

13 March 2023

Fubon Bank (Hong Kong) Limited (the “Bank”) Notice of Amendment to Fubon Credit Card Service and Important Notice

Notice for the obsolete of HK\$100 handling fee for Credit Card cancellation

The HK\$100 handling fee (calculated per primary card) for customers who cancel their credit card within 14 months after the issuance of the card will be obsolete from 1 June 2023.

Notice of Amendment to Fubon Credit Card Service

Due to change in market conditions, with effect from 1 June 2023 (“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 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 Cash Advance Fee.

1. Amendment to Cardholder Agreement

(deleted contents are strikethrough and new contents are underlined)

Clause	Amendment(s)
16.03	The Cardholder further acknowledges that the Card Account is subject to review from time to time which may result in the Credit Limit being increased or decreased or the Cardholder's Card Account being terminated, or in relation to the putting in place or implementation of a scheme of arrangement. The Cardholder acknowledges notification that in order for the Bank to conduct a review which will during the subsistence of the Card Account, the Bank will access and make use of a credit report from a credit reference agency <u>agenc(ies)</u> referred to in Clause 16.02.
19.10 (Newly added)	The Bank may use electronic means as the only means for provision of information to Cardholder. If Cardholder wishes to receive relevant information in paper form, Cardholder may contact the Bank for request.
19.10	The original clause 19.10 is renumbered as clause 19.11.

2. Amendment to List of Service Charges

(deleted contents are strikethrough)

Fee Item	Current	After Effective Date
Cash Advance Fee	3% of transaction amount or HK\$55 (whichever is higher) PLUS Administration Fee HK\$20 per transaction; Additional handling fee of HK\$25 per transaction if the cash advance is made through JETCO ATM Network in China or Macau; or VISA/PLUS or MasterCard/Cirrus Network.	3% of transaction amount or HK\$55 (whichever is higher) PLUS Administration Fee HK\$20 per transaction; Additional handling fee of HK\$25 per transaction if the cash advance is made through JETCO ATM Network in China or Macau; or VISA/PLUS or MasterCard/Cirrus Network.

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.

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 2023.

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.