

親愛的渣打/MANHATTAN信用卡客戶：

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

有關閣下信用卡之安排將會作出更改，詳情及生效日期如下：

1. 由2016年11月25日起，憑渣打/MANHATTAN信用卡所作的任何轉賬/增值到八達通O! ePay賬戶將不會獲得任何獎賞包括但不只限於「360°全面賞」積分、額外積分、現金回贈、里數等。
2. 信用卡客戶可憑渣打/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O! ePay賬戶)。由2016年12月25日起，每位客戶以香港身份證號碼/護照(如適用)計算並透過上述方法轉賬之每月最高限額為港幣25,000元。如客戶於該月以上述方法(以交易日計算為準)累積轉賬多於港幣25,000元，本行會就港幣25,000元其後之所有轉賬金額收取3.5%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。如當月最後一天為星期日，任何當天之有關交易將計算於下一個月內。

閣下可於上述個別生效期起到本行網頁sc.com/hk下載上述新修訂之文件。

若閣下在上述個別生效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，請參閱有關條款及細則並通知本行，本行可能無法繼續為閣下提供服務。

如有任何查詢，請致電24小時渣打信用卡客戶服務熱線2886 4111或MANHATTAN信用卡客戶服務熱線2881 0888。

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

2016年10月

sc.com/hk

Dear Standard Chartered and MANHATTAN Credit Cardholders,

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

There will be an update for your credit card with details and effective dates as below:

1. Effective from 25 November 2016, any transfer/top up transaction from Standard Chartered/MANHATTAN Credit Card(s) to the Octopus O! ePay Account will not be entitled to any reward(s) earning including but not limited to 360° Rewards Point(s), bonus point(s), CashBack, mile(s).
2. Cardholders may use 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 transfer/top up transaction from Standard Chartered/MANHATTAN Credit Card(s) to a specified account (including but not limited to Octopus O! ePay Account). Effective from 25 December 2016, the maximum transfer amount in a month with the above method(s) is HK\$25,000 per Cardholder, according to the Cardholder’s Hong Kong Identity Card Number or Passport Number (if applicable). If the total accumulated money transfers made by the above methods (based on the transaction date) exceed HK\$25,000 per Cardholder in a month, a 3.5% 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 last day of a calendar month is a Sunday, any related transactions made on that day will be counted in the following calendar month.

You may obtain a copy of the revised version of the above-mentioned documents on our website at sc.com/hk on or after the respective effective dates as shown above.

The above changes shall be binding on you if you retain or continue using your Card(s) after the respective effective dates as shown above. If you do not wish to accept the above changes, please refer to the applicable terms and conditions and let us know. We may however not be able to continue to provide services to you if the above changes are not accepted.

For any enquiries, please do not hesitate to call our 24-hour Standard Chartered Credit Card Customer Service Hotline at 2886 4111 or MANHATTAN Credit Card Customer Service Hotline at 2881 0888.

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

Standard Chartered Bank (Hong Kong) Limited
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