

## 更改通知 — 服務收費及信用卡持有人合約之更改

1. 由2009年9月5日之月結單開始，有關富邦信用卡之服務收費及信用卡持有人合約將修訂如下：
  - 當財務費用達年息36%或以上時，應付之最低金額亦會調整至現存結欠之3.5%；及
  - 信用卡持有人之付款將按照下列的次序扣減月結單上之現存結欠：
    - (i) 尚未支付的財務費用；
    - (ii) 尚未支付的其它費用；
    - (iii) 尚未支付的現金貸款；
    - (iv) 尚未支付的零售購買款項
2. 由2009年9月1日起，逾期費用之最高金額將調整至港幣300元正

請注意，若閣下在生效日後繼續使用或保留信用卡，上述更改即對閣下具有約束力。同時請注意，若閣下不接受上述更改，富邦銀行(香港)有限公司將無法繼續為閣下提供服務。

如有任何疑問，請致電24小時客戶服務熱線2566 8181。

富邦銀行(香港)有限公司

2009年7月

## Notice of Change – Amendment on Fubon Credit Card Service Charges and Cardholder Agreement

1. The following changes of Fubon Credit Card Service Charges and Cardholder Agreement will be effective from September 5, 2009 statement onwards:
  - The Minimum Payment Rate will be adjusted to 3.5% of the Current Balance when the Finance Charge reaches 36% p.a. or above; and
  - The priority will be changed as follows when payment is made by the Cardholders to settle the Current Balance:-
    - (i) Outstanding Finance Charges;
    - (ii) Outstanding other Charges;
    - (iii) Outstanding cash advances;
    - (iv) Outstanding retail purchase
2. Effective from September 1, 2009, the maximum cap for Late Charge will be adjusted to HK\$300

Please note that the above changes shall be binding on you if you continue using or retaining your credit card (s) after the effective date. Please also note that Fubon Bank (HK) Ltd. may not be able to continue providing services to you if you do not accept the above changes.

Should you have any enquiries, please call our 24-hour Customer Service Hotline at 25668181.

Fubon Bank (HK) Ltd.

July 2009