

## FAQ – Hua Ho Mastercard Platinum

### A. Existing HHMC

#### 1. I have an existing Hua Ho Mastercard, do I have to apply for a new one?

No, your new card will be provided to you automatically so long as your Hua Ho Mastercard account is active and in good standing.

#### 2. How will I know when my card will be ready?

You will receive a letter stating where the designated branch for collection will be and once your card arrives at the branch, you will receive an SMS. Please ensure your contact details are updated accordingly.

#### 3. Will the new card have the same number?

Yes it will.

#### 4. Does this mean I cannot use my existing Hua Ho Mastercard now?

There is no disruption to the use of your existing card. Please note that in order for the branch to release your new card, you must return your existing Hua Ho Mastercard first.

#### 5. I didn't bring my existing card and do not want to come back to the branch again. Can you release the new card to be first?

We understand. For security purposes, we will block your existing card and request for a replacement. You will have the option to have the new card collected at a branch of your preference or directly delivered to your residence within 5 working days. Any current outstanding balances and reward points will be transferred to your new card.

#### 6. Do I have to return the supplementary cards as well?

Yes you do. We will not release the block until we have received all existing cards.

If you are unable to provide the supplementary cards as well, we may block the existing card and raise for a replacement. You have the option to have the new card collected at a branch of your preference and directly delivered to your residence within 5 working days. Any current outstanding balances and reward points will be transferred to your new card.

#### 7. I have lost my card or never had the Hua Ho Mastercard to begin with. Why am I receiving the letter or SMS?

As per our systems, you have applied for one previously. If you are unable to provide us the existing card and should you still want the new card, we will have to block the one in our systems and create a replacement for you for security purposes.

### **8. Will there be any impact if I do not return the existing card?**

Yes, existing cards will be blocked by 30 June and you will need to apply for a replacement card.

### **9. Will I be charged the new annual fee of BND120?**

As an existing cardholder, you will continue to enjoy the lower annual fee or perpetual fee waiver depending on the current annual fee arrangement of your Hua Ho Mastercard.

## **B. New Cards**

### **1. Why should I apply for the new card? Are there any new features?**

The new Hua Ho Mastercard Platinum is a full sized credit card with EMV chip which will offer greater security on your transactions as well as allow you to utilize the card overseas. The new features are as follows:

- Ability to perform cash advance at ATMs (pin mailer will be provided)
- Paypass for contactless transactions at BND100 and below for convenient and fast transactions
- 0% Easypay instalment plan processing fee waiver (usually at 3%) for all Hua Ho transactions that meet the minimum spend of BND300 in a single receipt
- Redemption for 360° Rewards at Platinum rate

You will also continue to enjoy 10% discount for department store purchases at selected Hua Ho outlets in addition to any promotions from the bank.

### **2. Is there any offer if I apply for a new card?**

Please refer to campaign details.