

Important Information - Standard Chartered WorldMiles Card (formerly known as Standard Chartered American Express® Card)

Effective date : 1 December 2016

Thank you for applying for a Standard Chartered WorldMiles Card (formerly known as Standard Chartered American Express® Card). Please note the following key terms that are associated with your Standard Chartered WorldMiles Card (formerly known as Standard Chartered American Express® Card):

1. Your credit limit is indicated on your monthly credit card statement. We will review your credit limit from time to time. Your latest credit limit at any relevant time can be ascertained by calling our 24-hour Customer Service Hotline at 2886 4111.
2. We will review your cash advance limit from time to time. We may also impose a limit on your credit card for any cash advance transaction. Your latest cash advance limit at any relevant time can be ascertained by calling our 24-hour Customer Service Hotline at 2886 4111.
3. You are expected to make the minimum payment due appearing on your monthly statement on or before the payment due date.
4. The minimum payment due is **HK\$220** or the aggregate amount of all the following items (whichever amount is higher) :
 - a) the total of the outstanding billed interest and other involuntary charges;
 - b) the total of any other outstanding billed fees and charges (including any outstanding billed insurance premium for Credit Shield/Credit Shield Plus Plan) ;
 - c) the total of the over-limit amount and/or the overdue amount (where applicable); and
 - d) **1%** of Statement Balance (that is, the item called "New Balance" on your monthly statement excluding items a) and b) above if they apply to you).
5. We have the right to change fees and charges. We will give you advance notice before we do so.
6. If you do not make full payment, finance charge for purchase will be calculated at **0.086%** per day (the Annualised Percentage Rate ("APR") is **33.41%**) and finance charge for cash advance will be calculated at **0.086%** per day (APR is **36.54%**).
7. Finance charge for purchase will not be charged if you pay your balance in full by the due date each month. Otherwise, interest will be charged on (i) the unpaid balance from the date of the previous statement on a daily basis until payment in full and (ii) the amount of each new transaction (entered into since the previous statement date) from the date of that new transaction on a daily basis until payment in full. Finance charge for cash advance will be charged on the amount of cash advance from the date of the transaction on a daily basis until payment in full.
8. There is an annual fee of **HK\$1,800** per principal card.

9. The handling fee of cash advance over the counter or via Jetco ATM is calculated at **3.5%** of transaction amount or **HK\$100**, whichever is higher.
10. Please note your payment due date. Please ensure your minimum payment due is made on or before this date. If the minimum payment due is not paid on or before the due date, a late charge will be levied on the card account according to the previous outstanding statement balance amount. The late charge will be EITHER 5% of outstanding balance (subject to a minimum cap of **HK\$220**, and a maximum cap of **HK\$350**) OR the minimum payment due, whichever is lower. If you fail to pay minimum payment due by payment due date (i) in the past 1 month, **0.014%** per day in addition to the prevailing or applicable finance charge for purchase and cash advance will apply starting from the next statement cycle as we notify you in a statement; (ii) 2 times or more in the past 12 months, **0.0165%** per day in addition to the prevailing or applicable finance charge for purchase and cash advance will apply starting from the next statement cycle as notify you in a statement, until the failure no longer happens as such as at the date of a statement we issue.
11. Please ensure your account balance does not exceed the credit limit for your account. If your account balance goes over your credit limit at any point of time during a statement cycle, your account will be charged an overlimit charge of **HK\$180** per statement cycle (not applicable to Standard Chartered Visa Infinite Card). If you do not wish to have temporary credit limit extension (the scope of which are to be designated by us and communicated to you), you should indicate your choice explicitly and opt out from such service through the channel we provide from time to time.
12. Effective from 25 December 2016, Cardholders may use electronic banking services, person to person (P2P) payment services or mobile device/app/electronic funds transfer platform effective from time-to-time to make any transfer/top up transaction from Standard Chartered/MANHATTAN Credit Card(s) to a specified account (including but not limited to Octopus OnePay Account). The maximum transfer amount in a month with the above method(s) is HK\$25,000 per Cardholder, according to the Cardholder's Hong Kong Identity Card Number or Passport Number (if applicable). If the total accumulated money transfers made by the above methods (based on the transaction date) exceed HK\$25,000 per Cardholder in a month, a 3.5% handling fee will apply to the transferred amount beyond HK\$25,000 and charges will be debited to the valid Credit Card account with the highest transferred amount. If the last day of a calendar month is a Sunday, any related transactions made on that day will be counted in the following calendar month.
13. For all Standard Chartered WorldMiles Card (formerly known as Standard Chartered American Express® Card), all settlements will be made in Hong Kong Dollars. A charge that is made in a foreign currency other than US Dollars, when the conversion is done by American Express®, will be converted into US Dollars before being converted into Hong Kong Dollars. Foreign charges will be converted by American Express® at a range of rates selected by American Express® in effect on the date when American Express® process the transactions and are subject to a conversion

fee of **1.25%** applied by American Express® plus **0.75%** imposed by Standard Chartered Bank (Hong Kong) Limited.

14. When you spend on your Standard Chartered WorldMiles Card (formerly known as Standard Chartered American Express® Card), you will earn 360° Rewards Points under the 360° Rewards. Details of the 360° Rewards can be found at sc.com/hk.
15. We will not issue a PIN/password for any Standard Chartered WorldMiles Card (formerly known as Standard Chartered American Express® Card).
16. If you or any supplementary cardholder holds a Standard Chartered WorldMiles Card (formerly known as Standard Chartered American Express® Card), you and any supplementary cardholder must not use that credit card at any ATM to carry out any transaction. You are liable to us and indemnify us against any damage you or any supplementary cardholder (if applicable) causes to any ATM by using your or any supplementary cardholder's credit card. A supplementary cardholder is liable to us and indemnifies us against any damage the supplementary cardholder causes to any ATM by the use of the supplementary cardholder's credit card.
17. If all Standard Chartered Classic VISA Card(s), Standard Chartered VISA Gold Card(s), Standard Chartered Mastercard Card(s), Standard Chartered Gold Mastercard Card(s), Standard Chartered Titanium Credit Card(s) and Standard Chartered Platinum Credit Card(s) issued by us to you and any supplementary cardholder (if applicable) are terminated, then each Standard Chartered WorldMiles Card (formerly known as Standard Chartered American Express® Card) issued to you and any supplementary cardholder (if applicable) will automatically be terminated.
18. If the Standard Chartered WorldMiles Card (formerly known as Standard Chartered American Express® Card) we issue to you is terminated, then each card issued to any supplementary cardholder will automatically be terminated.
19. If you lose your card, please notify us immediately by calling our hotline 2282 1533. Please keep this number handy since you will be responsible for all transactions before the card is reported lost or stolen.
20. If you do not pay your monthly dues, we may block your Standard Chartered WorldMiles Card (formerly known as Standard Chartered American Express® Card) 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.
21. As required by law, we will share your credit data with credit bureau or other regulators.
22. This document is for your convenience and does not replace our Client Terms, Credit Card Terms and Service Charges (An Easy guide to banking fees).
23. For additional information, please call our 24-hour Customer Service Hotline at 2886 4111 or visit us at your nearest branch.



重要資料-渣打WorldMiles卡(原名為渣打American Express®卡)

生效日期：2016年12月1日

多謝閣下申請渣打WorldMiles卡(原名為渣打American Express®卡)。敬請留意以下與閣下的渣打WorldMiles卡(原名為渣打American Express®卡)相關的主要條款：

- 閣下的信貸限額載列於閣下的信用卡月結單。本行會不時覆核閣下的信貸限額。如欲查詢閣下在任何有關時間的最新信貸限額，請致電本行的24小時客戶服務熱線2886 4111。
- 本行會不時覆核閣下的透支現金限額。本行亦可能對閣下信用卡的任何透支現金交易設定限額。如欲查詢閣下在任何有關時間的最新透支現金限額，請致電本行的24小時客戶服務熱線2886 4111。
- 閣下須於到期繳款日當日或之前最少繳付閣下的月結單所示的最低付款額。
- 最低付款額為**220港元**或下列全部項目的總額(以較高者為準)：
 - 已發單的利息及其他被動收費之未付總額；
 - 任何其他已發單的費用及收費之未付總額(包括有關「代網繆」/「代網繆」Plus的任何已發單而未付之保費)；
 - 超逾信用額之金額及/或逾期款項(如適用)總額；及
 - 月結單總結欠(即閣下的月結單所示的「新賬項」，不包括上文a)及b)項(如適用於閣下)的**1%**。
- 本行有權修訂費用及收費。如作修訂，本行會預先向閣下發出通知。
- 閣下如無清繳付款，則本行會按每日**0.086%**(實際年利率為**33.41%**)計算購物財務費，並按每日**0.086%**(實際年利率為**36.54%**)計算透支現金財務費。
- 如果閣下在每月的到期繳款日或之前全數支付欠款結餘，本行將不會向閣下收取購物財務費。否則，利息將按(i)所有欠款結餘(顯示於上一期月結單內之欠款結餘將按日計算直至所有款項還清為止)，以及(ii)所有新交易賬項(在到期繳款日前一個月結單截數日後誌賬的新交易賬項)須根據交易日期起按日計息，直至全數還清為止。透支現金財務費則由透支現金交易當日起按透支現金未付清餘額逐日計算直至全數還清為止。

- 每張主卡設有**1,800港元**的年費。
- 經櫃檯或銀通自動櫃員機透支現金的手續費為交易款額的**3.5%**或**100港元**，以較高者為準。
- 請留意閣下的到期繳款日。請確保在該日或之前繳付最低付款額。如無在到期繳款日或之前繳付最低付款額，則本行會按上次月結單未付結欠餘額向有關信用卡戶口徵收逾期費。逾期費為未付結欠餘額的**5%**(最低為**220港元**，最高為**350港元**)或最低付款額，以較低者為準。倘若閣下在(i)過去一個月並無於到期繳款日前繳付最低付款額，則本行會在月結單中通知閣下由下個月結單週期起按閣下現行或適用的購物財務費及透支現金財務費再額外每日附加**0.014%**；(ii)倘若閣下在過去12個月內曾經2次或以上並無在到期繳款日之前繳付最低付款額，則本行會在月結單中通知閣下由下個月結單週期起按閣下現行或適用的購物財務費及透支現金財務費再額外每日附加**0.0165%**，直至本行發出的月結單日當天前述拖欠情況不再存在。
- 請確保閣下的戶口結餘不超過閣下戶口的信貸限額。倘若閣下的戶口結餘在月結單週期內的任何時候超過閣下的信貸限額，則本行會對閣下的戶口徵收每個月結單週期**180港元**的超逾信用額費(不適用於渣打Visa Infinite卡)。如閣下不希望有臨時信貸限額(其範圍由本行決定及已向閣下說明)，閣下須明確表明其選擇，並透過本行不時提供的途徑取消該服務。
- 由2016年12月25日起，信用卡客戶可憑渣打/MANHATTAN信用卡透過不時生效之電子銀行服務、個人對個人(P2P)支付服務或流動裝置/應用程式/電子轉賬平台作任何轉賬/增值到指定賬戶(包括但不限於八達通O! ePay賬戶)。每位客戶以香港身份證號碼/護照(如適用)計算並透過上述方法轉賬之每月最高限額為25,000港元。如客戶於該月以上述方法(以交易日計算為準)累積轉賬多於25,000港元，本行會就25,000港元其後之所有轉賬金額收取**3.5%**手續費並誌賬於其中一張累積最多轉賬金額之有效信用卡賬戶內。如當月最後一天為星期日，任何當天之有關交易將計算於下一個月份內。
- 所有渣打WorldMiles卡(原名為渣打American Express®卡)均以港幣結算。以美元以外貨幣所作支出，在經American Express®折算時，會先折算為美元再折算為港幣。外幣支出會按American Express®處理有關交易當日有效的American Express®所選匯率範圍，由American Express®進行折算，並須附加American Express®收取的**1.25%**折算費及渣打銀行(香港)有限公司收取的**0.75%**。

- 根據「360°全面賞」，閣下以閣下的渣打American Express®卡消費時可賺取「360°全面賞」積分。有關「360°全面賞」的詳情可於sc.com/hk瀏覽。
- 本行不會就任何渣打WorldMiles卡(原名為渣打American Express®卡)發出任何私人密碼/密碼。
- 倘若閣下或任何附屬卡持卡人持有渣打WorldMiles卡(原名為渣打American Express®卡)，該信用卡不可於任何自動櫃員機進行任何交易。對於閣下或任何附屬卡持卡人(如適用)使用閣下或任何附屬卡持有人的信用卡對任何自動櫃員機造成的任何損害，閣下須向本行負責並作出彌償。對於附屬卡持卡人使用其信用卡對任何自動櫃員機造成的任何損害，附屬卡持卡人須向本行負責並作出彌償。
- 倘若本行向閣下及任何附屬卡持卡人(如適用)發出的渣打VISA普通卡、渣打VISA金卡、渣打萬事達卡、渣打萬事達金卡、渣打Titanium信用卡及渣打白金信用卡全部終止，則向閣下及任何附屬卡持卡人(如適用)發出的各張渣打WorldMiles卡(原名為渣打American Express®卡)亦會自動終止。
- 倘若本行向閣下發出的渣打WorldMiles卡(原名為渣打American Express®卡)被終止，則發給任何附屬卡持有人的各張信用卡亦會自動終止。
- 閣下如遺失閣下的信用卡，請立即致電本行熱線2282 1533通知本行。請將此熱線號碼保存於近便之處，因為閣下將須對通報信用卡遺失或被竊前的所有交易負責。
- 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渣打WorldMiles卡(原名為渣打American Express®卡)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。
- 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。
- 本文件僅為閣下閱讀方便而設，並不取代客戶條款、信用卡條款及服務收費(銀行服務收費一覽表)。
- 如欲索取進一步資料，敬請致電本行的24小時客戶服務熱線2886 4111或聯絡就近分行。