處理有關簽賬之日期折算為相應數額的港幣，另加本行收取的 0.95% 連同 VISA / MasterCard International 就兌換該等賬項向本行收取之交易費，以計算客戶應付金額。此外，由於市場匯率經常波動，實際採用的匯率可能與簽賬當日的匯率有所不同。
VISA / MasterCard International 現行向本行對所有在海外以外幣交易的賬項會收取 1% 作為交易費。
甲. MasterCard International 對所有在香港以外幣交易的賬項會收取 0.2% 作為交易費。
- 在海外以港幣簽賬
MasterCard International 現行向本行對所有在海外以港幣交易的賬項收取 0.8% 作為交易費。本行將從信用卡賬戶扣除該交易費。

透支現金限額

閣下之透支現金限額將不時被銀行檢討。閣下可隨時透過24小時客戶服務熱線查詢有關閣下最新的透支現金限額。

有關賬戶問題

如閣下對賬戶有任何問題，請致電24小時客戶服務熱線(852) 2886-4111。

(中文譯本之文義如與英文本有異，概以英文本為準。)

Important Information About Your Credit Card Statement

How To Settle Your Account

- Standard Chartered/Jetco ATMs:** You may settle your account by bank account transfer through Standard Chartered or Jetco ATMs if you maintain current/savings account(s) with our Bank.
- Customer Service Hotline:** If you have our Tele-electronic Identification Number ("TIN"), you can simply call (852) 2886-4111 and press 8-1-1-3 after select language, to transfer funds for settlement from your current/savings account(s) with our Bank.
- Internet Banking Service:** You may login Standard Chartered Online at our website www.standardchartered.com.hk to make payment from your current/savings account(s) with our Bank.
- Direct Debit Authorization (DDA) Service:** Your designated bank current/savings account will ONLY be debited one clearing day after the Payment Due Date. There is no additional charge for this service. Simply call our 24-hour Customer Service Hotline (852) 2886-4111 for a DDA Registration Form.
- Payment by Phone Service (PPS):** PPS allows you to transfer funds from any designated bank account in Hong Kong simply by a long phone or internet. Just make your payment one clearing day BEFORE the Payment Due Date. The funds to be transferred should not be more than HK\$100,000 per account per day (including EPS). For details, dial the PPS pre-recorded hotline on 900 0022 2329 (English) or 900 0022 2328 (Cantonese). Please call 18031 (English) or 18033 (Cantonese) or visit website www.ppsk.com to make your payment. The PPS merchant code for Standard Chartered Credit Cards is "21". Payment transactions made before 7:00pm from Monday to Friday will be processed on the same day.
- Payment by Mail:** Simply pay by a crossed cheque made payable to "Standard Chartered Bank (Hong Kong) Limited", write your card number on the back of the cheque and send it with your payment coupon at least 3 clearing days before the Payment Due Date to G.P.O. Box 785, Hong Kong. Please do NOT send cash through the post.
- Cash Deposit Machine:** You may deposit cash at Cash Deposit Machine at Standard Chartered branches or Standard Chartered Automated Banking Centres.

All payments including cheques and bank account transfers are applied to card account(s) on the clearing day following the day of receipt.

Report a Lost or Stolen Card Immediately

If your card is lost/stolen, please call our 24-hour Customer Service Hotline (852) 2886-4111.

Minimum Payment/Payment Allocation

You must pay at least the "Minimum Payment Due" on or before the Payment Due Date. You can also pay the full amount of your bill ("Total New Balance") or any amount in between. Payments and credits received in respect of the Card Account shall be applied in the following order or in any other order as the Bank from time to time thinks fit:-

- interest and other involuntary Charges;
- costs and expenses for which any Cardholder is liable to reimburse the Bank under the "Expenses of Enforcement" Clause of the respective Credit Card Cardholder Agreement;
- cash advances and the amount of purchases of goods and/or services (excluding any Bonus Points Purchase) which are shown in the last Statement and are subject to special interest rate(s) offered under the promotional program(s) launched by the Bank from time to time;
- the amount of purchases of goods and/or services (excluding any Bonus Points Purchase) shown in the last Statement and to which the interest rate as published by the Bank from time to time for the calculation of interest on usual purchases applies;
- cash advances shown in the last Statement and to which the interest rate as published by the Bank from time to time for the calculation of interest on usual cash advances applies;
- the amount incurred in respect of Transaction Instructions not yet shown in any Statement.

If you have more than one account, please specify the amount you wish to pay to EACH account.

Fee & Charges

For a copy of the "List of Service Charges" or any inquiries, please call Standard Chartered Credit Card 24-hour Customer Service Hotline at (852) 2886-4111.

- Annual Fee - An annual fee is payable on issue of Principal Card / Supplementary Card and on each anniversary of the date of issuance.**
- Finance Charge - You may choose to pay the specified "Minimum Payment Due" on or before the Payment Due Date. If you have paid less than the "Total New Balance", a finance charge on your daily outstanding balance will be levied. Finance charge will be calculated from the date of transaction to the date of repayment in full. If the Bank's record shows that the "Minimum Payment Due" has not been paid on or before the Payment Due Date for such number of instances as determined by the Bank from time to time, the Bank is entitled to apply a higher rate as published by the Bank from time to time for the calculation of finance charge. Please call our Customer Service Hotline (852) 2886-4111 for details.**
- Cash Advance Charge and Interest - A handling fee will be charged for each cash advance. Interest will be accrued on each cash advance from the date of cash advance until repayment in full. If the Bank's record shows that the "Minimum Payment Due" has not been paid on or before the Payment Due Date for such number of instances as determined by the Bank from time to time, the Bank is entitled to apply a higher rate as published by the Bank from time to time for the calculation of interest on cash advance. Please call our Customer Service Hotline (852) 2886-4111 for details.**
- Late Charge/Late Fee - If you fail to pay the specified "Minimum Payment Due" by the Payment Due Date, a late charge will be levied. Furthermore, if you fail to pay the "Minimum Payment Due" for three consecutive months, a late fee will be collected.**
- Handling Charge - Payable whenever:-**
 - the Bank presents a cheque received in purported payment of any charge but not honoured upon presentation for payment; or
 - the Bank seeks payment pursuant to direct debit or autopay instructions but such payment is not received by the Bank.
- Sales Draft Retrieval Fee**
- Statement Retrieval Fee**
- Charge for Foreign Currency Cheque Repayment - Payable whenever a foreign currency cheque is presented for repayment of any Charge.**
- Withdrawal Fee - Payable on the issuance of a cheque / cashier's order by the Bank at the Cardholder's request for any cash withdrawal from the Card Account.**
- Overlimit Handling Charge - If as at any Statement date the outstanding debit balance (including all Charges) under the Card Account exceeds the credit limit assigned to it, a charge is payable and shall be posted to the next following Statement.**
- Card Replacement Fee - Payable on issue of a replacement Card before expiry of the existing Card.**
- Charge for Instalment Plan Early Repayment - A handling charge (or otherwise specified in the respective instalment program) will be chargeable if you repay the instalment plan in full before its maturity.**

Foreign Currency Transactions

- Transactions in Currencies other than Hong Kong Dollars Incurred Outside of Hong Kong or in Hong Kong**
All transactions effected in a currency other than Hong Kong Dollars will be converted from the transaction currency into Hong Kong Dollars at a wholesale market rate selected by VISA / MasterCard International from within a range of wholesale market rates or the government-mandated rate in effect on the date when VISA / MasterCard International process the transactions plus 0.95% imposed by the Bank and a reimbursement charge representing the charge imposed by VISA / MasterCard International on the Bank. Such exchange rate may differ from the rate on the transaction date due to market fluctuation. The current reimbursement charges imposed by VISA / MasterCard International on the Bank for transactions in currencies other than Hong Kong Dollars incurred outside of Hong Kong is 1%. MasterCard International will also impose a reimbursement charge of 0.2% on the Bank for transactions in currencies other than Hong Kong Dollars incurred in Hong Kong.
- Transactions in Hong Kong Dollars Incurred Outside of Hong Kong**
MasterCard International will impose a reimbursement charge of 0.8% on the Bank for transactions in Hong Kong Dollars incurred outside of Hong Kong. Such charge will be debited from the Card Account directly.

Cash Advance Limit

Your Cash Advance Limit will be reviewed from time to time by the Bank. Your latest Cash Advance Limit at any relevant time can be ascertained by calling our 24-hour Customer Service Hotline.

Any Query About Your Card Account

Please call our 24-hour Customer Service Hotline (852) 2886-4111.

(Should there be any inconsistency between the English and the Chinese versions of the information here, the English version shall prevail.)