

Nov 2020

Dear Valued Cardholder,

### **Important Notice in relation to Standard Chartered / MANHATTAN Credit Shield / Credit Shield Plus Service**

Thank you for supporting Standard Chartered Bank (the “**Bank**”). We hope you have enjoyed the benefits of your Standard Chartered / MANHATTAN Credit Shield / Credit Shield Plus Service (“**Credit Shield Service**”). We regret to inform you that the Credit Shield Service will be discontinued from 1 January 2021 (“**Effective Date**”) due to change of business strategy.

As a small token of appreciation for your continual support, we would like to offer you the Credit Shield Service as a complimentary service until 31 December 2020. Please also take note of the following important information and dates.

The period of insurance of this Credit Shield Service ends on 31 December 2020.

#### **Key Facts for Information**

<b>Services</b>	<b>Claims Procedure and deadline (if applicable)</b>
Full Repayment Guarantee	The deceased Cardholder’s estate shall notify the Bank within <b>60 days</b> of death of the Cardholder.
Cash Benefit	Please report in writing to MSIG Insurance (Hong Kong) Limited within <b>60 days</b> from the date of any accident occurred that is likely to give rise to a claim under the Group Personal Accident Policy.
Accidental Hospital Cash Benefit	Please report in writing to MSIG Insurance (Hong Kong) Limited within <b>30 days</b> from the date of Bodily Injury.
Purchase Protection Benefit	When a claim occurs or likely to occur from a loss or damage to the property due to burglary, robbery, hold-up, malicious acts, riot or civil commotion, please immediately notify the police. And advise MSIG Insurance (Hong Kong) Limited in writing within <b>30 days</b> from the date of the incident.

Any such claim will be bounded by the current terms and conditions contained in the Credit Shield / Credit Shield Plus Service Guarantee.

To help you understand more about the final date of claim submission, please find below examples for your reference:

<b>Services</b>	<b>Date of Occurrence of Accident / Injury / Death</b>	<b>Final Date of Claim Submission</b>
Full Repayment Guarantee	30 November 2020	29 January 2021
Cash Benefit	31 December 2020	1 March 2021
Accidental Hospital Cash Benefit	15 December 2020	14 January 2021
Purchase Protection Benefit	30 December 2020	29 January 2021

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

If you have any questions, please call our service hotline 3146 7506, the service hour is from Monday to Friday, 9 am to 5:30 pm, except public holidays.

Thank you very much for your understanding and support. We value your business and hope you will continue to bank with us.

Yours faithfully,

Standard Chartered Bank (Hong Kong) Limited

Note:

If you have already cancelled the Credit Shield Service or the credit card account(s) stated above in recent months, please disregard this notice.

*Issued by Standard Chartered Bank (Hong Kong) Limited*

尊貴的客戶：

## 關於渣打 / MANHATTAN「代網繆」/「代網繆」PLUS之重要提示

多謝閣下對本行的支持，希望閣下滿意我們渣打 / MANHATTAN「代網繆」/「代網繆」的服務（「代網繆服務」）。基於商務策略上的改變，此代網繆服務將會由2021年1月1日（「生效日」）起終止。敬請閣下見諒。

以表達對您多年支持的由衷謝意，本行將為您提供免費代網繆服務直至2020年12月31日。請留意以下所列的重要資料及日子。

此代網繆服務之保險期會於2020年12月31日完結。

### 資料概要

服務	有關索償程序及截止日期（如適用）
還款保證	遺產代理人須於卡客戶身故後 <b>60日</b> 內通知本行。
現金支援	在團體意外保險單下所提出的賠償要求，請於意外事故發生後 <b>60日</b> 內以書面通知三井住友海上火災保險（香港）有限公司。
意外住院現金津貼保障	請於蒙受身體損傷當日起 <b>30日</b> 內以書面通知三井住友海上火災保險（香港）有限公司。
購物保障	倘因盜竊、打劫、搶劫、惡意行為、暴亂或內亂構成財物損失，引致或可能引致索償，請立即通知警方，並於事故發生後 <b>30日</b> 內以書面通知三井住友海上火災保險（香港）有限公司。

所有索償會受現時「代網繆」/「代網繆」PLUS服務保證書所列的條款及條件之約束。

為幫助您了解有關索償申請截止日期，請參考以下示例說明：

服務	意外 / 身體損傷 / 身故發生日期	索償申請截止日期
還款保證	2020年11月30日	2021年1月29日
現金支援	2020年12月31日	2021年3月1日
意外住院現金津貼保障	2020年12月15日	2021年1月14日
購物保障	2020年12月30日	2021年1月29日

英文及中文版本之間如有歧義，概以英文版本為準。

如果您有任何疑問，請致電客戶服務熱線3146 7506，服務時間為星期一至星期五上午9時至下午5時30分，公眾假期除外。

感謝您一直以來的支持。我們重視您的業務，並希望您繼續與我們聯繫。

渣打銀行（香港）有限公司 謹啟

2020年11月

附註：

如您已於近月取消此代網繆服務或此信所列之信用卡帳戶，則無須理會此提示。

由渣打銀行（香港）有限公司刊發