

7 July 2023

Dear Customers,

**Update on “Over-the-limit” Facility Arrangement for
Chong Hing Credit Card**

In response to the latest guidance of the regulators, to further strengthen the security of credit card services, the “Over-the-Limit” Facility of the Chong Hing Credit Card will be reset to opt-out on 1 November, 2023 (the “Effective Date”)

If you have registered to accept the “Over-the-Limit” Facility arrangement of Chong Hing Credit Card and wish the relevant arrangement continues to have effect after the Effective Date, please download the “Over-the-limit Facility” Service Update Form¹ from the website of Chong Hing Bank Limited (the “Bank”) starting from 1 August 2023 or use the form on the credit card monthly statement, and return the completed form to the Bank so that we can continue to provide such facility to you after the Effective Date.

Please note that the opt-out of the “Over-the-limit” Facility is not applicable to Octopus Automatic Add Value Service, offline transactions, foreign currency exchange, late posting of authorised transactions, and any other transactions beyond the Bank’s control. Under these circumstances, you will remain responsible to pay any amount in the card account in excess of the credit limit immediately, and pay an over limit charge as set out in the Bank’s Credit Card Charges Table for each billing cycle.

For any enquiries on the above arrangements, please contact any branch of the Bank or call our 24-hour Credit Card Customer Services Hotline at (852) 3768 8888.

Yours faithfully,
Chong Hing Bank Limited

This is a computer-generated notification, no signature is required.

In case of any inconsistencies between the English and Chinese versions of this Notice, the English version shall prevail.

¹Home Page / Form Download / Other Credit Card Forms / “Over-the-limit Facility” Service Update Form