

**Important Information - Standard Chartered UnionPay Dual Currency Platinum Credit Card**

Effective date: 10 November 2017

Thank you for applying for a Standard Chartered UnionPay Dual Currency Platinum Credit Card. Please note the following key terms that are associated with your Standard Chartered UnionPay Dual Currency Platinum Credit Card:

1. Standard Chartered UnionPay Dual Currency Platinum Credit Card is a credit card that under which two accounts, one denominated in Hong Kong Dollars ("HKD") and the other in Renminbi ("CNY") are linked to the card.
2. Your credit limit is indicated on your monthly credit card statement. We will review your credit limit from time to time. Unless we specify or determine otherwise, only one credit limit denominated in HKD will apply to collectively all of the accounts for your Standard Chartered UnionPay Dual Currency Platinum Credit Card. The credit limit denominated in CNY which we informed you is for your general information and reference only. Your latest credit limit at any relevant time can be ascertained by calling our 24-hour Customer Service Hotline at 2886 9338.
3. We may or may not allow you to use your Standard Chartered UnionPay Dual Currency Platinum Credit Card to obtain cash advance. If we allow you to do so, 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. You may ascertain your latest cash advance limit at any relevant time and know more how cash advance can be obtained and posted to your relevant account under the card by calling our 24-hour Customer Service Hotline at 2886 9338.
4. Unless we specify or determine otherwise, **each of the accounts for your Standard Chartered UnionPay Dual Currency Platinum Credit Card will be separately operated. You are expected to make the minimum payment respectively due for each of the accounts on or before the payment due date**, which is separately calculated in accordance with our usual practice and appearing on your monthly statement.
5. The minimum payment due is **HKD/CNY220**, or for the respective accounts, the aggregate amount of all the following items (whichever amount is higher) under that account:
  - a) the total of the outstanding billed interest and other involuntary charges;
  - b) the total of any other outstanding billed fees and charges;
  - 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).
6. We have the right to change fees and charges. Unless otherwise specify, we will give you advance notice before we do so.
7. 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

8. Finance charge for purchase will not be charged if you pay your balance in full for the relevant accounts of your Standard Chartered UnionPay Dual Currency Platinum Credit Card 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 for each of the accounts for your Standard Chartered UnionPay Dual Currency Platinum Credit Card.
9. There is an annual fee of **HKD1,800** per Principal Platinum and annual fee of **HKD900** per Supplementary Platinum. (Annual fee is permanently waived for up to 3 Supplementary Cards.) If applicable, the annual fee will be charged to the HKD-denominated account for your Standard Chartered UnionPay Dual Currency Platinum Credit Card.
10. If we allow you to use your Standard Chartered UnionPay Dual Currency Platinum Credit Card to obtain cash advance, the handling fee of cash advance over the counter (over the counter cash advance is not applicable to withdraw CNY) or via Jetco ATM / UnionPay Network is calculated at **3.5%** of transaction amount or **HKD100**, whichever is higher.
11. Please note your payment due date. Please ensure your minimum payment due for the respective accounts under your Standard Chartered UnionPay Dual Currency Platinum Credit Card is made on or before this date. If the relevant minimum payment due is not paid on or before the due date, a late charge will be levied on the relevant account according to the previous outstanding statement balance amount for that account. The late charge will be **EITHER 5%** of outstanding balance (with a minimum late charge of **HKD/CNY220** and maximum capped at **HKD/CNY350**) **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.
12. Please ensure your aggregated account balance for each of the accounts your Standard Chartered UnionPay Dual Currency Platinum Credit Card does not exceed the credit limit denominated in HKD approved by us. If your aggregated account balance goes over the credit limit at any point of time during a statement cycle, your HKD account will be charged an overlimit charge of **HKD180** per statement cycle. 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.

13. 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 O!ePay 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.
14. Your transactions outside of Hong Kong or Mainland China are converted from the transaction currency into HKD at the exchange rate in accordance with our usual practice and our banking agreement. Your transactions made in Hong Kong and Mainland China will be posted to the HKD and CNY denominated accounts respectively without any currency conversion.
15. For earning of reward points, we may specify from time to time the amount of transaction denominated in a particular currency which needs to be spent for earning one point. Details of the Points Reward Program can be found at [sc.com/hk](http://sc.com/hk).
16. 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.
17. If you do not pay your monthly dues under any account for your card, we may block your Standard Chartered UnionPay Dual Currency Platinum 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.
18. If the Standard Chartered UnionPay Dual Currency Platinum Credit Card we issue to you is terminated, then each Standard Chartered UnionPay Dual Currency Platinum Credit Card issued to any supplementary cardholder will automatically be terminated.
19. As required by law, we will share your credit data with credit bureau or other regulators.
20. 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).
21. For additional information, please call our 24-hour Customer Service Hotline at 2886 9338 or visit us at your nearest branch.

## 重要資料 — 渣打銀聯雙幣白金信用卡

生效日期：2017年11月10日

多謝閣下申請渣打銀聯雙幣白金信用卡。敬請留意以下與閣下的渣打銀聯雙幣白金信用卡相關的主要條款：

- 渣打銀聯雙幣白金信用卡設有兩個戶口，一個以港幣（「港幣」）計值，及另一個以人民幣（「人民幣」）計值。
- 閣下的信貸限額會載列於閣下的信用卡月結單上。本行會不時覆核閣下的信貸限額。除本行另有指明或訂定外，閣下的渣打銀聯雙幣白金信用卡內之所有戶口將獲批一個以港幣計值的信貸限額。本行通知閣下以人民幣計值之信貸限額，僅供一般參考之用。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24小時客戶服務熱線2886 9338。
- 本行未必會許可閣下使用渣打銀聯雙幣白金信用卡作透支現金。如本行許可閣下透支現金，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，並了解如何透支現金及其如何計入閣下卡內相關戶口，請致電本行24小時客戶服務熱線2886 9338。
- 除本行另有指明或訂定外，**閣下的渣打銀聯雙幣白金信用卡各戶口將獨立操作。閣下須於到期繳款日當日或之前分別繳付各戶口的最低付款額**，該金額按照本行慣常做法單獨計算，並會列示於閣下的月結單上。
- 最低付款額為**220港元/人民幣**，或該戶口下以下全部項目的總額（各自戶口），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；
  - 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。除另有指明外，如作修訂，本行會預先向閣下發出通知。
- 閣下如無清繳付款，則本行會就閣下的渣打銀聯雙幣白金信用卡各戶口，分別按每日**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閣下渣打銀行銀聯雙幣白金信用卡相關戶口的欠款結餘，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渣打銀行銀聯雙幣白金信用卡各戶口的透支現金未付清餘額逐日計算直至全數還清為止。
- 白金卡每張主卡的年費為**1,800港元**，而白金卡每張附屬卡的年費為**900港元**。（最多可獲享多達三張附屬卡年費永久豁免。）如適用，年費將計入閣下的渣打銀聯雙幣白金信用卡港幣計值戶口。
- 如本行許可閣下使用渣打銀聯雙幣白金信用卡透支現金，經櫃檯（櫃檯現金透支不適用於支取人民幣）、銀通自動櫃員機或銀聯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閣下的渣打銀聯雙幣白金信用卡各自戶口的最低付款額。如無在到期繳款日或之前繳付相關最低付款額，則本行會按有關戶口上次月結單未付結欠餘額向該戶口徵收逾期費。逾期費為未付結欠餘額的**5%**（港幣戶口最低逾期費為**220港元/人民幣**，最高逾期費為**350港元/人民幣**）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。
- 請確保閣下的渣打銀聯雙幣白金信用卡各戶口的總結餘不超過本行審批的港幣信貸限額。倘若閣下的總戶口結餘在月結單週期內的任何時候超過信貸限額，則本行會對閣下的港幣戶口徵收每個月結單週期**180港元**的超逾信用額費。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Octopus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。
- 閣下於香港或中國內地以外進行的交易，將按本行慣常做法及銀行協議按匯率將交易貨幣換算為港幣。閣下於香港及中國內地進行的交易，將分別計入港幣及人民幣計值戶口，無需進行任何貨幣換算。
- 對於賺取積分事宜，本行可不時指定閣下賺取每一積分所需要以特定貨幣計值的消費及金額。積分獎勵計劃詳情請參閱sc.com/hk。
- 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的所有交易負責。
- 如果閣下沒有支付卡內任何戶口任何到期每月欠款，本行可能凍結閣下的渣打銀聯雙幣白金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渣打銀聯雙幣白金信用卡被終止，則發給任何附屬卡持卡人的各張渣打銀聯雙幣白金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。
- 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24小時客戶服務熱線2886 9338或聯絡就近分行。