

Note to Standard Chartered Credit Card Cardholder

You may, at any time without charge, choose not to have any temporary credit limit extension for your card. If you do not indicate your rejection on the temporary credit limit extension service (if applicable), you will be deemed to have given your consent to the Bank to grant the temporary credit limit extension service to your credit card(s). An Overlimit Charge is payable upon the outstanding balance debited in your card account over your granted credit limit in each credit card statement cycle.

Over-the-limit transactions can still happen even if you have opted-out from the temporary credit limit extension service and thus Overlimit Charge may be chargeable. The over-the-limit transactions includes Octopus automatic add-value service, autopay, late posting of a transaction due to the mode of spending (such as online purchase and overseas purchase with foreign currency chosen as the settling currency), and stand-in authorization waited to be run overnight. For enquiry on the above arrangement and the current Overlimit Charge, please feel free to contact our 24-hour Customer Service Hotline at 2886 4111.

If there is any inconsistency or conflict between the English and Chinese versions, the English version shall prevail.

Standard Chartered Bank (Hong Kong) Limited

November 2013

渣打信用卡持卡人之服務提示

閣下可以隨時選擇取消閣下的信用卡的臨時信用限額，而無需支付任何費用。如閣下未有表明不接受臨時信用限額（如適用），閣下將視作同意本行為閣下的信用卡給予臨時信用限額。當閣下的信用卡賬戶之未付清結餘超出每個月結單週期內授予閣下的信用限額，便須就該款額支付超逾信用額費。

即便閣下選擇取消臨時信用限額，超出信用限額交易亦可能發生，屆時可能仍會收取超逾信用額費。超出信用限額交易包括：八達通自動增值服務；自動轉賬；因消費模式以致延遲記賬的交易（如線上購物、以外幣作為結算貨幣進行海外購物等）；及未能即時執行的代授權。如欲查詢上述安排及現行之超逾信用額費，詳情請致電信用卡24小時客戶服務熱線2886 4111。

中英文版之內容如有歧義，概以英文版為準。

渣打銀行(香港)有限公司

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