

# Intentionally Left Blank

## 特意留白

### Important Note 重要提示

Please be aware of bogus phone call purportedly from banks, citing account irregularities and requesting input of personal information. Please note that the Bank will not ask for personal information through pre-recorded messages. Do not disclose any personal information to suspicious calls. If in doubt, ask for the caller's contact details and verify with the Bank. Should you suspect any information leakage in a bogus phone call, please contact our staff at **2886-8868 (press 2-6-0)** or report to Police immediately. 鑑於最近有偽冒語音電話聲稱客戶之戶口出現異常情況藉此索取個人資料，本行特此提醒客戶本行絕不會透過語音電話索取個人資料。客戶切勿向可疑來電透露個人資料。如對來電者身份有懷疑，請要求來電者提供聯絡資料，並與銀行核實。如懷疑曾向可疑來電提供個人資料，請盡快與本行職員查詢(2886-8868按1-6-0)或與警方聯絡。

As part of our endeavour to keep our records updated, and to maintain a high quality of service, we would appreciate it greatly if you could inform us of any changes to your personal particulars when they occur. Please use our Standard Chartered Online services or visit our branch for changes to your personal particulars. Please contact us at 2886 4111 for assistance at any time. It's always a pleasure serving you. 為使能為您提供更完善的服務，我們需要不時更新客戶個人資料，以確保閣下的客戶紀錄載有最新及相關的資料。如閣下的個人資料有任何更改，歡迎使用本行之網上銀行服務或親臨本行任何分行辦理。如有任何查詢，請致電熱線2886 4111，我們樂意為閣下提供服務。

### 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 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 [sc.com/hk](http://sc.com/hk) to make payment from your current/savings account(s) with our Bank.
- Direct Debit Authorization 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 tone 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.pps.hk](http://www.pps.hk) 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 repayment slip 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.

If you are holding a UnionPay Dual Currency Credit Card, please make repayment to the HKD and CNY accounts separately. You can repay your CNY account either with Hong Kong dollars via all the above channels, or in Renminbi via channels 3, 4 and 6\*.

\*Owing to the currency fluctuation of Renminbi, you are advised to check the reference exchange rate on your repayment date at our website [sc.com/hk](http://sc.com/hk) and prepare sufficient funds with the recommended 5% buffer on top of your repayment amount when repaying your CNY outstanding in Hong Kong dollars.

# Please write your CNY account number (8224 XXXX XXXX XXXX) on the back of your cheque for repayment for your CNY account of your UnionPay Dual Currency Credit Card.

#### Minimum Payment/Payment Allocation

To learn more about minimum payment/payment allocation, please visit [sc.com/hk](http://sc.com/hk) or call Standard Chartered Credit Card 24-hour Customer Service Hotline (852) 2886-4111.

#### Report a Lost or Stolen Card Immediately

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

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.

#### Any Query About Your Card Account

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

With effect from 8 April 2014, Standard Chartered American Express® Card will be renamed to Standard Chartered WorldMiles Card. This change does not affect the everyday usage of your existing Standard Chartered American Express® Card(s).

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

### 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：如閣下已擁有本行的電子理財私人密碼，可直接致電(852) 2886-4111，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：[sc.com/hk](http://sc.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。
- 直接付款授權服務：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.pps.hk](http://www.pps.hk)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#，連同還款單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，會在收款後第一個結算日生效。

如閣下持有銀聯雙幣信用卡，請分別繳付港幣及人民幣賬戶。閣下可以港幣使用以上任何方式；或以人民幣使用3、4及6的方式繳付人民幣賬戶\*。

\*由於人民幣匯率不時波動，建議客戶以港幣繳付人民幣結餘時，可透過 [sc.com/hk](http://sc.com/hk) 參考有關匯率，並建議閣下可考慮繳付超出閣下欠款結餘5%的金額，作為緩衝資金。

# 如用支票繳付閣下之銀聯雙幣信用卡「人民幣賬戶」，請於支票背頁註明人民幣賬戶號碼(8224 XXXX XXXX XXXX)。

#### 最低付款額/繳款分配

如欲知「最低付款額/繳款分配」之計算方式，請瀏覽 [sc.com/hk](http://sc.com/hk) 或可致電渣打信用卡24小時客戶服務熱線(852) 2886-4111。

#### 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。

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。

#### 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。

由2014年4月8日起，渣打American Express®卡將改名為渣打WorldMiles卡。此改變對閣下日常使用渣打American Express®卡並無影響。

(中文譯本之文義如與英文本有異，概以英文本為準。)