

Credit Card Late Charge Fee Waiver

To support our credit card customers who may encounter difficulties in making their credit card repayments, we will be waiving late charge fees incurred from 1 March to 31 May 2020 by way of refund. Customers may also consider enrolling for our electronic services, such as payment due date SMS alert, e-statement and credit card Direct Debit Authorisation (DDA) service for more convenient repayments.

Please see below FAQ for more details:

1	<p>Do I have to apply for a waiver of my late charge fees?</p> <p>No application is required, we will automatically refund any late charge fees billed from 1 March to 31 May 2020 to all clients in the month following that of billing.</p>								
2	<p>When will the late charge fees be refunded to my account?</p> <p>The late charges fees will be automatically refunded in the month following that of billing:</p> <table data-bbox="191 737 769 968"> <thead> <tr> <th data-bbox="191 737 537 779">Billing month</th> <th data-bbox="537 737 769 779">Refund month</th> </tr> </thead> <tbody> <tr> <td data-bbox="191 779 537 842">March 2020</td> <td data-bbox="537 779 769 842">Apr 2020</td> </tr> <tr> <td data-bbox="191 842 537 905">Apr 2020</td> <td data-bbox="537 842 769 905">May 2020</td> </tr> <tr> <td data-bbox="191 905 537 968">May 2020</td> <td data-bbox="537 905 769 968">Jun 2020</td> </tr> </tbody> </table>	Billing month	Refund month	March 2020	Apr 2020	Apr 2020	May 2020	May 2020	Jun 2020
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March 2020	Apr 2020								
Apr 2020	May 2020								
May 2020	Jun 2020								
3	<p>Can I waive the interest charged too?</p> <p>Interest charged to your credit card account will not be automatically refunded by the Bank.</p>								
4	<p>Will my credit rating be affected?</p> <p>Please note that late payment may have negative impact on your TU record.</p>								

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

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