

## Fubon Bank (Hong Kong) Limited (the “Bank”) Notice of Amendment to Fubon Bank Visa / Mastercard Cardholder Agreement and Fubon Credit Card List of Service Charges

With effect from 4 January 2016 (“Effective Date”), Fubon Bank Visa / Mastercard Cardholder Agreement (the “Cardholder Agreement”) and Fubon Credit Card List of Service Charges (the “List of Service Charges”) will be revised as follows in accordance with the latest guidelines in Code of Banking Practice and the recent changes in market condition. Cardholder can refer to the enclosed updated version of the documents.

### (1) Key Amendment to Cardholder Agreement

Clause	Prior to the amendment	After the amendment
<b>1.01</b>	<p>“Minimum Payment” means the minimum amount stated on the Monthly Card Statement to be paid by a Cardholder on or before Payment Due Date which will be minimum HKD50 or the aggregate amount of all the following items (whichever amount is higher):</p> <p>(a) all interest and fees and charges (including the current Finance Charge); plus</p> <p>(b) 1% of the remaining outstanding balance of transactions (which refers to the Current Balance shown on the Monthly Card Statement deducting all the interest and fees and charges listed in sub-Clause (a) above); plus</p> <p>(c) any amount exceeding the available Credit Limit and the minimum amount from the previous month which remains unpaid,</p> <p>provided that if the Current Balance shown on the Monthly Card Statement is HKD50 or less, or upon the occurrence of one of the events set out in Clause 7.04, the minimum amount to be paid shall be the entire Current Balance.</p>	<p>“Minimum Payment” means the minimum amount stated on the Monthly Card Statement to be paid by a Cardholder on or before Payment Due Date which will be minimum <b>HKD200</b> or the aggregate amount of all the following items (whichever amount is higher):</p> <p>(a) all interest and fees and charges (including the current Finance Charge); plus</p> <p>(b) 1% of the remaining outstanding balance of transactions (which refers to the Current Balance shown on the Monthly Card Statement deducting all the interest and fees and charges listed in sub-Clause (a) above); plus</p> <p>(c) any amount exceeding the available Credit Limit and the minimum amount from the previous month which remains unpaid,</p> <p>provided that if the Current Balance shown on the Monthly Card Statement is <b>HKD200</b> or less, or upon the occurrence of one of the events set out in Clause 7.04, the minimum amount to be paid shall be the entire Current Balance.</p>
<b>2</b>	Issue, Acceptance and Validation	Issue, Acceptance and <b>Activation</b>
<b>2.03</b>	The Cardholder shall validate the Card by acknowledging receipt thereof pursuant to the instructions provided by the Bank. The Cardholder shall not use the Card prior to the completion of this validation process and the Bank shall not be liable for any loss, damage or liability whatsoever suffered or incurred by the Cardholder arising as a result of or otherwise in connection with the refusal of any Merchant to accept or honour the Card. The Cardholder shall indemnify and hold the Bank harmless against all claims, demands, or liabilities whatsoever arising directly or indirectly from any person as a result of the Use of the Card prior to validation.	The Cardholder shall <b>activate</b> the Card by acknowledging receipt thereof pursuant to the instructions provided by the Bank. The Cardholder shall not use the Card prior to the completion of this <b>activation</b> process and the Bank shall not be liable for any loss, damage or liability whatsoever suffered or incurred by the Cardholder arising as a result of or otherwise in connection with the refusal of any Merchant to accept or honour the Card. The Cardholder shall indemnify and hold the Bank harmless against all claims, demands, or liabilities whatsoever arising directly or indirectly from any person as a result of the Use of the Card prior to <b>activation</b> .

Clause	Prior to the amendment	After the amendment
<b>6.06</b>	<p>Annual Fee or Renewal Fee</p> <p>The Card Account shall be automatically renewed on the expiry of a 12-month period (from the date the Card is issued) and an Annual Fee or a Renewal Fee (if applicable under the Bank's existing policy at the relevant time) at the rate as stipulated in the Confirmation Letter and/or in the List of Service Charges (as the case may be) shall be imposed and debited to the Card Account on the anniversary of the account open day.</p>	<p>Annual Fee or Renewal Fee</p> <p>The Card Account shall be automatically renewed on the expiry of a 12-month period (from the date the Card is issued) and an Annual Fee or a Renewal Fee (if applicable under the Bank's existing policy at the relevant time) at the rate as stipulated in the Confirmation Letter and/or in the List of Service Charges (as the case may be) shall be imposed and debited to the Card Account on the anniversary of the account open day. <b>Annual Fee or Renewal Fee is not applicable to Card which is not activated and used.</b></p>
<b>6.15</b>	Dispute Transaction Handling Charge	No change in the English version
<b>13.01</b>	The Bank may at any time at its absolute discretion cancel the Card and terminate the Card Account by giving reasonable prior notice to the Cardholder. The Bank shall not be liable in respect of any consequences whatsoever relating to or arising out of such cancellation and termination.	<p>The Bank may at any time at its absolute discretion cancel the Card and terminate the Card Account <b>upon giving not less than thirty (30) days' prior notice to the Cardholder (or upon Cardholder request a longer period of notice where it is practicable to do so).</b></p> <p>The Bank shall not be liable in respect of any consequences whatsoever relating to or arising out of such cancellation and termination.</p>
<b>13.04</b> (Addition of new clause)	N/A	<b>The Bank may cancel the Card which is not yet activated by Cardholder and terminate the Card Account upon giving no less than thirty (30) days' prior notice of termination.</b>
<b>13.05 and 13.06</b>	N/A	The original clause 13.04 and 13.05 are renumbered as clause 13.05 and 13.06.

### (2) Key Amendment to List of Service Charges

Item	Prior to the amendment	After the amendment
<b>2. Late Charge</b>	5% of the outstanding Minimum Payment Due or HK\$150 (whichever is higher, and capped at HK\$300. However, the Late Charge will not exceed the amount of Minimum Payment Due shown on the card statement.)	5% of the outstanding Minimum Payment Due or <b>HK\$200</b> (whichever is higher, and capped at HK\$300. However, the Late Charge will not exceed the amount of Minimum Payment Due shown on the card statement.)
<b>12. Overlimit Handling Charge</b>	HK\$150 per month	<b>HK\$180</b> per month
<b>14. Dispute Transaction Handling Charge</b>	Dispute Transaction Handling Charge	No change in the English version

Due to the revision of the Minimum Payment, the Finance Charge Annualized Percentage Rate (“APR”) will be adjusted on the Effective Date. For the corresponding APR information, please refer to below table of Credit Card Annualized Percentage Rate as reference. For other Finance Charge Interest Rates APR which will not be affected by the Minimum Payment revision, they are not shown on the table below. Cardholder can refer to the Credit Card Statement issued for the latest APR information applicable to the Finance Charge.

Finance Charge Interest Rate	Retail Transaction APR		Cash Advance Transaction APR	
	Before Adjustment	After Adjustment	Before Adjustment	After Adjustment
5.00%	5.04%	Remain unchanged	5.67%	5.70%
5.75%	5.82%	5.81%	6.48%	6.51%
6.00%	6.07%	Remain unchanged	6.76%	6.78%
7.00%	7.11%	Remain unchanged	7.85%	7.88%
7.75%	7.90%	7.89%	8.68%	8.70%
8.00%	8.16%	Remain unchanged	8.96%	8.98%
9.00%	9.21%	Remain unchanged	10.08%	10.09%
10.00%	10.28%	10.27%	11.20%	11.22%
11.00%	11.35%	11.34%	12.34%	12.35%
12.00%	12.42%	Remain unchanged	13.49%	13.50%
13.00%	13.51%	Remain unchanged	14.65%	14.66%
14.00%	14.60%	Remain unchanged	15.82%	15.83%
15.00%	15.71%	15.70%	17.00%	17.01%
16.00%	16.82%	16.81%	18.19%	18.20%
18.00%	19.06%	Remain unchanged	20.61%	20.62%
20.00%	21.34%	Remain unchanged	23.07%	23.08%
24.00%	25.99%	Remain unchanged	28.13%	28.14%

Remark: The Annualized Percentage Rates, calculated in accordance with the guidelines as set out in the Code of Banking Practice, is a reference rate expressed as an annualized rate which includes the basic interest rate and the relevant handling fee (if applicable).

The above is intended only to be a summary of the key amendments to the Cardholder Agreement and the List of Service Charges. You are advised to read our updated Cardholder Agreement and List of Service Charges for details.

Please note that all the above amendments shall be binding on the Cardholder if the Cardholder continues to use or retain the Card to use any of the Card Services after the Effective Date. The Bank shall not be able to continue providing services if Cardholder does not accept the amendments and in such case, the Cardholder must refer to “Termination of Card Services” and “Amendment of Agreement” in the “Fubon Bank VISA/MasterCard Cardholder Agreement” and notify the Bank before the Effective Date.

For any enquiries, please call our 24-hour Customer Service Hotline at 2566 8181.

This notice is issued in October 2015.

Remark: Should there be any inconsistency between the English and Chinese versions, the English version shall prevail.