

## 關於永隆信用卡／永隆銀聯雙幣信用卡服務收費表 修訂通知

由**2017年11月1日**（「生效日」）起，永隆銀行有限公司（「本行」）將修訂永隆信用卡／永隆銀聯雙幣信用卡之服務收費項目。

### 1. 永隆信用卡

項目	修訂後之收費或釋義
最低付款額	當期月結單誌入的所有利息、費用、收費及截至月結單日期結單結欠（不包括當期月結單誌入的任何利息、費用及收費）的1%（最低收費：港幣200元），再加上過期款項或超額款項（以較高者為準）
索取簽購單據副本	港幣30元（每份）
處理爭議交易手續費	港幣150元（每項） （無效的爭議交易）

### 2. 永隆銀聯雙幣信用卡

項目	修訂後之收費或釋義
最低付款額	各賬戶的當期月結單誌入的所有利息、費用、收費及各賬戶截至月結單日期結單結欠（不包括當期月結單誌入的任何利息、費用及收費）的1%（最低收費：港幣賬戶港幣200元及／或人民幣賬戶人民幣200元），再加上各賬戶的過期款項或超額款項（以較高者為準）
索取簽購單據副本	港幣30元（每份）
處理爭議交易手續費	港幣150元（每項） （無效的爭議交易）

此外，本行將於未來十二個月內不時從信貸資料機構提取閣下及／或閣下的擔保人的個人信貸資料以進行信貸審查（包括增加、縮減或取消信貸額及／或推行債務安排計劃）。

閣下可於生效日起到本行任何一間分行索取新修訂之永隆信用卡／永隆銀聯雙幣信用卡服務收費表，或到本行網頁 [www.winglungbank.com](http://www.winglungbank.com) 下載相關資料。

如閣下於生效日或以後繼續使用或保留永隆信用卡／永隆銀聯雙幣信用卡，上述修訂即對閣下具有約束力。請注意，若閣下不接受上述修訂，本行可能無法繼續為閣下提供相關信用卡服務。

如有任何查詢，請致電本行客戶服務熱線 230 95555。

中、英文版本如有任何歧異，一概以英文版本為準。

永隆銀行有限公司  
信用卡及無抵押貸款部

2017年8月



**永隆銀行**

WING LUNG BANK

招商銀行集團成員  
Member CMB Group

**Notice of Amendment relating to Wing Lung Credit Card / Wing Lung UnionPay Dual Currency Credit Card List of Service Charges**

With effect from **1<sup>st</sup> November 2017** (“Effective Date”), Wing Lung Bank Limited (“the Bank”) will amend Wing Lung Credit Card / Wing Lung UnionPay Dual Currency Credit Card List of Service Charges.

**1. Wing Lung Credit Card**

Charge Item	Charge Scale or Description after amendment
Minimum Payment	Total interest, fees and charges currently billed to the statement plus 1% of the statement balance (excluding any interest, fees and charges currently billed) as at the statement date (Min. Charge: HKD200), plus the overdue or overlimit due (whichever is higher)
Sales Slip Copy Retrieval	HKD30 (per copy)
Dispute Transaction Handling Fee	HKD150 (per item) (invalid dispute transaction)

**2. Wing Lung UnionPay Dual Currency Credit Card**

Charge Item	Charge Scale or Description after amendment
Minimum Payment	Total interest, fees and charges currently billed to each account in the statement plus 1% of the statement balance (excluding any interest, fees and charges currently billed) of each account as at the statement date (Min. Charge: HKD200 for HKD account and / or RMB200 for RMB account), plus the overdue or overlimit due of each account (whichever is higher)

Charge Item	Charge Scale or Description after amendment
Sales Slip Copy Retrieval	HKD30 (per copy)
Dispute Transaction Handling Fee	HKD150 (per item) (invalid dispute transaction)

Besides, the Bank may, from time to time during the next 12 months, require access to the consumer credit data held by the credit reference agency concerning an individual and / or his guarantor to review the existing consumer credit facilities, which includes increasing, decreasing or cancelling the credit amount and / or putting in place or implementing a scheme of arrangement.

You may visit any of our branches to obtain a copy of the amended Wing Lung Credit Card / Wing Lung UnionPay Dual Currency Credit Card List of Service Charges or access to the Bank’s website at [www.winglungbank.com](http://www.winglungbank.com) for the related information on or after the Effective Date.

The above amendments shall be binding on you if you continue to use or retain your Wing Lung Credit Card / Wing Lung UnionPay Dual Currency Credit Card on or after the Effective Date. Please note that the Bank may not be able to provide continual credit card services to you if you do not accept the above-mentioned amendments.

Should you have any enquiries, please call our Customer Services Hotline at 230 95555.

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

Credit Card and Unsecured Loans Department  
Wing Lung Bank Limited

August 2017