

5 March 2022

Fubon Bank (Hong Kong) Limited (the “Bank”)

Notice of Amendment to Fubon Credit Card Service and Important Notice

Important Notice in relation to Paper Statement Fee

To protect our environment and to achieve sustainable development, with effect from 1 January 2023 (“Paper Statement Fee Effective Date”), Paper Statement Fee will be charged to cardholder who receive paper statement(s). HK\$5 for each calculation period (every 1-month period from 1st to end of the month) per each account will be debited directly from the relevant credit card account.

Notice for handling fee waiver of gift voucher purchase

The offer of handling fee waiver of gift voucher purchase for Fubon Credit Cardholder will be ended at 30 April 2022.

Notice of Amendment to Fubon Credit Card Service

Due to change in market conditions, with effect from 4 July 2022 (“Effective Date”), Fubon Credit Card Service will be amended as follows. The summary of changes and the amendment content are stated below. Cardholder can visit the Bank website at www.fubonbank.com.hk for full version of the documents after the Effective Date.

1. Amendment to “Fubon Bank Visa/Mastercard Cardholder Agreement” (“Cardholder Agreement”)
2. Amendment to Fubon Credit Card List of Service Charges (“List of Service Charges”), the amended fees includes the followings:
 - i. Finance Charge
 - ii. Overlimit Handling Charge
 - iii. Foreign Exchange Conversion Surcharge
 - iv. Surcharge on Cross Border Transactions in Hong Kong Dollars
 - v. Paper Statement Fee (New)

1. Amendment to Cardholder Agreement

(deleted contents are strikethrough and new contents are underlined)

Clause	Amendment(s)
6.01	<p>Finance Charge</p> <p>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. The accrued Finance Charge will be debited to the Card Account on the Monthly Card Statement date or upon the date which all outstanding balance in the Card Account is repaid in full (whichever is earlier). Full repayment refers to the repayment of all outstanding balance, Charges and Finance Charge 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. Details of Cash Advance Finance Charge is stated in Clause 6.04.</p>

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 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). The accrued Finance Charge will be debited to the Card Account on the Monthly Card Statement date or upon the date which all outstanding balance in the Card Account is repaid in full (whichever is earlier).
6.17 (Newly Added)	Paper Statement Fee A Paper Statement 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 Card Account that receive paper statement.
6.17	The original clause 6.17 is renumbered as clause 6.18.
16.02	The Cardholder acknowledges that the Bank has considered a credit report on the Cardholder from a credit reference agency referred to below in considering his application. In the event that the Cardholder wishes to see the credit report for the purpose of making a data access or data correction request, he may contact the credit reference agency directly at the following address:- TransUnion Limited Suite 1006, Tower 6, Gateway 9 Canton Road Tsimshatsui, Kowloon Hong Kong Telephone : 2577 1816 E-mail: contact@transunion.hk

2. Amendment to List of Service Charges

Fee Item	Current	After Effective Date
1. Finance Charge <ul style="list-style-type: none"> Retail Transaction Cash Advance Remark: The amendment applies to <u>non-personalized interest rate account</u> only.	Interest Rate: 30% (Annualized Percentage Rate*: 33.22%) Interest Rate: 30% (Annualized Percentage Rate*: 36.08%)	Interest Rate: 32% (Annualized Percentage Rate*: 35.7%) Interest Rate: 31% (Annualized Percentage Rate*: 37.45%)
12. Overlimit Handling Charge	HK\$180 per month	HK\$200 per month
15. Foreign Exchange Conversion Surcharge	1.85% mark-up on the prevailing conversion rate of Visa Worldwide Pte. Ltd. or MasterCard Asia/Pacific Pte. Ltd. etc (where	1.95% mark-up on the prevailing conversion rate of Visa Worldwide Pte. Ltd. or MasterCard Asia/Pacific Pte. Ltd. etc (where applicable) for transactions in

	applicable) for transactions in currency other than Hong Kong Dollars (which is inclusive of the 1% surcharge charged by Visa / MasterCard / related organizations, if applicable)	currency other than Hong Kong Dollars (which is inclusive of the 1% surcharge charged by Visa / MasterCard / related organizations, if applicable)
16. Surcharge on Cross Border Transactions in Hong Kong Dollars - including transactions made outside Hong Kong or with any merchant not registered in Hong Kong (e.g. internet transaction)	No change	(Newly added Reminder) Customers may sometimes be offered the option to settle foreign currency transactions in Hong Kong dollars at the point of sale overseas. Such option is a direct arrangement offered by the overseas merchants and not the card issuer. In such cases, customers are reminded to ask the merchants for the foreign currency exchange rates and the percentage of handling fees to be applied before the transactions are entered into since settling foreign currency transactions in Hong Kong dollars may involve a cost higher than the foreign currency transaction handling fee.
23. (Newly Added) Paper Statement Fee (effective from 1 January 2023)	N/A	HK\$5 for each calculation period per each account ^{3,4} 3. Calculation period refers to every 1-month period from 1 st to end of the month since 2023. 4. Paper Statement Fee is not applicable to customers aged below 18 or senior citizens aged 65 or above, recipients of Government Disability Allowances / Comprehensive Social Security Assistance and disabled customers. Under the above circumstances, customer is required to submit relevant proof for waiver of Paper Statement Fee.

* The Annualized Percentage Rates ("APR"), 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 on or after the Effective Date. The Bank may however not be able to continue providing the relevant services to you if Cardholder does

not accept the above amendments. Please refer to “Termination of Card Services” and “Amendment of Agreement” in the Cardholder Agreement and notify the Bank before the Effective Date if you do not accept the above amendments.

If you do not wish to accept the new APR, please refer to “Termination of Card Services” and “Amendment of Agreement” in the Cardholder Agreement and notify the Bank before the Effective Date for card termination, or you can contact the Bank and we will assist to offer corresponding arrangements. Otherwise, the total amount of outstanding balance of your credit card account will be subject to the new APR on or after the Effective Date. If you would like to seek assistance for other arrangement, please call our Integrated Customer Service Hotline at 2566 8181 ^ before the Effective Date.

For any enquiries, please call Fubon Bank Integrated Customer Service Hotline at 2566 8181 (Press 1 after language selection) during service hours^.

^Service Hours: Monday to Sunday 08:30 – 00:00

This notice is issued in March 2022.

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.