



Supplementary Notice for the Charge of CMB Wing Lung Bank ATM Card Services

Regarding to the descriptions about service charges of ATM Card Services, mentioned in the A3, General Services, of "CMB Wing Lung Bank Tariff Guide" (With Effective from 1st November, 2022), we would like to clarify:

1. Using ATM Card of CMB Wing Lung Bank ("the Bank"), for ATM transactions settled in Hong Kong dollars and routed through the "UnionPay" or "JETCO" network, the settlement exchange rate includes all fees except the withdrawal fee. There is no additional exchange fee.
2. Customers may sometimes be offered the option to settle foreign currency transactions in Hong Kong dollars at the point of sale overseas. Such option is a direct arrangement offered by the overseas merchants and not the card issuer. In such cases, customers are reminded to ask the merchants for the foreign currency exchange rates and the percentage of handling fees to be applied before the transactions are entered into since settling foreign currency transactions in Hong Kong dollars may involve a cost higher than the foreign currency transaction handling fee. For these transactions in Hong Kong dollars made outside Hong Kong, we will not charge any further markup.

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

Should you have any enquiries, please call our Customer Service Hotline at 230 95555 or contact our bank staff.

For and on behalf of

CMB Wing Lung Bank Limited

Nov 2022