



standard  
chartered

**Notice of Change/Important Notes in relation to Standard Chartered/MANHATTAN Credit Cards (“Cards”)**

Dear Standard Chartered and MANHATTAN Cardholders,

We would like to inform you of the upcoming changes to our Terms and Conditions, service fee and card features as follows. The corresponding changes as shown in the summary table below are applicable to the relevant credit cards issued by Standard Chartered Bank (Hong Kong) Limited (the “**Bank**”), including Standard Chartered credit card and its co-branded card, MANHATTAN credit card and its co-branded card, Standard Chartered Business Card and Standard Chartered Corporate Card.

	Summary of the Changes/Important Note	Section	Effective Date
<b>Changes to Terms and Conditions</b>	i. Shortening of processing time for mileage redemption ii. Paper statement retrieval fee waiver for up to 6 statement copies for customer who registered e-statement iii. Amendment to clause regarding over-limit electronic fund transfer handling fee iv. Issuance of statements after card cancellation and termination v. Amendment of transaction authentication for supplementary cardholders	1(i) – 1(v)	1 May 2021
<b>Amendment of Annual Fee Waiver Criteria</b>	Amendment of annual fee waiver criteria for below credit cards i. Standard Chartered Priority Banking Credit Card ii. Standard Chartered Preferred Banking Credit Card iii. MANHATTAN Platinum Credit Card iv. MANHATTAN Titanium Credit Card	2(i) – 2(iv)	1 June 2021
<b>Contactless Feature Enhancement</b>	Enablement of contactless payment feature for below credit cards i. Standard Chartered Preferred Banking Credit Card ii. All MANHATTAN Visa Credit Cards	3(i) – 3(ii)	1 May 2021

**Changes to Terms and Conditions effective from 1 May 2021**

Section	Document	Applicable Credit Card(s)	Changes (new contents are underlined and deleted contents are marked with strikethrough lines)
1i	Terms and Conditions for Points Redemption	All Standard Chartered Qualified Cards and MANHATTAN Qualified Cards as set out in the Terms and Conditions for Points Redemption	30. Redemption of mileage programme must be made in multiples of 1,000 miles and the minimum redemption level is 1,000 miles. Upon receipt of Redemption, the Bank will forward the relevant information to relevant mileage programme for processing. Miles will be credited into relevant mileage programme account within <del>4 to 6</del> <u>2</u> to 3 weeks. In case of insufficient submitted information, the Redemption will be cancelled. Terms and conditions of relevant mileage programme apply for mileage redemptions. For details, please visit respective mileage programme website(s).

1ii	Credit Card Key Facts Statement	All Credit Cards except Standard Chartered SHOP'n GAIN/SHOP'n GAIN Platinum Credit Card, Standard Chartered Corporate VISA Card, Standard Chartered Visa Signature Business Card and designated Mastercard (card number starting with 5488)	<table><tr><th>Item</th><th>Type of Charges</th><th>Card Type</th><th>Description</th></tr><tr><td>21</td><td>Statement Retrieval Fee</td><td>Other Credit Cards</td><td>HK\$50 per copy* <u>* To encourage eStatement registration, if customer has registered for eStatement in connection with the respective account(s), when the relevant Consolidated or Credit Card statement(s) for the past 7 years is/are issued, the Bank will waive the statement retrieval fee for up to 6 copies per request. The waiver of statement retrieval fee is not applicable to Standard Chartered SHOP'n GAIN/SHOP'n GAIN Platinum Credit Card, and designated Mastercard (card number starting with 5488).</u></td></tr></table> <p>Consequential changes will also be made to our Service Charges (An Easy guide to banking fees).</p>	Item	Type of Charges	Card Type	Description	21	Statement Retrieval Fee	Other Credit Cards	HK\$50 per copy* <u>* To encourage eStatement registration, if customer has registered for eStatement in connection with the respective account(s), when the relevant Consolidated or Credit Card statement(s) for the past 7 years is/are issued, the Bank will waive the statement retrieval fee for up to 6 copies per request. The waiver of statement retrieval fee is not applicable to Standard Chartered SHOP'n GAIN/SHOP'n GAIN Platinum Credit Card, and designated Mastercard (card number starting with 5488).</u>
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1iii	Credit Card Key Facts Statement	All Credit Cards	<table><tr><th>Item</th><th>Type of Charges</th><th>Card Type</th><th>Description</th></tr><tr><td>25</td><td>Over-limit electronic fund transfer handling fee</td><td>All Credit Cards</td><td>Effective from 25 December 2016, A <b>3.5%</b> 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 total accumulated money transfers made by using 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 money/electronic money transfer/top up transaction from Standard Chartered/MANHATTAN Credit Card(s) to a specified account (including but not limited to Octopus Wallet) exceed HK\$25,000 per Cardholder in a calendar month (based on the transaction date). 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. <u>If the transaction is made on the first day of a calendar month and prior to or in between system update period, the transaction will be counted as made in the preceding calendar month.</u> <u>When a Cardholder makes an electronic fund transfer that exceeds the limit, s/he will be prompted in Online Banking and/or mobile app to acknowledge the available transfer amount and any applicable handling fee if such amount is exceeded. Upon the Cardholder's acknowledgment and by proceeding with the transfer, the Cardholder is deemed to have accepted the handling fee as stipulated in any prevailing promotional terms and conditions (if applicable).</u></td></tr></table> <p>Consequential changes will also be made to our Service Charges (An Easy guide to banking fees).</p>	Item	Type of Charges	Card Type	Description	25	Over-limit electronic fund transfer handling fee	All Credit Cards	Effective from 25 December 2016, A <b>3.5%</b> 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 total accumulated money transfers made by using 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 money/electronic money transfer/top up transaction from Standard Chartered/MANHATTAN Credit Card(s) to a specified account (including but not limited to Octopus Wallet) exceed HK\$25,000 per Cardholder in a calendar month (based on the transaction date). 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. <u>If the transaction is made on the first day of a calendar month and prior to or in between system update period, the transaction will be counted as made in the preceding calendar month.</u> <u>When a Cardholder makes an electronic fund transfer that exceeds the limit, s/he will be prompted in Online Banking and/or mobile app to acknowledge the available transfer amount and any applicable handling fee if such amount is exceeded. Upon the Cardholder's acknowledgment and by proceeding with the transfer, the Cardholder is deemed to have accepted the handling fee as stipulated in any prevailing promotional terms and conditions (if applicable).</u>
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1iv	Credit Card Terms	All Credit Cards	The following is added as the 4 <sup>th</sup> bullet of Clause 9.3. If you or we end the <i>account</i> for a <i>credit card</i> : • <u>Notwithstanding Clause 8.12 above, we may continue issuing statement for your <i>credit card</i> after its termination. Although you may have elected to receive eStatement, we may opt to issue paper printouts of statements at any time after you or we end the account for your <i>credit card</i>. Your liability to us remains even if, for any reason, you do not receive your periodic statement.</u>
1v	Credit Card Terms	All Credit Cards	2.6 We generally send <i>supplementary cards</i> , their PINs/passwords and all communications relating to them to you. However and for example, when <i>supplementary cardholder</i> makes secure online transactions with a Standard Chartered/MANHATTAN <i>supplementary credit card</i> , <u>an authentication request may be sent via mobile app installed on the <i>supplementary cardholder’s</i> mobile or communication device, or a One-Time Password will <del>may</del> be sent to the <i>supplementary cardholder’s</i> valid mobile number already registered with us.</u>

**Amendment of Annual Fee waiver criteria effective from 1 June 2021**

Section	Document	Applicable Credit Card(s)	Changes (new contents are underlined and deleted contents are marked with strikethrough lines)
2i	Standard Chartered Priority Banking Credit Card 360° Rewards Programme Terms and Conditions	Standard Chartered Priority Banking Credit Card	The prevailing annual fee waiver arrangement will be revised. Clients who fail to meet the requirement will be charged with annual fee for Standard Chartered Priority Banking Credit Card. <u>Cardholders will enjoy an annual fee waiver on their Cards for a year (beginning from the respective anniversary of the issuance date of their Cards) if they are Priority Banking clients meeting the relevant Minimum Relationship Balance requirement as stipulated by the Bank from time to time. Cardholders are entitled to the above stated annual fee waiver so long as they meet the above stated criteria in the annual fee billing month.</u> The above annual fee waiver condition will be included as a new Clause 1 in Standard Chartered Priority Banking Credit Card 360° Rewards Programme Terms and Conditions. All subsequent clauses shall be renumbered accordingly. For details of the applicable annual fee, please refer to the Credit Card Key Facts Statement.
2ii	Standard Chartered Preferred Banking Credit Card 360° Rewards Programme Terms and Conditions	Standard Chartered Preferred Banking Credit Card	The prevailing annual fee waiver arrangement will be revised. Clients who fail to meet the requirement will be charged with annual fee for Standard Chartered Preferred Banking Credit Card. <u>Cardholders will enjoy an annual fee waiver on their Cards for a year (beginning from the respective anniversary of the issuance date of their Cards) if they are Premium Banking clients meeting the relevant Minimum Relationship Balance requirement as stipulated by the Bank from time to time. Cardholders are entitled to the above stated annual fee waiver so long as they meet the above stated criteria in the annual fee billing month.</u> The above annual fee waiver condition will be included as a new Clause 1 in Standard Chartered Preferred Banking Credit Card 360° Rewards Programme Terms and Conditions. All subsequent clauses shall be renumbered accordingly. For details of the applicable annual fee, please refer to the Credit Card Key Facts Statement.

2iii – 2iv	Not Applicable	• MANHATTAN Platinum Credit Card • MANHATTAN Titanium Credit Card	Annual fee waiver condition(s) set forth upon card application for MANHATTAN Platinum Credit Card and MANHATTAN Titanium Credit Card will be removed and set ineffective. For details of the applicable annual fee, please refer to the Credit Card Key Facts Statement.
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**Contactless Feature Enhancement effective from 1 May 2021**

Section	Applicable Credit Card(s)	Changes details
3i	Standard Chartered Preferred Banking Credit Card	Any renewal/replacement cards of Standard Chartered Preferred Banking Credit Card issued on or after the effective date will be embedded with Mastercard contactless feature. You can simply wave your card on the card reader to enjoy a faster and more convenient payment experience. For details, please visit <a href="https://sc.com/hk/credit-cards/visa-paywave-mastercard-contactless/">sc.com/hk/credit-cards/visa-paywave-mastercard-contactless/</a> .
3ii	All MANHATTAN Visa Credit Cards	Any renewal/replacement cards of MANHATTAN Visa Credit Cards issued on or after the effective date will be embedded with Visa payWave feature. You can simply wave your card on the card reader to enjoy a faster and more convenient payment experience. For details, please visit <a href="https://sc.com/hk/credit-cards/visa-paywave-mastercard-contactless/">sc.com/hk/credit-cards/visa-paywave-mastercard-contactless/</a> .

The above changes shall be binding on you if you retain or continue using your Card(s) on or after the effective date as shown above. Please be advised that we may, however, not be able to continue to provide the services to you if you **DO NOT** wish to accept the above changes.

For enquiry, please contact the Bank before the Effective Date. You may obtain a copy of the revised version of the above-mentioned documents on our website at [sc.com/hk](https://sc.com/hk) or via Customer Service Hotline after the Effective Date as shown above.

If there is any inconsistency or conflict between the English and Chinese versions, the English version shall prevail. The Bank reserves the right to amend the terms and conditions herein at any time. In case of disputes, the decision of the Bank shall be final and binding.

Standard Chartered Bank (Hong Kong) Limited  
March 2021

關於渣打 / MANHATTAN信用卡（「信用卡」）之更改通知 / 重要提示

親愛的渣打 / MANHATTAN信用卡客戶：

渣打銀行（香港）有限公司（「**本行**」）藉此通知閣下，多項條款及細則、服務收費及信用卡功能將作出修訂。有關之修訂已列出於以下概要，並適用於由本行所發行之所有信用卡，包括渣打信用卡及其聯營卡、MANHATTAN信用卡及其聯營卡、渣打商務卡及渣打公司卡。

	更改通知 / 重要提示概要	項目	生效日期
<b>條款及細則之修訂</b>	i. 縮短兌換飛行里數之處理時間 ii. 已成功登記電子結單的客戶可獲免除6份月結單檢索費用 iii. 超額電子轉賬手續費條款之修訂 iv. 在信用卡戶口取消及終止後關於月結單之處理 v. 附屬信用卡持卡人進行交易認證之修訂	1(i) – 1(v)	2021年5月1日
<b>年費豁免條件之修訂</b>	以下信用卡年費豁免條件將作出修訂 i. 渣打「優先理財」信用卡 ii. 渣打Preferred Banking信用卡 iii. MANHATTAN Platinum信用卡 iv. MANHATTAN Titanium 信用卡	2(i) – 2(iv)	2021年6月1日
<b>感應式技術功能提升</b>	以下信用卡將內置感應式技術功能 i. 渣打Preferred Banking信用卡 ii. 所有MANHATTAN Visa信用卡	3(i) – 3(ii)	2021年5月1日

2021年5月1日生效之條款及細則之修訂

項目	文件	適用信用卡	修訂 (新增內容以底線列明，刪除之內容以劃掉方式列明)
1i	積分換領之條款及細則	所有列明於積分換領之條款及細則上之合資格渣打信用卡及合資格MANHATTAN信用卡	30. 每次兌換飛行里數，必須以1,000里數或其倍數為兌換單位。而最低兌換額為1,000里數。兌換一經本行確認，本行會將有關資料轉交有關飛行獎勵計劃安排里數轉換事宜。飛行里數將於 <b>四至六二至三</b> 星期內存入客戶有關之飛行獎勵計劃賬戶。如所填寫之資料不足，申請將自動取消。憑積分兌換飛行里數須受有關飛行獎勵計劃之細則及條款約束，詳情請瀏覽有關飛行獎勵計劃網站。

1ii	信用卡資料概要	所有信用卡 (渣打倍多紛白金信用卡、渣打倍多紛信用卡、渣打Visa公司信用卡、渣打Visa Signature商務卡、指定之萬事達卡(首4個信用卡號碼為5488) 除外)	<table><tr><th>項目</th><th>收費類別</th><th>信用卡類別</th><th>說明</th></tr><tr><td>21</td><td>月結單檢索費</td><td>其他信用卡</td><td>每張<b>50港元*</b>  <u>* 為鼓勵客戶登記電子月結單服務，如客戶已成功登記收取電子月結單，當申請索取7年內的綜合或信用卡月結單紀錄副本時，本行將豁免每次申請當中最多6份之月結單檢索費費用。費用豁免安排並不適用於渣打倍多紛白金信用卡、渣打倍多紛信用卡及指定之萬事達卡(首4個信用卡號碼為5488)。</u></td></tr></table> 服務收費（銀行服務收費一覽表）之相關內容將一併修改。	項目	收費類別	信用卡類別	說明	21	月結單檢索費	其他信用卡	每張 <b>50港元*</b>  <u>* 為鼓勵客戶登記電子月結單服務，如客戶已成功登記收取電子月結單，當申請索取7年內的綜合或信用卡月結單紀錄副本時，本行將豁免每次申請當中最多6份之月結單檢索費費用。費用豁免安排並不適用於渣打倍多紛白金信用卡、渣打倍多紛信用卡及指定之萬事達卡(首4個信用卡號碼為5488)。</u>
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21	月結單檢索費	其他信用卡	每張 <b>50港元*</b>  <u>* 為鼓勵客戶登記電子月結單服務，如客戶已成功登記收取電子月結單，當申請索取7年內的綜合或信用卡月結單紀錄副本時，本行將豁免每次申請當中最多6份之月結單檢索費費用。費用豁免安排並不適用於渣打倍多紛白金信用卡、渣打倍多紛信用卡及指定之萬事達卡(首4個信用卡號碼為5488)。</u>								
1iii	信用卡資料概要	所有信用卡	<table><tr><th>項目</th><th>收費類別</th><th>信用卡類別</th><th>說明</th></tr><tr><td>25</td><td>超額電子轉賬手續費</td><td>所有信用卡</td><td><u>由2016年12月25日起，若閣下在於該曆月（以交易日計算為準）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銀包）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<b>3.5%</b>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。如當曆月最後一天為星期日，任何當天之有關交易將計算於下一月份內。如持卡人於曆月的第一天以及在系統更新完成之前或之間進行交易，則該交易將計算於前一個曆月進行。</u> <u>持卡人於進行電子轉賬交易而累積轉賬金額多於最多轉賬金額時，網上銀行及/或流動應用程式將顯示可用而免收手續費之轉賬金額及其後因而衍生之手續費。持卡人於確認進行轉賬時，則被視為承認並同意網上銀行及/或流動應用程式顯示而本行按本條款或其他現行促銷條款及細則不時指定的手續費（如適用）。</u></td></tr></table> 服務收費（銀行服務收費一覽表）之相關內容將一併修改。	項目	收費類別	信用卡類別	說明	25	超額電子轉賬手續費	所有信用卡	<u>由2016年12月25日起，若閣下在於該曆月（以交易日計算為準）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銀包）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<b>3.5%</b>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。如當曆月最後一天為星期日，任何當天之有關交易將計算於下一月份內。如持卡人於曆月的第一天以及在系統更新完成之前或之間進行交易，則該交易將計算於前一個曆月進行。</u> <u>持卡人於進行電子轉賬交易而累積轉賬金額多於最多轉賬金額時，網上銀行及/或流動應用程式將顯示可用而免收手續費之轉賬金額及其後因而衍生之手續費。持卡人於確認進行轉賬時，則被視為承認並同意網上銀行及/或流動應用程式顯示而本行按本條款或其他現行促銷條款及細則不時指定的手續費（如適用）。</u>
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25	超額電子轉賬手續費	所有信用卡	<u>由2016年12月25日起，若閣下在於該曆月（以交易日計算為準）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銀包）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<b>3.5%</b>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。如當曆月最後一天為星期日，任何當天之有關交易將計算於下一月份內。如持卡人於曆月的第一天以及在系統更新完成之前或之間進行交易，則該交易將計算於前一個曆月進行。</u> <u>持卡人於進行電子轉賬交易而累積轉賬金額多於最多轉賬金額時，網上銀行及/或流動應用程式將顯示可用而免收手續費之轉賬金額及其後因而衍生之手續費。持卡人於確認進行轉賬時，則被視為承認並同意網上銀行及/或流動應用程式顯示而本行按本條款或其他現行促銷條款及細則不時指定的手續費（如適用）。</u>								

1iv	信用卡條款	所有信用卡	條款9.3 – 以下為新增之第4點。 倘若閣下或本行終止信用卡戶口，則：  • 除以上第8.12條外，本行可於閣下之信用卡戶口終止後繼續向閣下發出月結單。雖然閣下早前或已登記接收電子月結單，本行可於閣下之信用卡戶口取消及終止後隨時向閣下寄發月結單印刷本。即使閣下基於任何原因而沒有收到閣下的定期月結單，閣下對本行所負的付款責任概不受任何影響。
1v	信用卡條款	所有信用卡	2.6 本行一般會向閣下寄發附屬卡、相關私人密碼/密碼及一切有關通訊，但是及例如，當附屬信用卡持卡人以渣打/MANHATTAN附屬信用卡進行安全網上交易時，交易認證或會傳送到附屬卡持卡人於手提電話或通訊裝置中安裝之流動應用程式，或會以一次有效密碼方式會傳送到附屬信用卡持卡人於本行登記的流動電話號碼。

2021年6月1日生效之年費豁免條件之修訂

項目	文件	適用信用卡	修訂 (新增內容以底線列明，刪除之內容以劃掉方式列明)
2i	渣打「優先理財」信用卡 「360°全面賞」計劃之條款及細則	渣打「優先理財」信用卡	年費豁免條件將被修訂。不符合條件之渣打「優先理財」信用卡持卡人將被收取年費。 持卡人於上一個年度內 (即由信用卡發卡日期之週年日起) 為符合本行不時指定之有關最低總結餘要求之「優先理財」客戶即可享年費豁免。持卡人必須於年費誌賬之月份符合上述條件，方可享有上述之年費豁免優惠。 更新之年費豁免條件將於生效日起修訂並新增為渣打「優先理財」信用卡「360°全面賞」計劃之條款及細則之第一條條款。其他條款編號將作出相應調整。 有關年費的詳細說明，可參閱信用卡資料概要。
2ii	Preferred Banking信用卡 「360°全面賞」計劃之條款及細則	渣打Preferred Banking信用卡	年費豁免條件將被修訂。不符合條件之渣打Preferred Banking信用卡持卡人將被收取年費。 持卡人於上一個年度內 (即由信用卡發卡日期之週年日起) 為符合本行不時指定之有關最低總結餘要求之「Premium理財」客戶即可享年費豁免。持卡人必須於年費誌賬之月份符合上述條件，方可享有上述之年費豁免優惠。 更新之年費豁免條件將於生效日起修訂並新增為Preferred Banking信用卡「360°全面賞」計劃之條款及細則之第一條條款。其他條款編號將作出相應調整。 有關年費的詳細說明，可參閱信用卡資料概要。
2iii – 2iv	不適用	• MANHATTAN Platinum 信用卡 • MANHATTAN Titanium 信用卡	申請MANHATTAN Platinum信用卡及MANHATTAN Titanium信用卡時所設定之年費豁免條件將會移除及失效。 有關年費的詳細說明，可參閱信用卡資料概要。

2021年5月1日生效之信用卡感應式技術功能提升

項目	適用信用卡	修訂詳情
3i	渣打Preferred Banking信用卡	閣下的渣打Preferred Banking信用卡於續發/補發時將內置Mastercard contactless功能，閣下只須在感應器上拍卡，即可瞬間完成交易，方便快捷。 有關詳情請參閱 <a href="https://sc.com/hk/zh/credit-cards/visa-paywave-mastercard-contactless/">sc.com/hk/zh/credit-cards/visa-paywave-mastercard-contactless/</a> 。
3ii	所有MANHATTAN Visa信用卡	閣下適用的所有MANHATTAN Visa信用卡於續發/補發時將內置Visa payWave功能，閣下只須在感應器上拍卡，即可瞬間完成交易，方便快捷。 有關詳情請參閱 <a href="https://sc.com/hk/zh/credit-cards/visa-paywave-mastercard-contactless/">sc.com/hk/zh/credit-cards/visa-paywave-mastercard-contactless/</a> 。

若閣下在上述個別生效日期或以後繼續使用或保留信用卡，上述更改即對閣下具有約束力。若閣下**不接受**上述更改，本行可能無法繼續為閣下提供服務。

如有任何查詢，請於生效日之前與本行聯絡。閣下可於上述個別生效日期或以後到本行網頁[sc.com/hk](https://sc.com/hk)下載或經客戶服務熱線索取上述新修訂之文件。

中英文版之內容如有歧義，概以英文版為準。本行保留隨時更改此條款及細則之權利。如有任何爭議，本行將保留最終決定權。

渣打銀行 (香港) 有限公司

2021年3月