

14 August 2023

Notice of Amendment to Fubon Credit Card Service and Important Notice

Notice of Amendment to Fubon Credit Card Service

With effect from 18 October 2023 (“Effective Date”), Fubon Credit Card Service will be amended as follows. The summary of changes and the amendments are set out below. Cardholder may visit the Bank website to view or download the 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 (“Credit Card List of Service Charges”), the amended fee includes Monthly Minimum Finance Charge.
3. Amendment to Fubon Credit Card / Fixed Term Personal Loan / Privileged Cash Card / Tax Revolving Loan List of Service Charges (“Credit Card and Loans List of Service Charges”), the amended fees include Monthly Minimum Finance Charge and Cash Advance Fee.
4. Amendment to Key Facts Statement (“KFS”), the amended fee includes Cash Advance Fee.

1. Amendment to Cardholder Agreement

(deleted contents are strikethrough and new contents are underlined)

| Clause | Amendment(s) |
|--------|--|
| 5.03 | <p>Without prior written authorisation from the Bank, the Cardholder shall not use the Card to the extent that the Current Balance in the Card Account exceeds the Credit Limit. In case if there is(are) Transaction(s) which results in the Current Balance exceeding the Credit Limit of the Card Account, the Bank may at its absolute discretion approve such Transaction(s) without giving any prior notice to the Cardholder unless the Cardholder has applied for not to accept the Over the limit facilities for the Card Account (after such an arrangement has taken effect, Transaction(s) which results in the Current Balance exceeding the Credit Limit will not be effected, whilst the Card Account may still subject to an over the limit scenario under certain circumstances (including but not limited to the acceptance of transactions without the Bank’s authorization, the posting amount exceeding authorization amount and late posting of authorized transactions) without prior notice to the Cardholder). The Cardholder shall be liable for any related Transaction in accordance with the terms of this Agreement.</p> <p><u>Unless the Bank has accepted the Cardholder’s agreement on the arrangement of Over-the-limit Facilities, we may reject transactions which resulting in the Current Balance exceeding the Credit Limit of the Card Account. However, the Bank may at its absolute discretion approve any Transaction(s) exceeding the assigned Credit Limit without giving any prior notice to the Cardholder even though Cardholder has applied for not to accept the Over-the-limit Facilities for the Card Account under below special circumstances.</u></p> <ol style="list-style-type: none"> 1. <u>Acceptance of transactions without the Bank’s authorization - e.g. Octopus Automatic Add-Value Service, purchase of movie tickets, etc.</u> 2. <u>Posting amount exceeding authorization amount - This can be caused by currency exchange fluctuation, delayed or amended charges billed by travel and entertainment merchants (e.g. hotel and car rental), tips such as restaurant transactions, etc.</u> 3. <u>Late posting of authorized transactions - e.g. a merchant submitted the transaction posting after the due date stipulated by the Bank.</u> 4. <u>Transactions directly authorized by the relevant card association (e.g. Visa, Mastercard. etc).</u> |

| | |
|-------|--|
| | <u>For the above card transactions which results in the current balance exceeding the credit limit, the Bank would charge the credit card account an Overlimit Handling Fee as per Fubon Credit Card List of Service Charges and the cardholder shall be liable for any related Transactions in accordance with the terms of this Agreement.</u> |
| 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 that in order for the Bank to conduct a review which will be conducted during the subsistence of the Card Account, the Bank will access and make use of a credit report from a credit reference agenc(ies) <u>agency(ies)</u> referred to in Clause 16.02. |

2. Amendment to Credit Card List of Service Charges

(deleted contents are strikethrough and new contents are underlined)

| Fee Item | Current | After Effective Date |
|---|---------------|----------------------|
| Finance Charge - Monthly Minimum Finance Charge | HK\$20 | HK\$20 |

3. Amendment to Credit Card and Loans List of Service Charges

(deleted contents are strikethrough and new contents are underlined)

| 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. |
| Finance Charge - Monthly Minimum Finance Charge | HK\$20 | HK\$20 |

4. Amendment to Key Facts Statement (deleted contents are strikethrough and new contents are underlined)

| 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, the List of Service Charges and the Key Facts Statement. You are advised to read our updated Cardholder Agreement, List of Service Charges and Key Facts Statement 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 August 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.