

致：創興銀行（「本行」 / 「貴行」）- 信用卡中心

To：Chong Hing Bank (the “Bank”) - Credit Card Centre

「超逾信用限額授信」服務更新表格（只適用於創興銀行信用卡客戶）

**“Over-the-limit Facility” Service Update Form (for Chong Hing Credit Card Holder only)**

除另有註明外，請必須填寫本表格上所有的資料欄目。如未能提供資料，本行可能無法處理申請人之有關申請。Provision of all the information required in this form is mandatory unless otherwise specified, failing which the Bank may not be able to process the Applicant’s relevant application.

請將填妥之表格傳真至 3768 1818 或寄回香港郵政總局信箱 11339 號或交回就近創興銀行分行。

Please return the completed form either by fax to 3768 1818 or by post to G.P.O. Box 11339, Hong Kong or by visiting your nearest Chong Hing Bank Branch.

如本表格的中、英文版本有任何歧異，概以英文版本為準。In case of any inconsistencies between the Chinese and English versions of this form, the English version shall prevail.

主卡持卡人姓名 Name of Principal Cardholder	
主卡信用卡號碼 Principal Credit Card Number	
日間聯絡電話號碼 Daytime Contact Telephone Number(s)	

請在適當的方格內加上「✓」號。Please put a “✓” in the box where appropriate.

本人不接受「超逾信用限額授信」安排。(1)  
I opt-out from the “Over-the-limit Facility”.

本人已閱讀，理解並同意如本人不接受「超逾信用限額授信」安排，當交易款額超過本人信用卡的信用限額，該交易可能無法進行。然而，此安排不適用於：(i) 已預先獲得授權的交易，如八達通自動增值服務、循環付款及自動轉賬；(ii) 誌賬金額超出授權金額的交易，如因匯率波動之外幣交易；(iii) 獲批准但延遲誌賬的交易；(iv) 非接觸式交易；及(v) 直接由有關發卡機構（例如 Visa、Mastercard 及銀聯等）授權的交易。在上述情況下，本人將仍然有責任立即繳付在信用卡賬戶內超出信用限額的任何款額，並就每個月結單繳付「創興信用卡資料概要」內列明的「超逾信用限額費用」。

I have read, understood and agreed that if I choose to opt-out from the “Over-the-limit Facility”, I may not be able to effect a transaction if the amount exceeds the credit limit on my credit card. The option is however not applicable to (i) transactions for which prior authorization has been obtained, such as the Octopus Automatic Add Value Service, recurring transactions, and autopay; (ii) transactions where the posting amount exceeds the authorised amount, such as foreign currency transactions due to exchange rate fluctuations; (iii) transactions approved yet late posted; (iv) contactless transactions; and (v) transactions approved by the relevant card association (e.g. Visa, Mastercard and UnionPay, etc.) Under these circumstances, I shall remain responsible to pay any amount in the card account in excess of the credit limit immediately, and pay an Over-the-limit Fee as set out in the Chong Hing Credit Card Key Facts Statement for each billing cycle.

本人接受「超逾信用限額授信」安排。(0)  
I opt-in the “Over-the-limit Facility”.

本人已閱讀，理解並同意如本人接受「超逾信用限額授信」安排，本人將有責任立即繳付在信用卡賬戶內超出信用限額的任何款額，並就每個月結單繳付「創興信用卡資料概要」內列明的「超逾信用限額費用」。本人明白如有未授權交易發生的款額引致超過本人信用卡的信用限額，該交易依然有機會被批准。本人理解雖然信用卡退款保障機制適用於此情況，明白如經過調查後發現有關情況屬本人責任，本人需要承擔有關款項。本人已理解並同意超逾信用限額條款適用於整體信用額度，但可能不涉及具體交易或支出類別。同時，本人確認及知悉日後可隨時通過填寫此表格或填寫貴行的月結單中指定部分更改此安排。

I have read, understood and agreed that if I choose to opt-in the “Over-the-limit Facility”, I shall be responsible to pay any amount in the card account in excess of the credit limit immediately, and pay an Over-the-limit Fee as set out in Chong Hing Credit Card Key Facts Statement for each billing cycle. I understand that when an unauthorised transaction occurs and the amount exceeds the credit limit of my credit card, the transaction may still be approved. I understand that although the credit card chargeback mechanism applies to this situation, if I shall be responsible for the situation after investigation, I have to bear the relevant payment. I have understood and agreed that the over-the-limit provision is for overall credit limit but may not relate to specific transaction or spending categories.

I also acknowledge that I can amend this arrangement at any time by completing the subject form or fill up the designated section at the Bank’s monthly statement.

X

主卡持卡人簽署 Signature of Principal Cardholder

日期 Date:

備註 Remarks:

①簽署須與信用卡申請表紀錄相符。Signature must conform to that on the credit card application form.

②請預留最少三個工作天以供辦理有關手續。Please allow at least 3 working days for the application processing

銀行專用 For the Bank’s Use Only (PCPS)		
OPT-OUT: 1, OPT-IN: 0 LTR: H12,H13		
SV Sign	INP Sign	VER Sign