

Request Form for Update of "Over-the-limit" Facilities (for Fubon Credit Card Customer only)

「超逾信貸限額」安排更新表格 (只適用於富邦信用卡客戶)

To: Fubon Bank (Hong Kong) Limited 富邦銀行 (香港) 有限公司
Customer Information 客戶資料 (Please complete in BLOCK letter 請用正楷填寫) (mandatory field 此欄必須填寫)

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| Customer Name 客戶姓名(English英文): |
| Credit Card Account Number 信用卡號碼 _____ - _____ - _____ |
| Day-time Contact Tel No.: 日間聯絡電話: |
| Night-time Contact Tel No.: 夜間聯絡電話 (optional field 可選擇填寫): |

Update of "Over-the-limit" Facilities for Fubon Credit Card 富邦信用卡「超逾信貸限額」安排更新

Please put a "✓" in the box where appropriate. 請在適當的方格內加上"✓"號。

Do Not Accept "Over-the-limit" Facilities 不接受「超逾信貸限額」安排
 Card transaction which results in the current balance exceeding the credit limit of the above mentioned credit card account will not be effected, whilst the credit card account may still be subject to an "over-the-limit" scenario under certain circumstances. Please refer to the Important Notes below.
 導致上述信用卡戶口結欠超逾信貸限額之信用卡交易將不會獲批核，惟該信用卡戶口在下列情況下仍可能超逾信貸限額，請參閱以下重要提示。

Accept "Over-the-limit" Facilities 接受「超逾信貸限額」安排
 Card transactions which results in the current balance exceeding the credit limit will be effected and the Bank would charge the above mentioned credit card account an Overlimit Handling Fee as per Fubon Credit Card List of Service Charges, and you shall be liable for the Credit Card Transactions.
 導致上述信用卡賬戶結欠超逾信貸限額之信用卡交易將獲批核，而本行可根據富邦信用卡服務收費表於上述信用卡賬戶收取超逾信貸限額手續費及閣下亦須為該信用卡交易負責。

IMPORTANT NOTES 重要提示

For cardholders who do not accept the 'Over-the-limit' Facilities for the above mentioned credit card account, the credit card account may still be subject to "over-the-limit" scenario under the following circumstances without prior notice to you:
 客戶選擇不接受「超逾信貸限額」安排之信用卡於下列情況下仍有可能「超逾信貸限額」而本行毋須事先發出通知:

- (i) Acceptance of transactions without the Bank's authorization - e.g. Octopus Automatic Add-Value Service, purchase of movie tickets, etc.
 毋須經銀行授權而批出之交易 - 如八達通自動增值服務、購買戲票之交易等。
- (ii) 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.
 誌賬金額大於授權之金額 - 此情況或因浮動滙率、旅行社及娛樂場所商戶如酒店及租車交易的延期或被更改之賬項、餐廳小費等引致。
- (iii) Late posting of authorized transactions - e.g. a merchant submitted the transaction posting after the due date stipulated by the Bank.
 已獲批核但延遲誌賬之交易 - 如本行處理商戶延遲提交之已授權交易。
- (iv) Transactions directly authorized by the relevant card association (e.g. Visa, Mastercard. etc)
 直接由有關機構(例如VISA、Mastercard等)授權的交易。

For the above card transactions which results in the current balance exceeding the credit limit, the Bank would charge the above-mentioned credit card account an Overlimit Handling Fee as per Fubon Credit Card List of Service Charges and the cardholder shall be liable for the Credit Card Transactions.
 就上述原因導致超逾信貸限額，本行可根據富邦信用卡服務收費表於該信用卡戶口收取超逾信貸限額手續費及本人亦須為該信用卡交易負責。

DECLARATION AND SIGNATURE 聲明及簽署

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| I acknowledge and confirm my instruction above and I understand and accept that if I do not accept the "over-the-limit" Facilities for the above mentioned credit card, the credit card account may still be subject to an "over-the-limit" scenario under the above circumstances and the Bank would charge the above mentioned credit card an Overlimit Handling Fee as per Fubon Credit Card List of Service Charges and I shall be liable for the Credit Card Transactions. 本人承認並確認本人上述指示，本人明白及接受如本人選擇不接受「超逾信貸限額」安排，本人上述的信用卡賬戶仍有可能面對以上「超逾信貸限額」之情況，而貴行可根據富邦信用卡服務收費表於上述信用卡賬戶收取超逾信貸限額手續費及本人亦須為該信用卡交易負責。 | 銀行專用 FOR BANK USE ONLY | |
| | S.V. | |
| | Phone Ver. | |
| | Sys Ver. | |
| | App | |
| | Input | |
| _____ Customer Signature 客戶簽署 | _____ Date日期 | A/C No. |
| (Please use the signature on file with the Bank 請以留存於本行記錄之簽署式樣簽署) | | |