

Notice of Amendment to Fubon Credit Card Service

With effect from 1 June 2020 (“Effective Date”), “Fubon Bank Visa/Mastercard Cardholder Agreement” (“Cardholder Agreement”) and “Fubon Credit Card List of Service Charges” (“List of Service Charges”) of Fubon Credit Card Service will be amended as follows, which is only a summary of the key amendments, cardholder can visit website of Fubon Bank (the “Bank”) at www.fubonbank.com.hk for full version of the documents after the Effective Date.

Cardholder Agreement (deleted contents are strikethrough and new contents are underlined)

Clause	Amendment(s)
1	“Concierge Service” means the package of concierge services and privileges offered by agent appointed by Card Association and which the Bank notifies the holder of a Platinum Card or Titanium Card in writing from time to time.
2.04	For the avoidance of doubt, Clause 2 applies similarly to a Principal Card and a Supplementary Card and therefore respectively, a Principal Cardholder and a Supplementary Cardholder. <u>Any form of notices, Statements or correspondence given by the Bank to the Principal Cardholder is deemed to be given to the Principal Cardholder and each Supplementary Cardholder.</u>
6.01	Finance Charge The Finance Charge will be levied at the Bank's prevailing rate set out in the Confirmation Letter and/or in the List of Service Charges and/or in the card mailer that the Bank sends to the Cardholder together with the Card (as the case may be) or such other rate as revised by the Bank from time to time at its sole discretion, calculated and accrued on a daily basis on the outstanding Current Balance in the Card Account from the date after previous Monthly Card Statement date to the current Monthly Card Statement date and on the outstanding balance of all new Transactions posted after the previous Monthly Card Statement date. <u>The accrued Finance Charge will be debited to the Card Account on the Monthly Card Statement date.</u>
6.04	Cash Advance Fee & Finance Charge A cash advance fee 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 for every cash advance transaction made at a Bank branch, VISA/MasterCard member banks, JETCO, VISA PLUS, MasterCard Cirrus ATMs or any other means (if available) or otherwise acceptable to the Bank from time to time. A Finance Charge will accrue on each cash advance from the date of advance until repayment is made in full (including but not limited to the Finance Charge accrued after the Monthly Card Statement date and/or the outstanding balance of all new Transactions posted after the Monthly Card Statement date) and such Finance Charge will be calculated on a daily basis, at a rate applicable in accordance with the circumstances set out in the Confirmation Letter and/or in the List of Service Charges and/or in the card mailer that the Bank sends to the Cardholder together with the Card (as the case may be). <u>The accrued Finance Charge will be debited to the Card Account on the Monthly Card Statement date.</u>
7.02	For Current Balance calculation in the Monthly Card Statement, the Bank shall firstly add up the respective items of the Current Balance from the previous Monthly Card Statement with the accumulated amount of these respective items determined by the Bank from time to time at its sole discretion from the date following the previous Monthly Card Statement date to the current Monthly Card Statement date (the “said amount”), then apply the payment made by the Cardholder to the Bank to settle the said amount <u>as shown in the Monthly Card Statement in the following sequence or</u>

	such other priority as the Bank may conclusively determine from time to time...
7.03(b)	if the amount of the payment exceeds the Current Balance as shown on the latest Monthly Card Statement, in accordance with the sequence of the <u>posting dates</u> of the transaction incurred provided that if there is more than one transaction on the same transaction date, in the order of priority of the items as set out in sub-Clause (a)(i) to (viii) above.
9.03	Where a Cardholder reports an error or Unauthorised Transaction before a Payment Due Date, the Cardholder shall have the right to withhold payment of the disputed amount during the investigation period. The Bank agrees not to impose any Finance Charge on such disputed amount while the error or Unauthorised Transaction is under investigation and furthermore agrees not to provide any adverse credit report against the Cardholder to any third party. If as a result of the investigation the error or Unauthorised Transaction reported by Cardholder subsequently proves to be unfounded then the Bank reserves the right to re-impose a Finance Charge on the disputed amount over the full period from the date of the Transaction until conclusion of including the investigation <u>period</u> .
18	The whole section regarding Concierge Service will be deleted.
19, 20, 21	The original clause 19, 20 and 21 are renumbered as clause 18, 19 and 20 respectively.
19.07 (Newly Added)	<u>The Card Association may from time to time offer a package of services and privileges to certain types of Cardholder in association with the use of the Card. It is expressly understood that the Bank and/or Card Association should not be held responsible or liable for any loss, claims, liabilities or damages suffered or sustained by the Cardholder whatsoever and howsoever arising in connection with supply of such services. The Card Association may at any time and from time to time add, vary and terminate any such services without prior notice to the Cardholder.</u> (The original clauses after this newly added clause will be renumbered accordingly.)

List of Service Charges

The fee for Card Payment via Fubon Bank Account Transfer by Phone Banking will be obsolete.

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 the above amendments set out in this notice shall be binding on the cardholder if the cardholder continues to use or retain the credit card on or after the Effective Date. If the cardholder does not accept the above amendments, the cardholder has the right to notify the Bank to terminate his/her credit card account in accordance with the relevant clauses mentioned in "Termination of Card Services" and "Amendment of Agreement" under the existing Cardholder Agreement before the Effective Date. For any enquiries, please call Fubon Bank Integrated Customer Service Hotline at 2566 8181 (press 1 after language selection).

Remarks: The Bank reserves the right to revise and introduce any service charges from time to time. Should there be any inconsistency between the English and Chinese versions of this notice, the English version shall prevail.