

May 2020

Dear Valued Cardholder,

Important Notice in relation to Standard Chartered WorldMiles Credit Card

Thank you for your support to the Standard Chartered WorldMiles Card (“Card”) and we hope you have enjoyed the benefits of it. We regret to inform you that the Card and its supplementary card(s) will be discontinued from **12 July 2020 (“Effective Date”)**.

We will do our best to make this transition easy for you; here are some reminders for you to note:

- 1) **Redeeming your rewards points** – Please redeem the existing rewards point on your Card prior to the Effective Date by visiting our website sc.com/hk/rewards. Your Points/CashBack will be expired and forfeited after Effective Date.
- 2) **Arrangement on existing direct debit authorisation instructions** – Direct debit authorisation instructions linked to your Card and supplementary card(s) will be cancelled once your Card is discontinued. These include services like Octopus Automatic Add-Value service, insurance premiums, telecommunications bills. Please contact the respective merchants/service providers to rearrange the direct debit authorisation instructions with your other Standard Chartered credit card (if any) or other credit card before the Effective Date, if any.
- 3) **Outstanding balance arrangement** –
 - a. You can pay off the outstanding balance on your Card and any supplementary card(s). Including any cardholder loans such as Instalment Credit Program (Get Cash from Card) and Statement Instalment Plan (Split Your Bills) until the end of loan tenors. We will keep issuing a monthly credit card statement to you until all your outstanding balance is cleared. Relevant fees and charges will continue to apply, if applicable.
 - b. The “Credit Shield/Credit Shield Plus Plan” service (if applicable) shall be ceased with the discontinuation of the Card.
 - c. Please contact our customer hotline if you have a positive balance on your card to transfer the balance to another Standard Chartered credit card or bank account, if any, or receive a refund by cheque without any charges.
- 4) **Annual Fee:** If you paid the annual fee for this Card, a prorated refund will be credited to your account and shown on your statement before June 2020.
- 5) **Card replacement arrangement** – In case you have requested for a Card replacement, please note that these card(s) will also be discontinued from the Effective Date. Renewal cards will not be issued after May 2020.

If you have any questions, please call our 24-hour Standard Chartered Credit Card Customer Service Hotline at 2886 4111. We value your business and hope you will continue to bank with us.

Yours faithfully,

Standard Chartered Bank (Hong Kong) Limited

Issued by Standard Chartered Bank (Hong Kong) Limited

親愛的客戶：

關於渣打WorldMiles信用卡（「信用卡」）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WorldMiles卡（「信用卡」）的服務。惟現特函通知由**2020年7月12日**（「生效日」）起，此信用卡及其附屬卡將會被終止。

我們將竭盡所能，讓閣下能輕鬆地處理受影響之事項，以下為閣下於生效日前須注意的事項：

- 1) **換領積分** – 閣下可於生效日前透過我們的網站 sc.com/hk/rewards，換領指定信用卡之尚餘積分。任何未換領之積分將於生效日後停用。
- 2) **轉移直接付款授權指示** – 閣下指定信用卡及任何附屬卡的直接付款授權指示包括自動轉賬指示及八達通自動增值服務、保險費、電話費將於生效日起失效。請要求收取款項之有關商戶/服務供應商將有關之直接付款授權指示重新安排至閣下之另一渣打信用卡（如適用）或其他所選之信用卡。
- 3) **尚欠餘額安排**
 - a. 閣下可根據原定計劃繳付指定信用卡及任何附屬卡之尚欠餘額（包括任何信用卡客戶貸款計劃，例如信用卡「兌現分期」計劃及「月結單分期」計劃）。本行將繼續寄出信用卡月結單予閣下直至所有尚欠餘額已被繳清為止。請注意，利息、費用及收費將仍然根據信用卡條款或相關之信用卡持卡人協議（以適用者為準）收取。
 - b. 「代網繆」/「代網繆」Plus之服務（如適用）將在相關信用卡終止後停止。
 - c. 如信用卡餘額為正數，閣下可選擇將餘額轉移至其他渣打之信用卡或銀行戶口（如有），或透過支票獲取退款，本行不會收取任何收費。請致電本行之客戶服務熱線查詢。
- 4) **年費** – 若閣下已繳付年費，本行會按比例退款，並在6月份前顯示在信用卡月結單上。
- 5) **補發信用卡** – 若閣下曾要求補發信用卡，有關補發信用卡之申請將於生效日期起被終止。於2020年5月後，信用卡有效期屆滿將不會獲發新卡。

如果您有任何疑問，請致電我們的24小時客戶服務熱線 2886 4111。我們重視您的業務，並希望您繼續選用我們的服務。

渣打銀行（香港）有限公司 謹啟

2020年5月

由渣打銀行（香港）有限公司刊發