

Important Information - Revolving Cash Card

Thank you for applying for our revolving card. Please note the following key terms that are associated with your revolving card:

1. We have approved your revolving loan application. Your credit limit can be found in the loan approval letter. We will credit the first drawdown amount (which will be equivalent to 95% of the limit, rounded down to the nearest thousand dollar amount) to your repayment account within 2 business days from the date of approval.
2. For each cash withdrawal, we charge to your account for the revolving loan a transaction handling fee, whichever is the higher of:
 - (a) 1% of the withdrawal amount; or
 - (b) HK\$50.
3. We charge an annual fee of 1% of the limit to your account for the revolving loan on the first drawdown date of the revolving loan and on each anniversary of that date.
4. You must pay the following voluntary charges (“voluntary charges”):
 - (a) the amount of any cash withdrawal or any payment made by using the revolving card or the PIN/password;
 - (b) any amount we debit to the account for the revolving loan on request; and
 - (c) any other amount we charge to the account for the revolving loan arising from the use of the revolving card or the PIN/password.
5. You must pay the following involuntary charges (“involuntary charges”), at the rates set out in the tariff sheet, product brochure and elsewhere in our banking agreement, as may be amended by us from time to time:
 - (a) Annual Fee: 1% of the limit payable on the date we issue you the revolving card and on each anniversary of that date. Unless stated otherwise in our banking agreement, if the revolving card is terminated, we will not refund any annual fee paid. This applies even if the revolving card was terminated before the end of the year for which the annual fee was paid.
 - (b) Lost Card Replacement: HK\$100 per card account payable when we issue a replacement revolving card.
 - (c) Transaction Handling Fee: 1% of the transaction amount or HK\$50 (whichever is the higher) payable when you withdraw funds from the account for the revolving loan.
 - (d) Late Charge and Late Fee:
 - (i) Late Charge: 8% of the minimum monthly repayment or HK\$100, whichever is the higher payable if the minimum monthly repayment set out in a statement we issue is not paid on or before the payment due date set out in that statement.

- (ii) Late Fee: extra amount of HK\$100 payable if you, for 3 consecutive months, fail to pay minimum payment due (on or before the payment due date as set out in the relevant statements).
- (e) Interest:
- (i) We calculate interest on a daily basis on each drawdown or transaction paid for through the use of the revolving card or the PIN/password starting from the date of the drawdown or the relevant transaction and ending on the date of repayment in full.
 - (ii) We do not offer any interest-free period.
 - (iii) Different interest rates may apply to different credit limits from time to time as we determine.
 - (iv) If our records show that within a six month period, you fail to pay the minimum monthly repayment set out in any statement on or before the payment due date set out in that statement, we may charge interest on any overdue amount at the default rate, which is a rate in addition to the prevailing interest rate applicable to you, for a specified period of time to calculate interest payable. The applicable default rate and specified time period will both be as set out in the approval provided to you.
 - (v) If you wish to repay all the balance owing, you must enquire as to your balance owing for the revolving loan on the date of payment through our Customer Service Representative and pay on such date accordingly. Interest continues to accrue on the balance owing for the revolving loan after the date of any statement issued by us and until full repayment. If you pay the outstanding amount specified on a statement after the date of the statement, you may not be able to clear all the balance owing for the revolving loan.
- (f) Returned Cheque or Direct Debit Authorisation: HK\$ 120 payable each time we present a cheque in payment for charges that is not honoured and each time we seek payment for charges by direct debit or autopay instructions and it is not received.
- (g) Statement Retrieval Fee: HK\$30 (per statement) for statement issued within the latest 2 months; HK\$50 (per statement) for statement issued beyond the latest 2 months.
- (h) Foreign Currency Cheque Repayment: HK\$ 100 payable each time we receive a foreign currency cheque to pay for any charges.
- (i) Credit Balance Withdrawal: HK\$ 75 payable each time we issue a cheque or cashier's order after a request for any cash withdrawal from the account for the revolving loan.
- (j) Overlimit Handling Charge: HK\$ 130 payable if any statement shows that the statement balance for the account for the revolving loan is greater than the limit assigned to the account for the revolving loan. The charge payable will be shown in the next statement we issue.
6. We may vary the involuntary charges at any time. We may give you notice in the statement or any other way as set out in our Personal Loan/Personal Line of Credit/Overdraft Terms.

7. The minimum monthly repayment amount is HK\$50 or the aggregate amount of the following items on the relevant due date, whichever amount is higher:
 - (a) total unpaid interest, fees and charges (if applicable);
 - (b) the excess amount by which the relevant statement balance exceeds the limit; and
 - (c) 0.5% of the balance owing excluding 7 (a) and 7 (b) above.
8. If you request, we may agree to review your limit at any time.
9. Your right to use the revolving card ends immediately if:
 - (a) our banking agreement ends;
 - (b) you lose the revolving card; or
 - (c) the revolving card is stolen.
10. If:
 - (a) you breach our banking agreement;
 - (b) your account for the revolving loan is terminated; or
 - (c) we demand at any time (in our sole and absolute discretion) that you pay the charges referred to in paragraphs (d) and (e) below,

then you are immediately liable to pay:

- (d) total of all charges then outstanding on your account for the revolving loan, whether or not such charges are already reflected in any statement balance of any statement issued by us and whether or not already charged to your account for the revolving loan or due and payable as at the date of the breach, termination or demand (as the case may be); and
 - (e) the amount of any voluntary charges incurred after the breach, termination or demand.
- Interest is payable on the sums referred to above. We calculate interest on a daily basis, starting from the date when you become liable and ending on the date of repayment in full.
11. As required by law, we will share your credit data with credit bureau or other regulators.
 12. If you do not pay your monthly dues, we may block your revolving cash card account or any other account with us. This could result in your credit rating being negatively affected and may jeopardize your access to future loans from any reputable lending institution. Please note that we will also take action to collect any unpaid dues, including legal action where necessary.
 13. This document is for your convenience and does not replace the Customer Terms and the Personal Loan/ Personal Line of Credit/Overdraft Terms.
 14. For additional information, please call our Customer Service Hotline at 2886 4111 or contact your nearest branch.

重要資料 - 循環貸款卡

多謝閣下申請本行的循環貸款卡。敬請留意以下與閣下循環貸款卡相關的主要條款。

- 1 本行已批核閣下的循環貸款申請。閣下的信貸限額載列於批核通知書。本行會於批核日期後 2 個營業日內將首次提取額（相當於限額的 95%，約至最接近千元）存入閣下的還款戶口。
- 2 本行就每次現金提款對閣下的循環貸款戶口收取提款手續費，金額為以下兩者之較高者：
 - (a) 提取款額的 1%；或
 - (b) 50 港元。
- 3 本行會於循環貸款首個提取日及其後各週年日於閣下的循環貸款戶口按限額的 1% 支取年費。
- 4 閣下必須支付下列自動收費（「自動收費」）：
 - (a) 以循環貸款卡或私人密碼／密碼作出的任何現金提款額或任何付款額；
 - (b) 本行根據要求從循環貸款戶口扣除的任何款項；及
 - (c) 本行因應循環貸款卡或私人密碼／密碼的使用而對循環貸款戶口收取的任何其他款項。
- 5 閣下必須按照收費表、產品手冊及本行銀行協議其他部分所載的收費率（本行可不時修訂）支付下列被動收費（「被動收費」）：
 - (a) 年費：為限額的 1%，需在本行向閣下發出循環貸款卡當日及其後各週年日支付。除本行銀行協議另有訂明外，本行概不會在循環貸款卡終止時退回任何已付年費，即使循環貸款卡在所付年費相關年度完結前終止亦然。
 - (b) 失卡補發費：在本行補發循環貸款卡時需就每個循環貸款卡戶口支付 100 港元。
 - (c) 提款手續費：為提取款額的 1% 或 50 港元（以較高者為準），在閣下從循環貸款戶口提取款項時支付。
 - (d) 逾期費及過時補加費：
 - (i) 逾期費：為每月最低還款額的 8% 或 100 港元（以較高者為準）。倘若本行發出的月結單所示的每月最低還款額截至該月結單所示到期繳款日仍未繳付，則須支付逾期費；而

(ii) 過時補加費：倘若閣下連續三個月於有關月結單所示到期繳款日仍未繳付最低還款額，則須支付額外 100 港元的過時補加費。

(e) 利息：

(i) 本行對使用循環貸款卡或私人密碼／密碼進行的每次提款或交易付款每日計息，由提款或有關交易日期起計至全數償還當日止。

(ii) 本行並不提供任何免息期。

(iii) 不同的信貸限額可能適用本行不時釐定的不同利率。

(iv) 倘若本行紀錄顯示，閣下在過去六個月內並無在任何月結單所示到期繳款日或之前支付該月結單所示的每月最低付款額，則本行可就任何拖欠款項按拖欠利率收取利息。拖欠利率附加於當時適用於閣下的利率，按特定期間計算利息。適用的拖欠利率及特定期間將於給予閣下的批核列明。

(v) 閣下如欲全數償還欠款結餘，必須向本行的客戶服務員查詢閣下於付款日循環貸款的欠款結餘，並於該日如數支付。循環貸款的欠款結餘在本行發出的任何月結單之截數日後繼續計息，直至全數清還為止。閣下如在任何月結單截數日後支付該月結單所示的未清付餘額，未必代表清還循環貸款的所有欠款結餘。

(f) 退回支票或直接付款授權被拒：每次本行將繳付收費的支票提呈兌現但不獲兌現，以及每次本行按直接付款或自動轉賬指示繳付收費但不成功時均會收取 120 港元。

(g) 月結單檢索費：就提供最近兩個月的月結單會收取 30 港元（每張）；提供非最近兩個月的月結單會收取 50 港元（每張）。

(h) 外幣支票繳款：每次本行收到外幣支票用作繳付任何收費時均會收取 100 港元。

(i) 提取戶口結餘：每次本行應任何循環貸款戶口現金提款要求而發出支票或本票時均會收取 75 港元。

(j) 超逾信貸限額手續費：假如任何月結單所示循環貸款戶口的月結單結餘超過該循環貸款戶口的指定限額，則須支付超逾信貸限額手續費 130 港元。有關應付費用將於本行發出的下一份月結單顯示。

6 本行可隨時修改被動收費。本行會在月結單或以本行私人貸款／私人透支服務／透支服務條款所載的任何其他方式通知閣下。

7 每月最低還款額為 50 港元或以下各項於有關到期繳款日的總和（以較高者為準）：

- (a) 未付利息、費用及收費總額（如適用）；
 - (b) 有關月結單結餘超逾限額的部分；及
 - (c) 不包括以上 7(a) 及 7(b) 項的欠款結餘的 0.5%。
- 8 閣下如有要求，本行可隨時同意檢討閣下的限額。
- 9 閣下使用循環貸款卡的權利在下列情況下即時終止：
- (a) 本行銀行協議終止；
 - (b) 閣下遺失循環貸款卡；或
 - (c) 循環貸款卡被竊。
- 10 倘若：
- (a) 閣下違反本行銀行協議；
 - (b) 閣下的循環貸款戶口被終止；或
 - (c) 本行在任何時候（絕對全權）要求閣下支付下文 (d) 及 (e) 段所述的收費，
- 則閣下須立即支付：
- (d) 閣下的循環貸款戶口當時所欠的所有收費總額，不論有關收費是否已反映於本行發出的任何月結單的任何月結單總結欠，亦不論是否已向閣下的循環貸款戶口收取或於違反、終止或要求日期（視乎情況而定）到期應付；及
 - (e) 在違反、終止或要求之後產生的任何自動收費。
- 上述款項須付利息。利息每日計算，由閣下的支付責任生效當日起計至全數清還當日止。
- 11 根據法律規定，本行將與信貸資料服務機構或其他監管機構分享閣下的信貸資料。
- 12 如果閣下沒有支付任何到期每月欠款，本行可能凍結閣下的循環貸款戶口或閣下在本行開立的任何其他戶口。這可能對閣下的信貸評級有不利影響，以及可能不利於閣下將來從任何有信譽的貸款機構取得貸款。敬請留意，本行還將會採取行動收回任何未償還到期欠款，包括在需要時採取法律行動。
- 13 本文件僅為閣下閱讀方便而設，並不取代客戶條款以及私人貸款 / 私人透支服務 / 透支服務條款。
- 14 如欲索取進一步資料，敬請致電本行的客戶服務熱線（電話號碼：2886 4111）或聯絡就近分行。