

華僑永亨循環貸款及循環貸款卡之修訂通知

由2021年4月15日起，華僑永亨循環貸款及循環貸款卡之收費及華僑永亨循環貸款協議（「協議」）之條款將作出以下修訂：

循環貸款產品資料概要／循環貸款服務收費一覽表

項目1：郵寄月結單費用

由2021年4月15日起，本行將向持有由華僑永亨銀行發出的循環貸款及循環貸款卡之持卡人，每月就每份紙張月結單收取港幣10元之郵寄月結單費用（「費用」）。有關費用將直接從相關循環貸款及循環貸款卡戶口扣除。

基於上述改動，循環貸款產品資料概要之「其他資料」部份第五／六段的列表以及循環貸款產品資料概要之「收費項目」部份將相應新增以下項目：

郵寄月結單費用	<p>每月每份月結單HK\$10</p> <p>註 - 下列客戶群可獲豁免收費：</p> <p>(1) 18歲以下人士或65歲或以上長者；</p> <p>(2) 領取綜合社會保障援助人士或領取政府傷殘津貼人士；及</p> <p>(3) 華僑永亨信用財務有限公司不時指定之客戶，包括低收入人士（客戶須就此以華僑永亨信用財務有限公司全權絕對酌情指定的格式作出相關聲明）。</p> <p>符合上述條件 (2) 及 / 或 (3) 資格之客戶須主動向華僑永亨信用財務有限公司申報及作出相關聲明及 / 或向華僑永亨信用財務有限公司提供證明文件以作費用豁免申請。</p>
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循環貸款協議

項目1：釋義

「結單」定義將作以下修訂（修訂的內容已劃上底線以示識別）：

條款	現行	修改後
1. 釋義	「結單」指由本行發予持卡人月結單，單上列明截至到期付款日持卡人須就賬戶對本行承擔的財務責任與本行不時認為應發放之其他資訊。	「結單」指由本行發予或 <u>提供予</u> 持卡人月結單，單上列明截至到期付款日持卡人須就賬戶對本行承擔的財務責任與本行不時認為應發放之其他資訊。

項目2：結單

下列條款將作以下修訂（修訂的內容已劃上底線以示識別）：

條款	現行	修改後
5.1	結單將詳細列明最低付款額、總結欠及到期付款日。本行將於每月某一個預定日子（下稱「結單日」）或每隔一段時間不時向持卡人發出結單。如持卡人在結單日過後七天仍未收到結單，應立即通知本行，要求索取結單副本。即使持卡人未有收到結單，持卡人對本行的責任在任何情況下皆不受影響。然而，若由上一期結單起並無進行交易記錄或當結存為零時，則本行不會發出結單。	結單將詳細列明最低付款額、總結欠及到期付款日。本行將於每月某一個預定日子（下稱「結單日」）或每隔一段時間不時向持卡人發出或 <u>提供</u> 結單。 <u>本行有唯一及絕對酌情權以任何形式或方法發出或提供結單予持卡人。</u> 即使持卡人未有收到或 <u>查看</u> 結單，持卡人對本行的責任在任何情況下皆不受影響。然而，若由上一期結單起並無進行交易記錄或當結存為零時，則本行不會發出或 <u>提供結單予持卡人。</u>
5.2	（條款修訂僅適用於英文版）	（條款修訂僅適用於英文版）

項目3：責任豁免權

條款8.1將作以下修訂（修訂的內容已劃上底線以示識別）：

條款	現行	修改後
8.1	<p>除直接及純粹因本行或本行職員在受僱工作期間的疏忽或故意失責所導致合理地可預見的直接損失及損害，本行在任何情況下概不就任何損失及損害（不論因何導致）承擔任何責任，包括但不限於任何因下列事宜引起之損失或損害：</p> <p>a) 任何商號拒絕承認或接受貸款卡；</p> <p>b) 因使用貸款卡而供應予持卡人之貨物或服務的品質及狀況，或任何商號未能交付任何貨物或服務，或任何商號清盤或破產；</p> <p>c) 持卡人與商號之任何爭議及持卡人對商號之任何投訴或申索。持卡人須在不牽涉本行的情況下與商號自行解決該等爭議或對商號提出投訴或申索。持卡人對商號提出之爭議、投訴或申索均不會賦予持卡人向本行提出抵銷或反申索的權利，亦不會免除其對本行的責任。持卡人不可向本行申索任何補償、損失或賠償；</p> <p>d) 任何終端機失靈；</p> <p>e) 被任何其他不論是否獲持卡人授權的人士使用持卡人之貸款卡及／或服務；</p> <p>f) 由於本行行使其權利要求及促使退還貸款卡（不論該要求退還是由本行或任何其他本行授權的人士或由終端機所作出）；</p> <p>g) 由於本行行使其權益削減信貸額，終止任何貸款卡或賬戶之使用；</p> <p>h) 本行根據本協議第13條而透露之任何有關資料，包括誤述、誤導、錯誤或遺漏；在本行執行本協議項下須承擔之職責時由於機械故障、失靈、損壞、中斷、暫停設備或裝置不足或在本行不能控制下而發生之事故，而不能辦理持卡人之任何指示或資訊；及／或</p> <p>i) 由於電腦正在處理日終之例行結算，本行不能辦理持卡人之任何指示或資訊。</p>	<p>除直接及純粹因本行或本行職員在受僱工作期間的疏忽或故意失責所導致合理地可預見的直接損失及損害，本行在任何情況下概不就任何損失及損害（不論因何導致）承擔任何責任，包括但不限於任何因下列事宜引起之損失或損害：</p> <p>a) 任何商號拒絕承認或接受貸款卡；</p> <p>b) 因使用貸款卡而供應予持卡人之貨物或服務的品質及狀況，或任何商號未能交付任何貨物或服務，或任何商號清盤或破產；</p> <p>c) 持卡人與商號之任何爭議及持卡人對商號之任何投訴或申索。持卡人須在不牽涉本行的情況下與商號自行解決該等爭議或對商號提出投訴或申索。持卡人對商號提出之爭議、投訴或申索均不會賦予持卡人向本行提出抵銷或反申索的權利，亦不會免除其對本行的責任。持卡人不可向本行申索任何補償、損失或賠償；</p> <p>d) 任何終端機失靈；</p> <p>e) 被任何其他不論是否獲持卡人授權的人士使用持卡人之貸款卡及／或服務；</p> <p>f) 由於本行行使其權利要求及促使退還貸款卡（不論該要求退還是由本行或任何其他本行授權的人士或由終端機所作出）；</p> <p>g) 由於本行行使其權益削減信貸額，終止任何貸款卡或賬戶之使用；</p> <p>h) 本行根據本協議第13條而透露之任何有關資料，包括誤述、誤導、錯誤或遺漏；在本行執行本協議項下須承擔之職責時由於機械故障、失靈、損壞、中斷、暫停設備或裝置不足或在本行不能控制下而發生之事故，而不能辦理持卡人之任何指示或資訊；及／或</p> <p>i) 由於電腦正在處理日終之例行結算，本行不能辦理持卡人之任何指示或資訊。</p> <p><u>倘本行以電子方式向持卡人提供各種結單、通知或通訊，不論使用任何管轄區之網絡服務提供者、網絡系統或其他同等之系統，持卡人明白及同意本行不能保證電子傳遞方式的時效、保安、保密性或機密性。</u></p>

項目4：通訊

條款14.1將作以下修訂（修訂的內容已劃上底線以示識別）：

條款	現行	修改後
14.1	本行向持卡人發出的各種通知、結單或書信，將以平郵方式寄往持卡人常用或最近報稱之地址。該等文件於投寄兩日後，即視作已為持卡人收妥。本行之通知或通訊包括但不限於貸款卡帳戶付款通告可透過持卡人手持電話號碼或電郵地址（其最新以書面通知本行之手提電話號碼或電郵地址）發出，如該等通告或書信並未有因不能傳遞而遭退回，本行即視持卡人已即時收到該等通告或書信。所有送交持卡人之物件，持卡人須承擔運送途中之一切風險。如持卡人特別要求本行以掛號形式運送，須繳付手續費。持卡人發給本行之一切通知或通訊，須送交本行，並以本行實際收到通知或通訊時方為送達。	倘本行以平郵方式向持卡人提供各種通知、結單或書信， <u>包括但不限於貸款卡帳戶付款通告</u> ，將於投寄兩日後被視作已為持卡人收妥。本行之通知或通訊包括但不限於貸款卡帳戶付款通告可透過持卡人手持電話號碼或電郵地址（其最新以書面通知本行之手提電話號碼或電郵地址）發出，如該等通告或書信並未有因不能傳遞而遭退回，本行即視持卡人已即時收到該等通告或書信。所有送交持卡人之物件，持卡人須承擔運送途中之一切風險。如持卡人特別要求本行以掛號形式運送，須繳付手續費。持卡人發給本行之一切通知或通訊，須送交本行，並以本行實際收到通知或通訊時方為送達。

貴客戶現可瀏覽 <https://www.ocbcwhcr.com/o/tc/help-support/forms-and-information/index.html> 以查閱更新版之文件。如欲終止收取郵寄結單，請即登記個人電子理財服務並選擇用電子方式接收結單。貴客戶可參閱隨函之指南了解相關步驟。若貴客戶拒絕接受上述修訂，請於2021年4月14日或之前以書面通知本行注銷循環貸款卡，同時將循環貸款卡剪成兩半並交回本公司，並即時清還循環貸款帳戶內的所有欠款。否則貴客戶將被視作同意上述有關循環貸款及循環貸款卡之修訂。

如有任何查詢，歡迎致電客戶服務熱線2834 1818。

華僑永亨信用財務有限公司

2021年2月

倘本函之中英文本有任何歧異之處，概以英文本為準。

Notice of Amendment to the OCBC Wing Hang Revolving Credit Facility Loan and the Revolving Credit Card

Effective from 15 April 2021, the fees applicable to the OCBC Wing Hang Revolving Credit Facility Loan and the Revolving Credit Card and terms of the OCBC Wing Hang Revolving Credit Agreement ("Agreement") will be revised as follows:-

Key Facts Statement (KFS) for Revolving Credit Facility Loan/Revolving Loan Service Fee Table

Item 1: Paper Statement Fee

With effect from 15 April 2021, a paper statement fee ("Fee") of HK\$10 will be introduced to cardholders of Revolving Credit Facility Loan and the Revolving Credit Card issued by OCBC Wing Hang Bank for every set of paper statement received each month. The Fee will be directly debited from the relevant Revolving Credit Facility Loan and the Revolving Credit Card account.

Accordingly, the table in paragraph 5/6 of the "Additional Information" section of the Key Facts Statement (KFS) for Revolving Credit Facility Loan and the "Fees" section of the Revolving Loan Service Fee Table are respectively amended by inserting the following item thereto:

Paper Statement Fee	<p>HK\$10 per statement for each month</p> <p>Note - Exemptions will be applied to any of the following groups of customers:</p> <p>(1) Customers aged below 18 / senior citizens aged 65 or above;</p> <p>(2) Recipients of Comprehensive Social Security Assistance (CSSA) / recipients of Government Disability Allowance; and</p> <p>(3) Designated customers of OCBC Wing Hang Credit Limited, including low-income earners (customers are required to make a declaration in the form to be designated by OCBC Wing Hang Credit Limited at the sole and absolute discretion of OCBC Wing Hang Credit Limited).</p> <p>Eligible customers of groups (2) and (3) are required to inform OCBC Wing Hang Credit Limited proactively in order to apply for exemption via self-declaration and/or by providing supporting documents.</p>
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Revolving Credit Agreement

Item 1: Definition

The definition "Statement" is amended as follows (contents with amendment are underlined for indication):

Clause	Existing	New
1. Definition	"Statement" means a monthly statement of Account sent by the Bank to the Cardholder setting out the financial liabilities owed on the date of the Statement by the Cardholder with respect to the Account and such other information as the Bank considers appropriate from time to time.	"Statement" means a monthly statement of Account sent <u>or made available</u> by the Bank to the Cardholder setting out the financial liabilities owed on the date of the Statement by the Cardholder with respect to the Account and such other information as the Bank considers appropriate from time to time.

Item 2: Statements

The following clauses are respectively amended as follows (contents with amendment are underlined for indication):

Clause	Existing	New
5.1	A Statement showing the Minimum Payment Amount, New Balance and the Payment Due Date will be sent to the Cardholder at a specified date of each month or at such interval as determined by the Bank from time to time. If the Cardholder fails to receive the Statement within seven (7) days after the Statement date, he should immediately inform the Bank and request for a copy. The Cardholder's liability to the Bank shall not in any event be affected even if for any reason the Cardholder fails to receive the Statement. No Statement will be sent if the Account has maintained a zero balance or no transaction has been made since the last Statement.	A Statement showing the Minimum Payment Amount, New Balance and the Payment Due Date will be sent <u>or made available</u> to the Cardholder at a specified date of each month or at such interval as determined by the Bank from time to time. <u>The Bank has the sole and absolute discretion to provide or make available to the Cardholder the Statement in whatever form and by whatever means.</u> The Cardholder's liability to the Bank shall not in any event be affected even if for any reason the Cardholder fails to receive <u>or view</u> the Statement. No Statement will be sent <u>or made available to the Cardholder</u> if the Account has maintained a zero balance or no transaction has been made since the last Statement.
5.2	The Cardholder shall verify the correctness of each and every entry made in the Statement and immediately inform the Bank in writing of any inaccurate entries or unauthorized transactions printed in the Statement. Unless objection in writing is received by the Bank within sixty (60) days from the Statement date, the Bank's records and the Statement shall be deemed to be correct, conclusive and binding on the Cardholder for all purposes.	The Cardholder shall verify the correctness of each and every entry made in the Statement and immediately inform the Bank in writing of any inaccurate entries or unauthorized transactions shown <u>on the Statement</u> . Unless objection in writing is received by the Bank within sixty (60) days from the Statement date, the Bank's records and the Statement shall be deemed to be correct, conclusive and binding on the Cardholder for all purposes.

Item 3: Exclusion of Liability

Clause 8.1 is amended as follows (contents with amendment are underlined for indication):

Clause	Existing	New
8.1	<p>Except in respect of reasonably foreseeable and direct loss and damage caused directly and solely by the Bank's negligence or wilful default or that of the Bank's employees acting in the course of employment, the Bank shall not be liable in any circumstances whatsoever for any loss or damage howsoever caused, including without limitation, any loss or damage arising from:</p> <ul style="list-style-type: none"> a) the refusal of any merchant to accept or honor the Card; b) the quality and condition of the goods or services supplied to the Cardholder by the use of the Card, or failure of any merchant to deliver any goods or services, or the winding up or bankruptcy or liquidation of any merchant; c) any disputes between the merchant and the Cardholder and any complaints or claims against the merchant by the Cardholder. The Cardholder shall resolve any such disputes with the merchant or shall complain or claim against the merchant without any involvement of the Bank and no disputes complaints or claims by the Cardholder against the merchant may render the Cardholder any rights to set off or counter-claim against the Bank or relieve his obligation to the Bank. The Cardholder shall not claim against the Bank for any compensation, loss or damages; d) the malfunction of any Terminal; e) access to the use of the Card and/or services of the Cardholder by any other Person whether or not authorized by the Cardholder; f) the exercise by the Bank and its right to demand and procure surrender of the Card (whether such demand or surrender is made by the Bank or by any other Person authorized by the Bank or by any Terminal); g) the exercise by the Bank of its right to reduce the credit limit, to terminate usage of any Card or Account; h) any misstatement, misrepresentation, error or omission in any detail disclosed by the Bank referred to in Clause 13 of the Agreement; inability to execute any of the Cardholder's instruction or information due to any mechanical failure, malfunction, breakdown, interruption, suspension or inadequacy of equipment or installation, howsoever arises, in connection with the performance of the Bank's functioning under this Agreement which is beyond the reasonable control of the Bank; and/or i) inability to execute any of the Cardholder's instruction or information due to the running of the day end cycle of the Bank's computer system. 	<p>Except in respect of reasonably foreseeable and direct loss and damage caused directly and solely by the Bank's negligence or wilful default or that of the Bank's employees acting in the course of employment, the Bank shall not be liable in any circumstances whatsoever for any loss or damage howsoever caused, including without limitation, any loss or damage arising from:</p> <ul style="list-style-type: none"> a) the refusal of any merchant to accept or honor the Card; b) the quality and condition of the goods or services supplied to the Cardholder by the use of the Card, or failure of any merchant to deliver any goods or services, or the winding up or bankruptcy or liquidation of any merchant; c) any disputes between the merchant and the Cardholder and any complaints or claims against the merchant by the Cardholder. The Cardholder shall resolve any such disputes with the merchant or shall complain or claim against the merchant without any involvement of the Bank and no disputes complaints or claims by the Cardholder against the merchant may render the Cardholder any rights to set off or counter-claim against the Bank or relieve his obligation to the Bank. The Cardholder shall not claim against the Bank for any compensation, loss or damages; d) the malfunction of any Terminal; e) access to the use of the Card and/or services of the Cardholder by any other Person whether or not authorized by the Cardholder; f) the exercise by the Bank and its right to demand and procure surrender of the Card (whether such demand or surrender is made by the Bank or by any other Person authorized by the Bank or by any Terminal); g) the exercise by the Bank of its right to reduce the credit limit, to terminate usage of any Card or Account; h) any misstatement, misrepresentation, error or omission in any detail disclosed by the Bank referred to in Clause 13 of the Agreement; inability to execute any of the Cardholder's instruction or information due to any mechanical failure, malfunction, breakdown, interruption, suspension or inadequacy of equipment or installation, howsoever arises, in connection with the performance of the Bank's functioning under this Agreement which is beyond the reasonable control of the Bank; and/or i) inability to execute any of the Cardholder's instruction or information due to the running of the day end cycle of the Bank's computer system. <p><u>Where Statements, notices or correspondence are made available to the Cardholder in electronic form, the Cardholder acknowledges and agrees that the Bank does not warrant the timeliness, security, secrecy or confidentiality of the same electronically transmitted through any applicable internet service provider, network system or other equivalent system in any jurisdiction.</u></p>

Item 4: Communication

Clause 14.1 is amended as follows (contents with amendment are underlined for indication):

Clause	Existing	New
14.1	All notices, Statements or correspondence produced by the Bank will be sent by ordinary post to the usual or last known address of the Cardholder and shall be deemed to have been received two (2) days after posting. Notice or correspondence including but not limited to notices of payment to Card Accounts may be transmitted to the Cardholder's mobile phone number or e-mail address last notified in writing to the Bank and if the same was not returned undelivered shall be deemed to have been received by the Cardholder. Items sent to the Cardholder are sent at the Cardholder's risk. The Cardholder shall pay a handling charge for each registered mail specially requested by the Cardholder. All notices or correspondence sent by the Cardholder to the Bank shall be deemed to have been delivered to the Bank on the day of actual receipt.	All notices, Statements or correspondence <u>provided</u> by the Bank <u>to the Cardholder, including but not limited to notices of payment to Card Accounts, if sent by ordinary post,</u> shall be deemed to have been received two (2) days after posting. Notice or correspondence including but not limited to notices of payment to Card Accounts may be transmitted to the Cardholder's mobile phone number or e-mail address last notified in writing to the Bank and if the same was not returned undelivered shall be deemed to have been received by the Cardholder. Items sent to the Cardholder are sent at the Cardholder's risk. The Cardholder shall pay a handling charge for each registered mail specially requested by the Cardholder. All notices or correspondence sent by the Cardholder to the Bank shall be deemed to have been delivered to the Bank on the day of actual receipt.

You may now visit <https://www.ocbcwhcr.com/o/en/help-support/forms-and-information/index.html> for the said updated documents. If you prefer to receive eStatement, please register for the Personal eBanking Services and eStatement and eAdvice Service. The registration guide is attached for your reference. If you do not agree to the above amendments, you must terminate the use of the Revolving Credit Facility Loan and the Revolving Credit Card ("Card") by written notice to us and cut the Card into halves and return the same to us on or before 14 April 2021, and repay immediately all amounts outstanding on the account of the Card. Otherwise, you will be deemed to have consented to the above amendments.

Should you have any queries, please do not hesitate to call our Customer Service Hotline at 2834 1818.

OCBC Wing Hang Credit Limited

February 2021

In the event of any conflict or discrepancy between the English and Chinese versions of this document, the English version shall prevail.

如何登記個人電子理財服務？

1 進入 www.ocbcwhhk.com 並按立即登記



2 選擇以自動櫃員機卡或信用卡登記。然後按下一步



3 輸入卡號碼及自動櫃員機密碼。然後按下一步



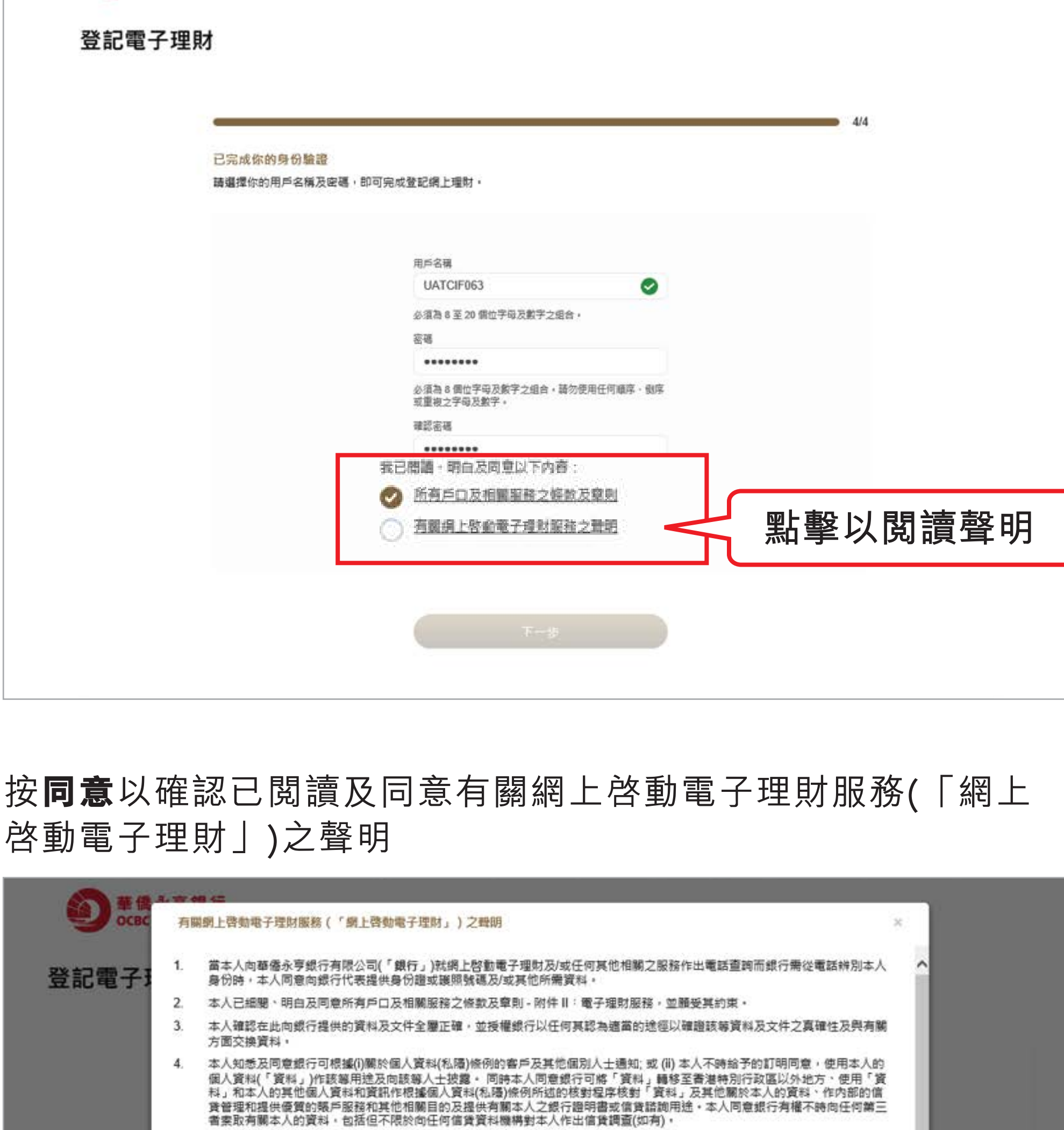
4 按發送驗證碼以接收電話短訊並輸入一次性密碼。然後按下一步



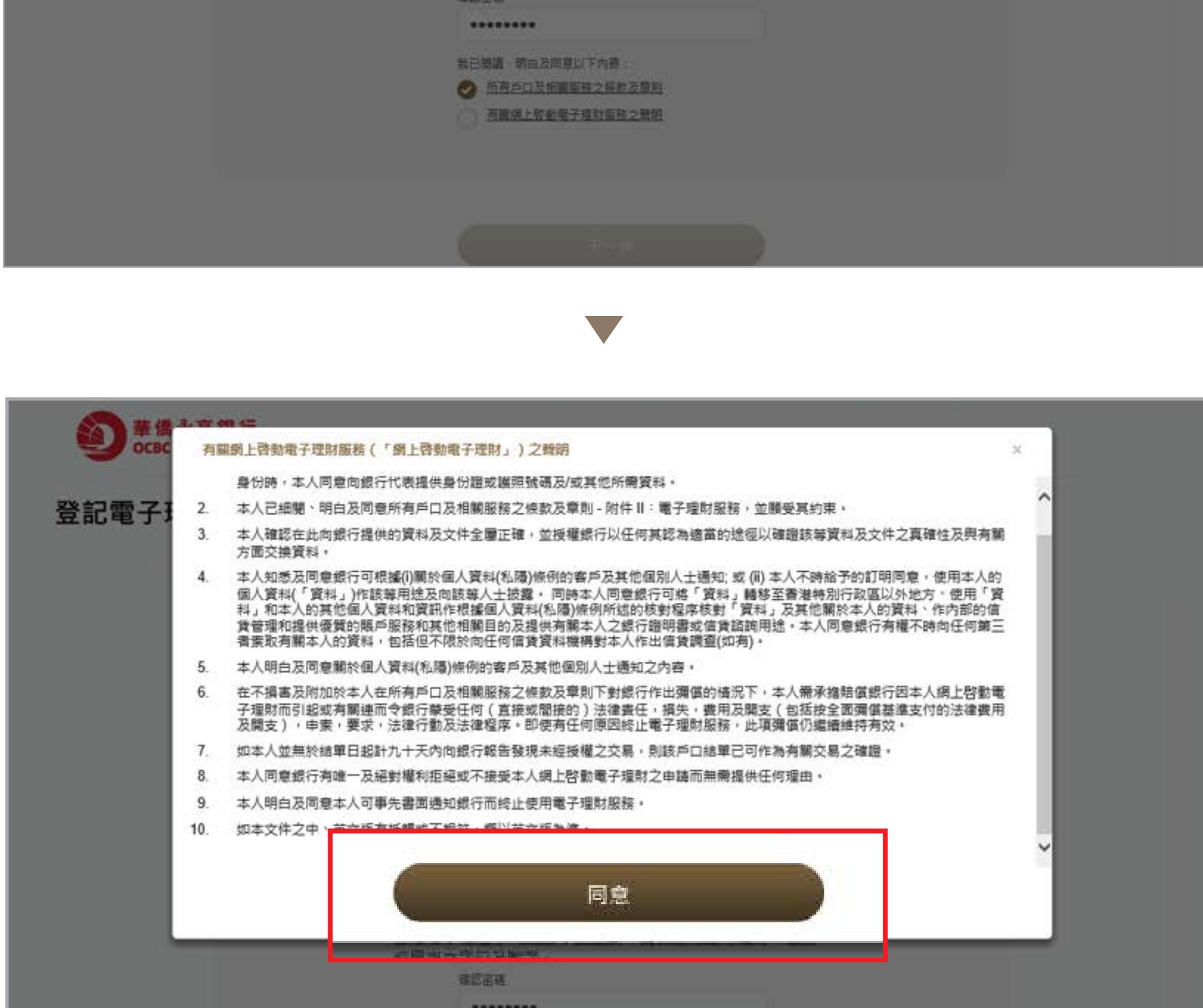
5 設置自選用戶名稱及密碼。點擊所有戶口及相關服務之條款及章則



6 按同意以確認已閱讀及同意有關條款及章則



7 點擊有關網上啟動電子理財服務之聲明



8 按同意以確認已閱讀及同意有關網上啟動電子理財服務(「網上啟動電子理財」)之聲明



9 按下一步

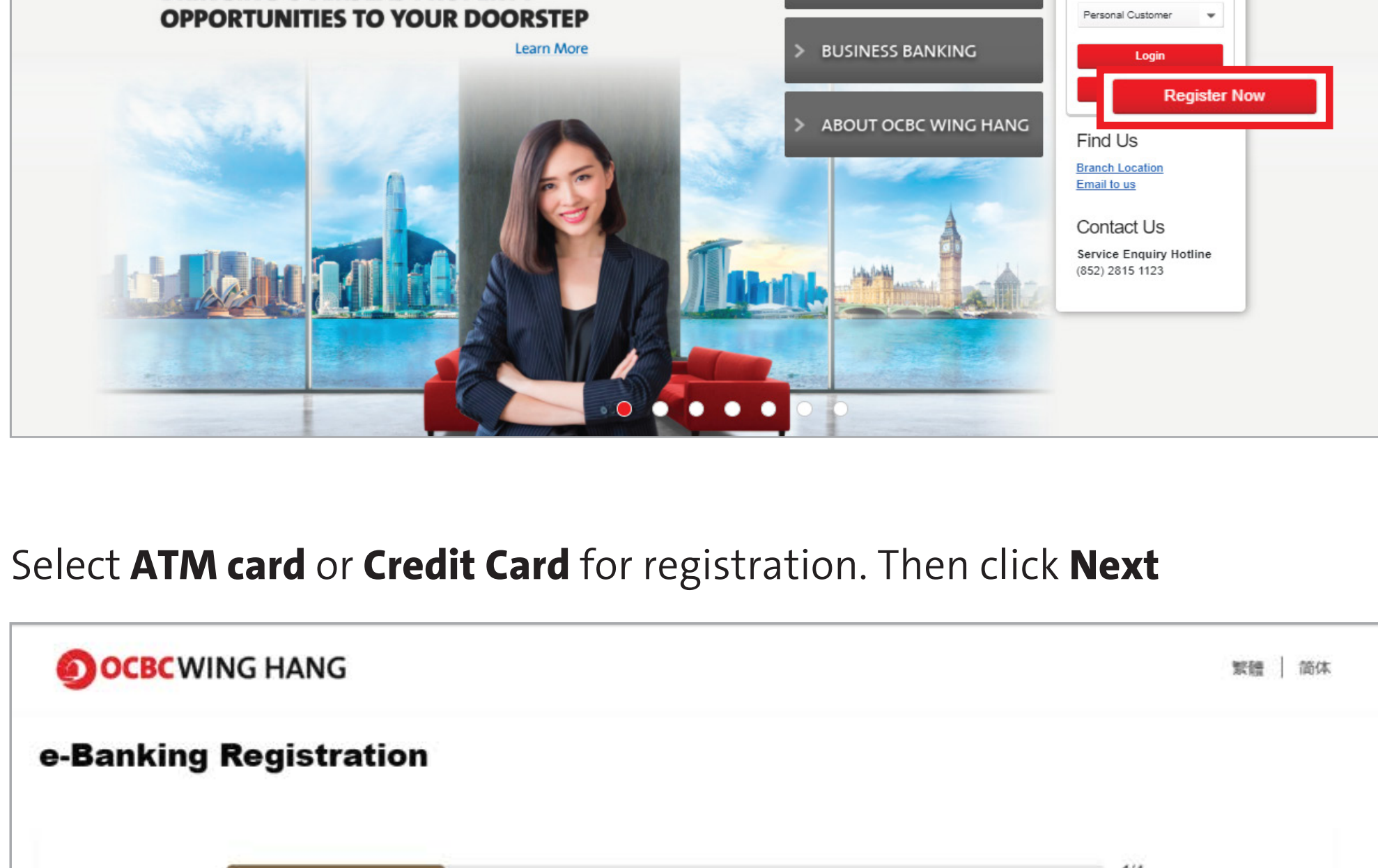


10 登記完成，即時登入網上理財以申請終止郵寄結單及交易通知書

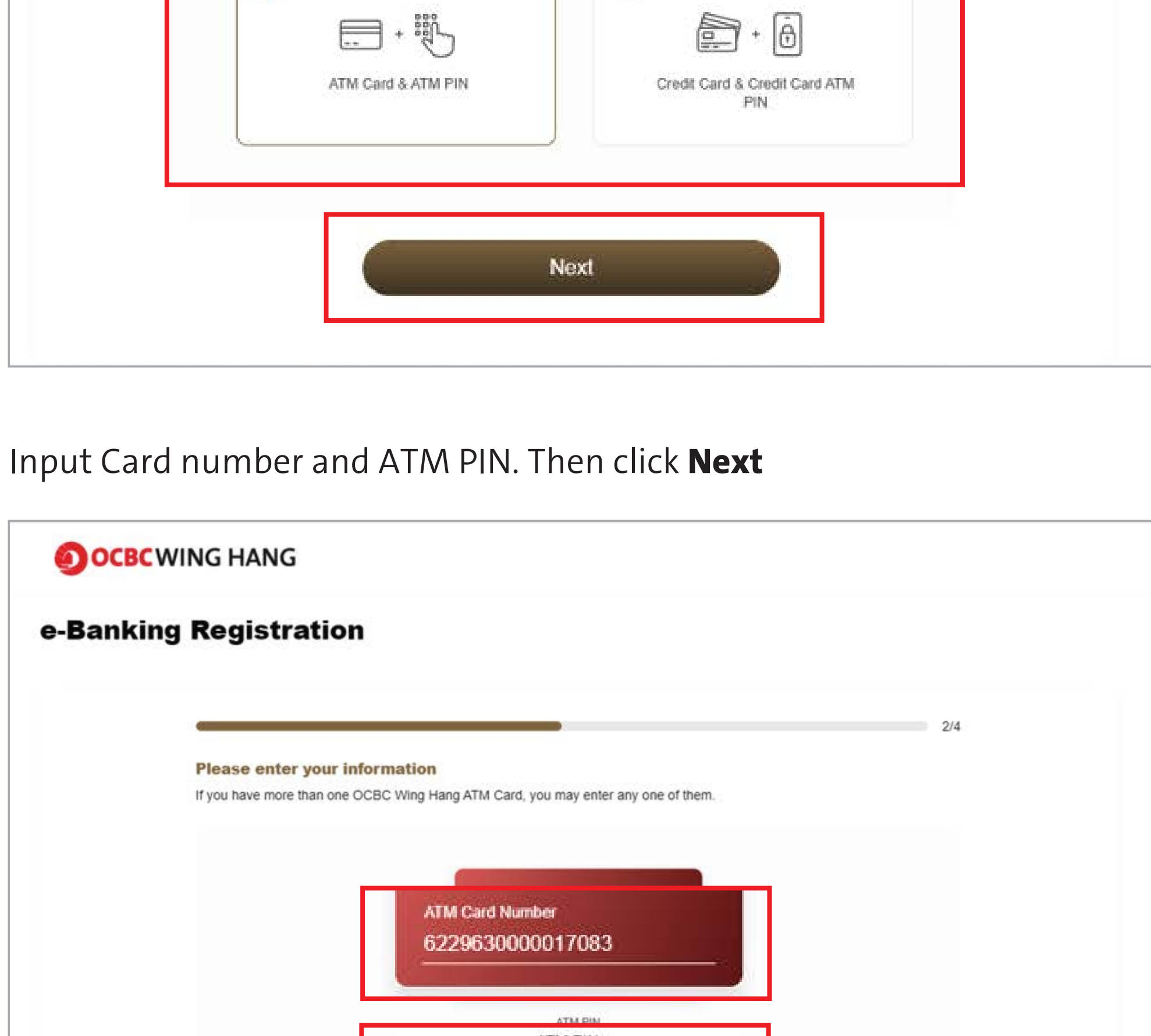
如何終止郵寄結單及交易通知書？

How to register for the Personal eBanking Services?

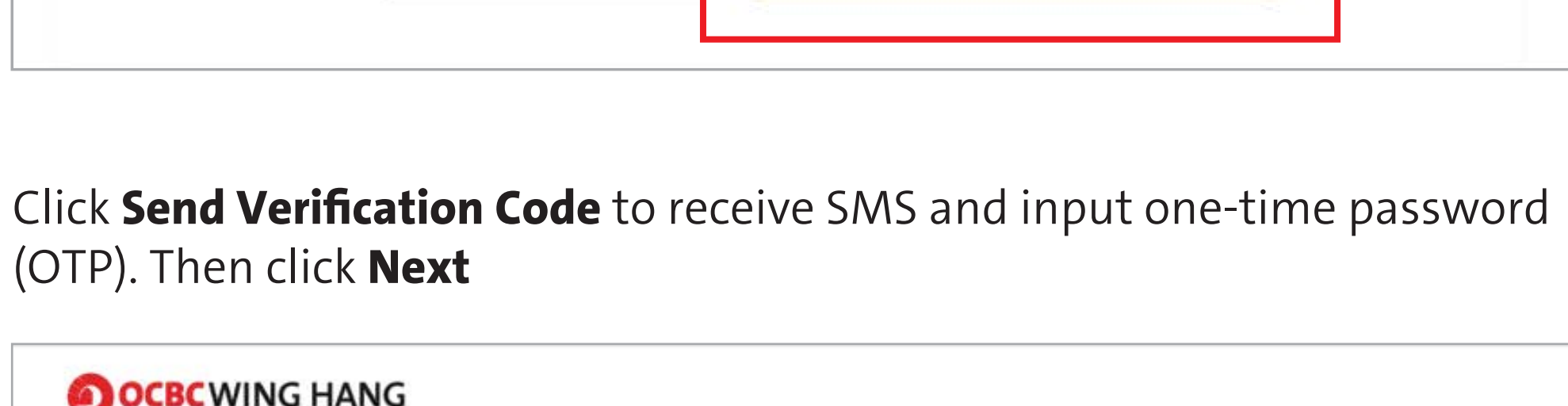
- 1 Visit www.ocbcwhhk.com and press **Register Now**



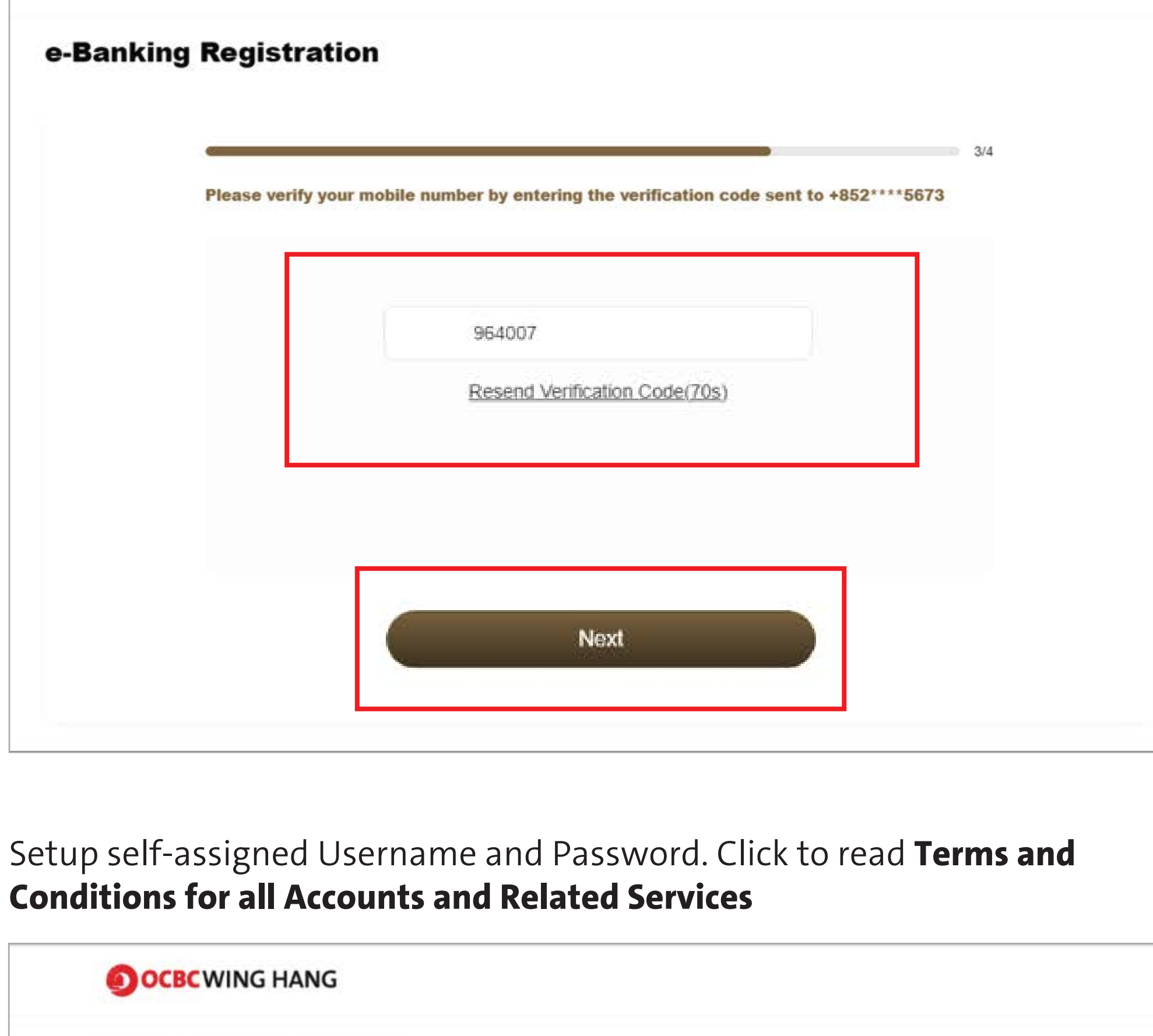
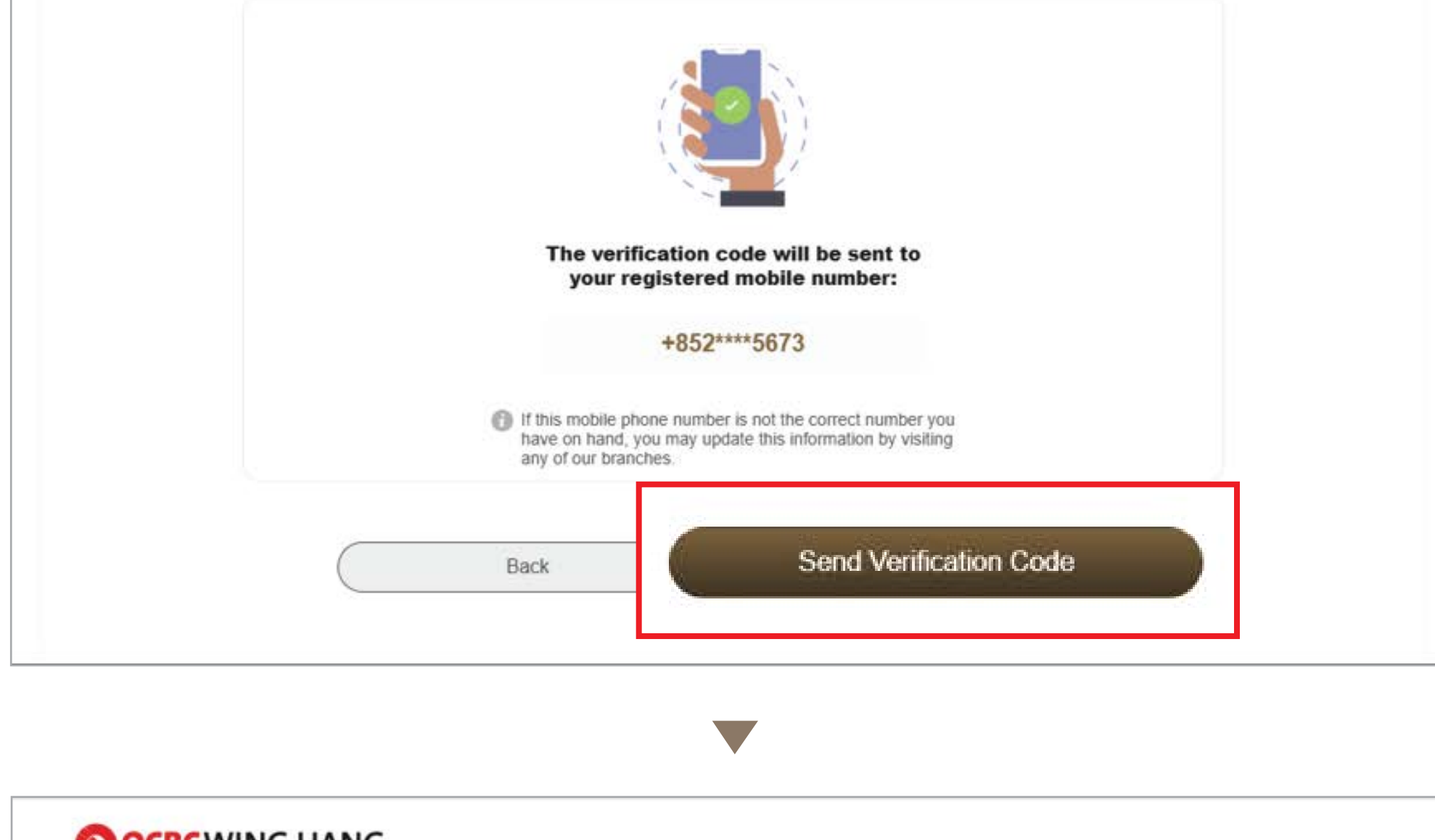
- 2 Select **ATM card** or **Credit Card** for registration. Then click **Next**



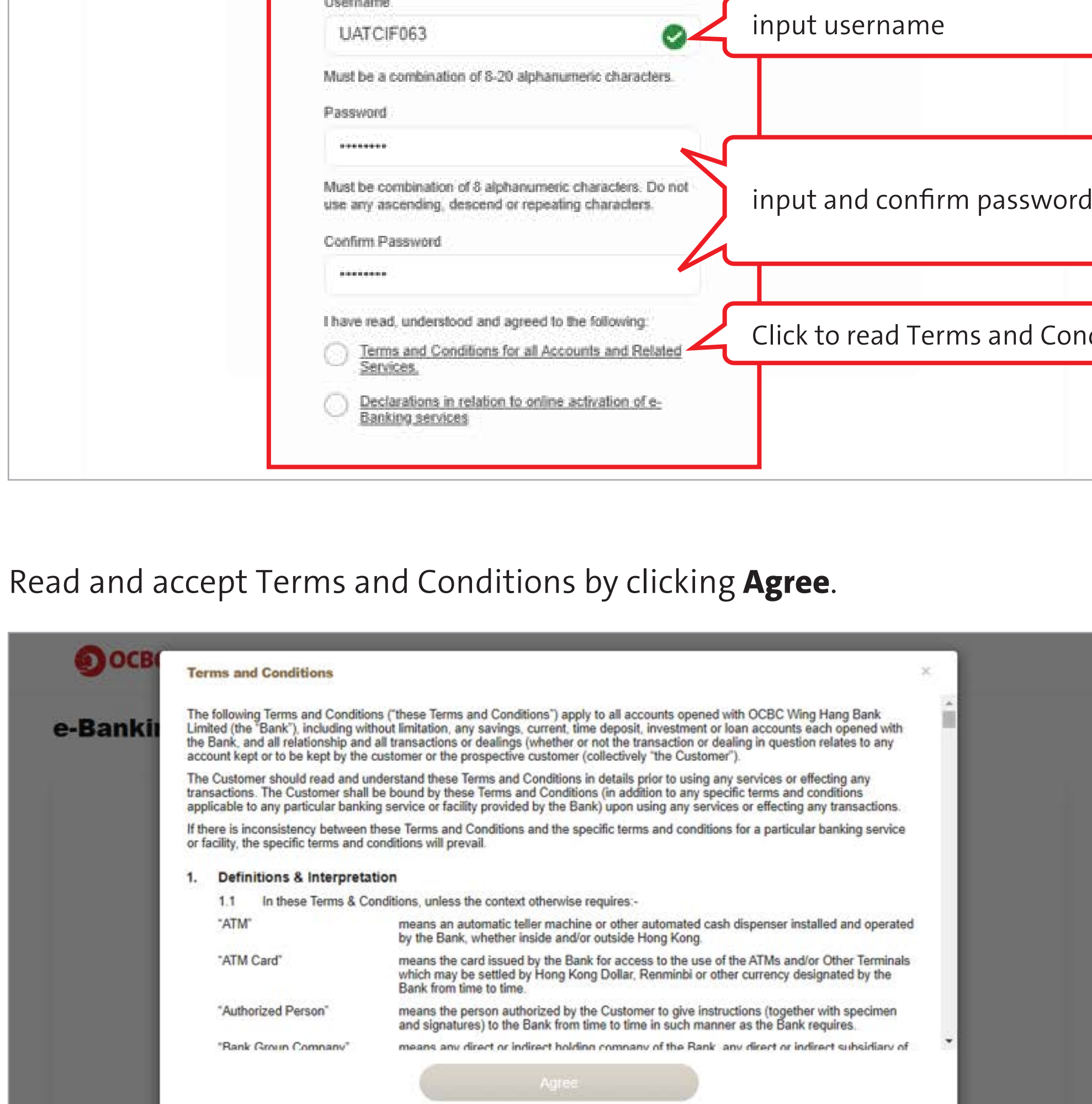
- 3 Input Card number and ATM PIN. Then click **Next**



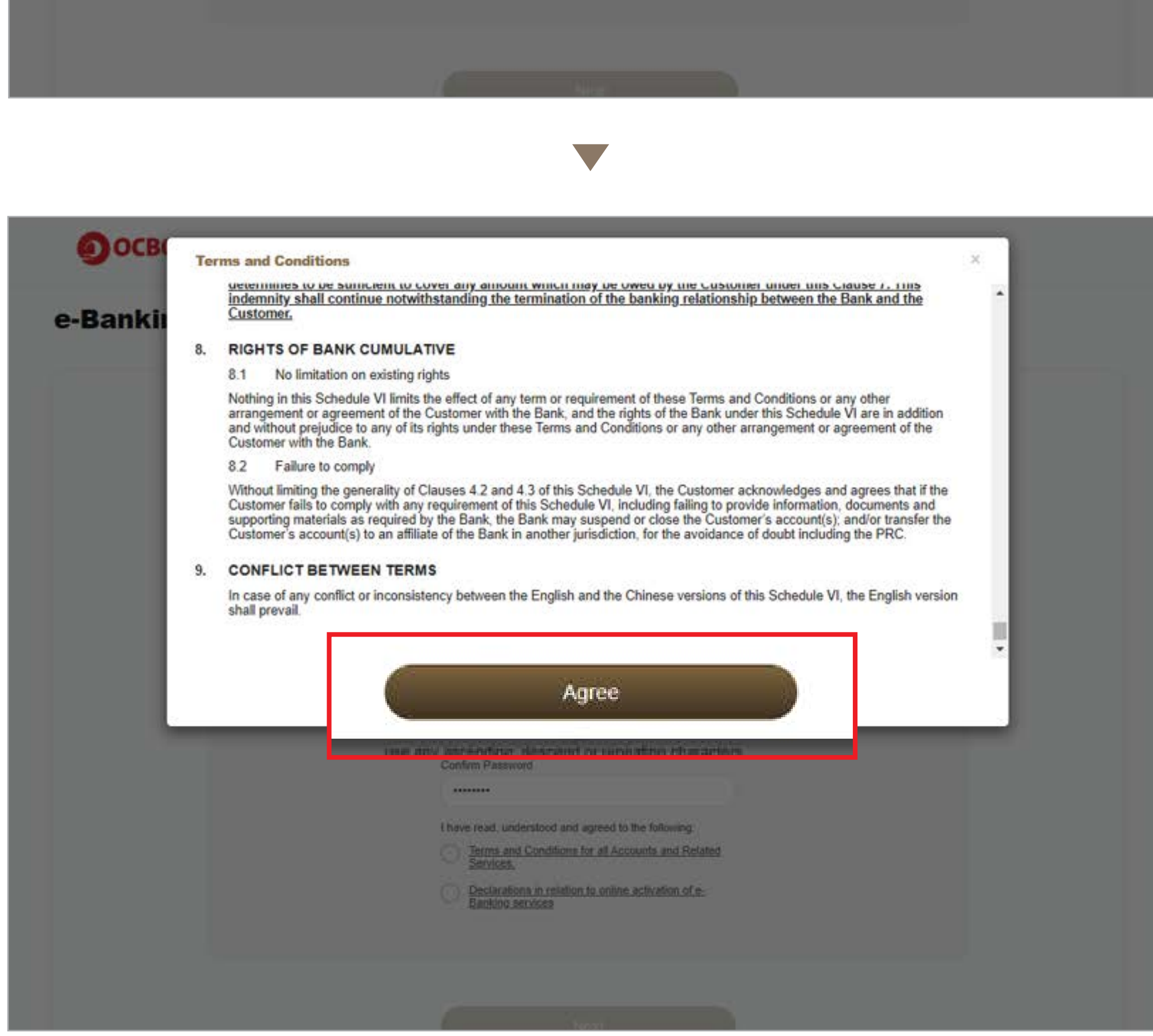
- 4 Click **Send Verification Code** to receive SMS and input one-time password (OTP). Then click **Next**



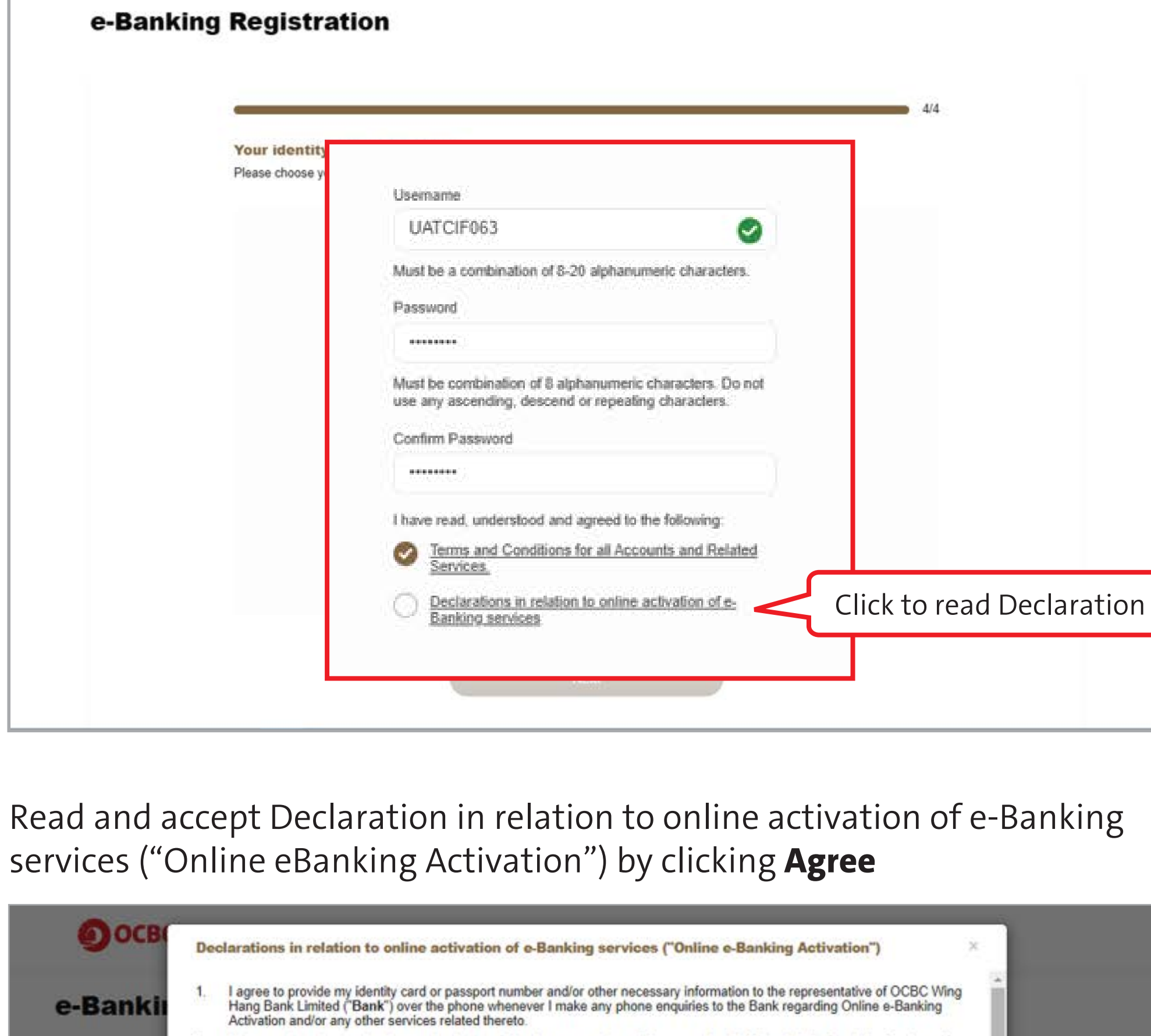
- 5 Setup self-assigned Username and Password. Click to read **Terms and Conditions for all Accounts and Related Services**



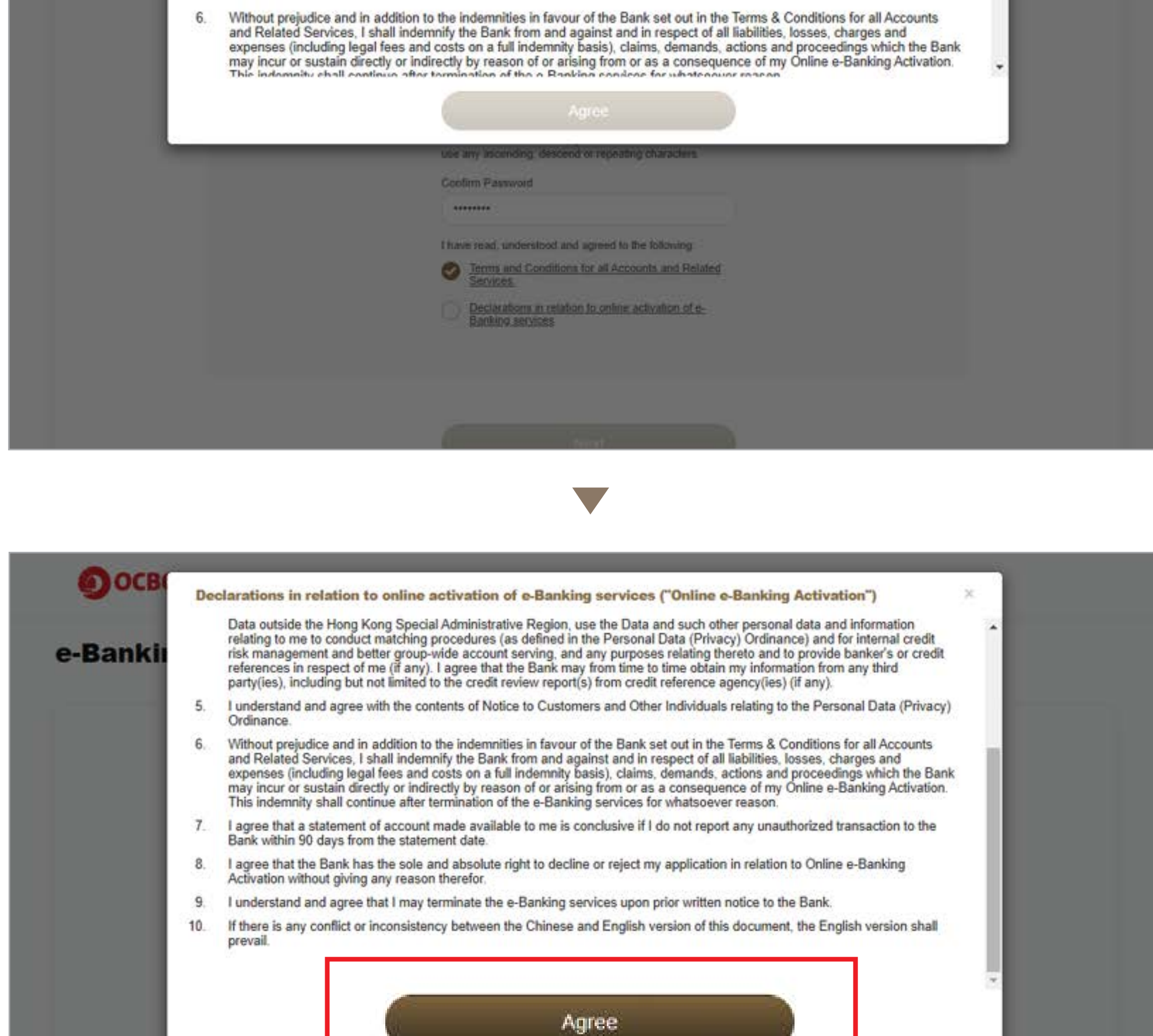
- 6 Read and accept Terms and Conditions by clicking **Agree**.



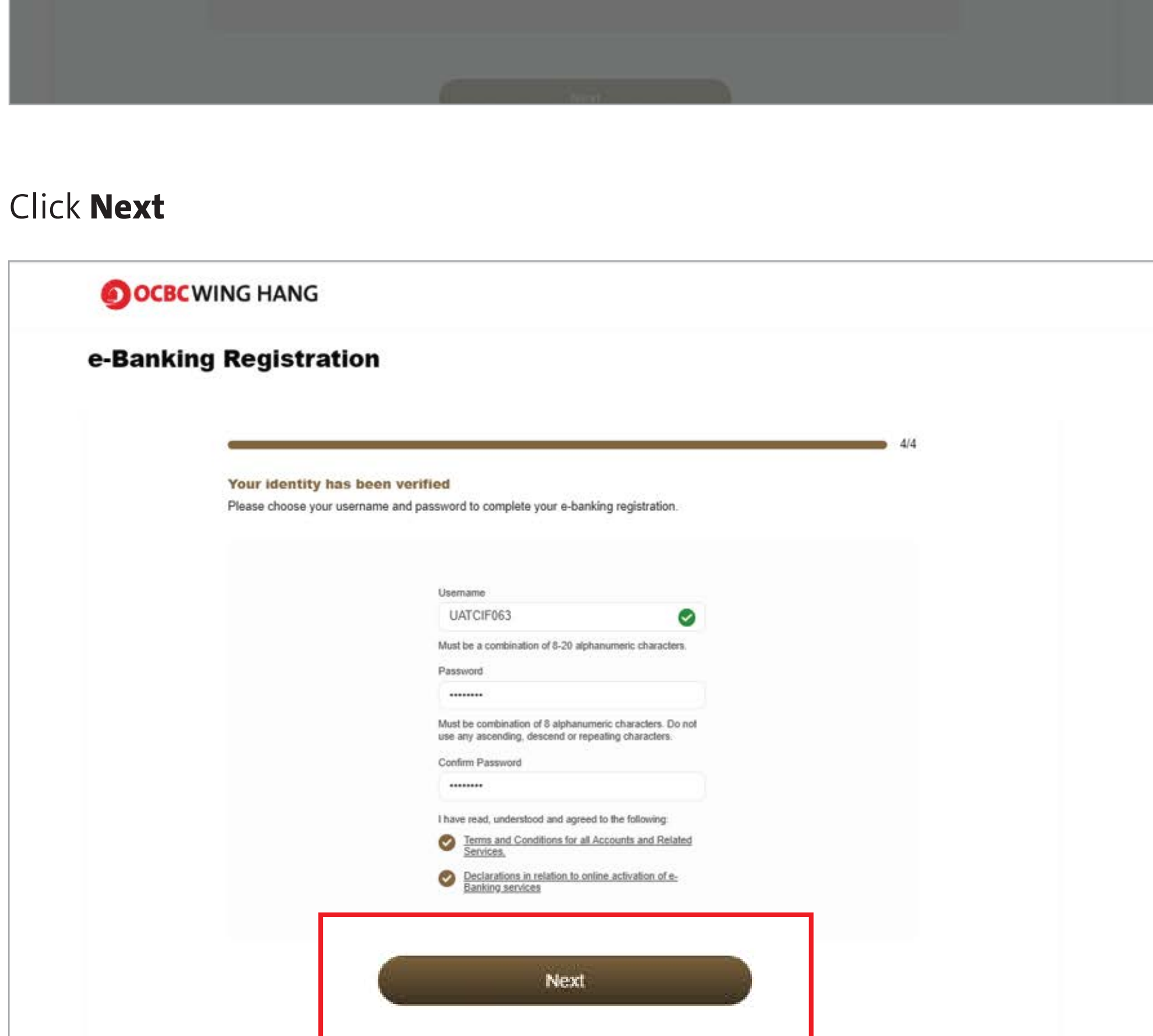
- 7 Click to read **Declaration in relation to online activation of e-Banking Services**



- 8 Read and accept Declaration in relation to online activation of e-Banking services ("Online eBanking Activation") by clicking **Agree**



- 9 Click **Next**



- 10 Registration is completed, and login Internet Banking to apply **Discontinue Paper Statement & Advice**

