

31 October 2022

Dear Customer,

**Notice of Amendments on Credit Card Service Charges for
Chong Hing Credit Cards/Chong Hing UnionPay Dual Currency Credit Card**

With effect from 30 December 2022 (the “Effective Date”), the following service charges of Chong Hing Bank Limited (the “Bank”) will be revised, while the charges of other items will remain unchanged.

Item	Revised Details	
Finance Charges	Chong Hing Credit Cards (VISA Card and Mastercard [#])	Chong Hing UnionPay Dual Currency Credit Card (Corporate Card)
Interest on Unsettled Retail Purchase	32.16% per annum (Annualised percentage rate*: 35.90%)	HKD Card Account/CNY Card Account: 32.16% per annum (Annualised percentage rate*: 35.90%)
Interest on Cash Advance	29.52% per annum (Annualised percentage rate*: 35.97%)	HKD Card Account/CNY Card Account: 29.52% per annum (Annualised percentage rate*: 35.97%)

Excludes Titanium Mastercard and Platinum Mastercard.

* The APR is calculated based on the requirement of the Code of Banking Practice. APR is a reference rate which expresses the fees and charges of respective product as an annualised rate.

Please note that the above “Chong Hing Credit Cards/Chong Hing UnionPay Dual Currency Credit Card Service Charges” amendments shall be binding on you if you continue to use the Bank’s credit card services on or after the aforesaid Effective Date. If you do not accept the above amendments, the Bank may not be able to continue to provide services to you.

For enquiries on the above amendments, please contact any branch of the Bank or call the Bank’s 24-Hour Customer Services Hotline at (852) 3768 6888.

Yours faithfully,

Chong Hing Bank Limited

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