

Important Information - SmarTone Smart Credit Card/ ZIX Credit Card

Effective date : 1 December 2016

Thank you for applying for a SmarTone Smart Credit Card/ ZIX Credit Card. Please note the following key terms that are associated with your SmarTone Smart Credit Card/ ZIX Credit 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\$250/HK\$550/HK\$600** per principal Classic/Gold/Titanium card and annual fee of **HK\$125/HK\$275/HK\$300** per supplementary Classic/Gold/Titanium card associated with your account.
9. The handling fee of cash advance over the counter or via Jetco ATM and Visa/MasterCard ATM Network 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 to 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/OLePay 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. Your transactions in currencies other than Hong Kong Dollars incurred outside of Hong Kong or in Hong Kong are converted from the transaction currency into Hong Kong Dollars at the exchange rate used by Visa/MasterCard International on the conversion date plus **0.95%** charged by us and a reimbursement charge imposed by Visa/MasterCard International on us. Your transactions in Hong Kong Dollars incurred outside of Hong Kong, a reimbursement charge of **1%** imposed by MasterCard International on us will be debited from the card account directly.
14. 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.
15. If you do not pay your monthly dues, we may block your SmarTone Smart Credit Card/ZIX Credit 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.

16. If the SmarTone Smart Credit Card/ZIX Credit Card we issue to you is terminated, then each card issued to any supplementary cardholder will automatically be terminated.
17. As required by law, we will share your credit data with credit bureau or other regulators.
18. You authorise us to disclose to any of SmarTone Mobile Communications Limited, its successors and assigns (collectively called "SmarTone"), and its associates any information relating to you, any supplementary cardholder (if applicable) or your account when any of SmarTone and its associates require to promote any of the goods and services offered by them and for related purposes.
19. You authorise us to disclose to SmarTone the messages we send from time to time as part of the message services and any information relating to you and any supplementary cardholder (if applicable) as SmarTone requires to provide the message services.
20. We may provide you with the message services at your request. You acknowledge and agree that information provided to you through the message services will be sent through the mobile telephone network of SmarTone.
21. We may vary or suspend the whole or any part of the message services at any time at our discretion.
22. You must inform us promptly when you:
 - lose the designated mobile telephone;
 - change the designated mobile telephone number; or
 - stop using the mobile telephone services.
23. At your request, we may (but need not) terminate the message services at any time.
24. You must comply with all instructions which we give you in relation to the operation of the message services, including:
 - how to access and operate the message services; and
 - how to protect the security of the use of the message services.
25. You must take all reasonable steps to keep the message service code agreed by us secure and confidential at all times to prevent:
 - any unauthorised use of the message services; or
 - any unauthorised access to confidential information provided through the message services.
26. You must inform us immediately when the message service code is disclosed or suspected to have been disclosed to any unauthorised person. Once we have been so informed, we will suspend the message services until a new message service code is established.
27. Neither SmarTone nor us or any of the respective agents, contractors or third party service providers providing the message services:
 - represents, warrants or undertakes that information requested pursuant to the message services will be delivered to or received by you completely, accurately, on time or at all;
 - will be liable for any direct loss suffered in connection with the message services or its unavailability, unless the loss is directly caused by our negligence or wilful default.
28. The details of the 360° Rewards Points you can earn on your SmarTone Smart Credit Card can be found at sc.com/hk.
29. 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).
30. 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 - SmarTone 智能信用卡/ZIX信用卡

生效日期：2016年12月1日

多謝閣下申請SmarTone智能信用卡/ZIX信用卡。敬請留意以下與閣下的SmarTone智能信用卡/ZIX信用卡相關的主要條款：

- 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載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。
- 普通卡/金卡/Titanium卡每張主卡的年費分別為**250港元/550港元/600港元**，而閣下戶口相關的普通卡/金卡/Titanium卡每張附屬卡的年費分別為**125港元/275港元/300港元**。
- 經櫃檯或銀通自動櫃員機及Visa/MasterCard自動櫃員機網絡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。
- 閣下於香港境外或境內以港幣以外的貨幣進行的交易，將於折算日按Visa/MasterCard International選擇的匯率折算為相應數額的港幣，另加本行收取的**0.95%**及Visa/MasterCard International向本行收取的交易徵費。
對於閣下於香港境外以港幣進行的交易，本行會直接從信用卡戶口扣取MasterCard International向本行收取的**1%**交易徵費。
- 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SmarTone智能信用卡/ZIX信用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。

- 倘若本行向閣下發出的SmarTone智能信用卡/ZIX信用卡被終止，則發給任何附屬卡持卡人的各張信用卡亦會自動終止。
- 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。
- 閣下授權本行為方便SmarTone Mobile Communications Limited或其任何繼任人或指定人士(統稱「SmarTone」)及其聯繫公司推廣其任何貨品及服務和有關目的，向SmarTone及其任何聯繫公司披露有關閣下、任何附屬卡持卡人(如適用)或閣下賬戶的任何所需資料。
- 閣下授權本行向SmarTone披露本行根據訊息服務不時發出的訊息，以及SmarTone提供訊息服務所需的有關閣下及任何附屬卡持卡人(如適用)的任何資料。
- 本行可應閣下要求提供訊息服務。閣下承認並同意，通過訊息服務提供予閣下的資料會經SmarTone的流動電話網絡傳遞。
- 本行可隨時酌情更改或暫停全部或任何部分訊息服務。
- 閣下必須於閣下出現下述情況時及早通知本行：
 - 遺失指定手提電話；
 - 更改指定手提電話號碼；或
 - 停止使用有關手提電話服務。
- 本行可以(但非必須)隨時應用戶要求終止訊息服務。
- 閣下必須根據本行就訊息服務的操作給予閣下的所有指示行事，包括：
 - 如何使用及操作訊息服務；及
 - 如何保障使用訊息服務的安全。
- 閣下必須採取一切合理措施，隨時保障經本行同意的訊息服務密碼的安全保密，避免：
 - 訊息服務被未經授權使用；或
 - 通過訊息服務提供的機密資料被未經授權取用。
- 倘若訊息服務密碼洩露給或懷疑洩露給任何未經授權人士，閣下必須立即通知本行。本行一經通知，即會暫停有關訊息服務，直至設定新的訊息服務密碼為止。
- 本行或各自的任何代理人、承辦商或提供訊息服務的第三方服務供應商：
 - 概無聲明、保證或承諾閣下能夠完整、準確、準時地發送或收到根據訊息服務要求的資料，或能夠成功發送或收到有關資料；
 - 對於有關訊息服務或並無提供訊息服務而蒙受的任何直接損失概不負責，除非有關損失是由於本行的疏忽或蓄意違約而直接造成。
- 有關閣下的SmarTone智能信用卡賺取的「360°全面賞」積分詳情，可於sc.com/hk瀏覽。
- 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。