

### Notice of Amendment for ICBC Credit Card

Thank you for using ICBC Credit Card Services. Effective from **1 April, 2020** (“Effective Date”), ICBC Credit Card services and Fee Schedule will be amended as below:

#### 1. Termination and Replacement of ICBC UnionPay Dual Currency Credit Card “Shenzhentong Function”

From the Effective Date, ICBC UnionPay Dual Currency Credit Card “Shenzhentong Function” will be terminated and replaced by “UnionPay QuickPass”. All newly issued ICBC UnionPay Dual Currency Credit Card (including renewal card and replacement card) will no longer be equipped with “Shenzhentong Function”, but will be replaced by “UnionPay QuickPass” for serving the rapid access function to Shenzhen Mass Transit Railway. Amendments are as follows:

Applicable to	Original Clauses	Amended Clauses
Credit Card Cardholder Agreement - UnionPay Dual Currency Credit Card	Clause 13.1  The Bank shall not be under any liability whatsoever to the Account Holder or any Cardholder in respect of any loss or damage arising directly or indirectly from:  (n) the use of Shenzhentong Function (whether as a result of any lost or stolen Card or not).	Clause 13.1  The Bank shall not be under any liability whatsoever to the Account Holder or any Cardholder in respect of any loss or damage arising directly or indirectly from:  (n) the use of <u>Contactless Transaction</u> (whether as a result of any lost or stolen Card or not).
	<b>Clauses to be deleted</b>	
	Clause 1 Definitions of “Shenzhentong Function”, “SLC”, “Terms and Conditions of Shenzhentong”; and Clause 5.13.	

Please visit Shenzhentong customer service centre to arrange for the refund of the remaining stored value of “Shenzhentong Function” before the expiry date of the credit card. For details of the refund arrangement, please visit Shenzhentong website (<https://www.shenzhentong.com>).

#### 2. Amendment on the Fee Schedule of ICBC Credit Card

Applicable to	Original Service Fees	Amended Service Fees
Fee Schedule of ICBC Credit Card (UnionPay Dual Currency Credit Card)	<u>Late Payment Fee</u>  If you fail to make specified Minimum Payment by the Payment Due Date, late payment charge will be levied.  HKD Account: 5% of minimum payment due (minimum HKD130; maximum HKD250)  RMB Account: 5% of minimum payment due (minimum RMB130; maximum RMB250)	<u>Late Payment Fee</u>  If you fail to make specified Minimum Payment by the Payment Due Date, Late Payment Fee will be levied.  <u>5% of minimum payment due (minimum HKD130/RMB130 or the Minimum Payment of the last statement, whichever is lower)</u>
Fee Schedule of ICBC Credit Card (Visa Dual Currency Credit Card)	<u>Late Payment Fee</u>  If you fail to make specified Minimum Payment by the Payment Due Date, late payment charge will be levied.  HKD Account: 5% of minimum payment due (minimum HKD130; maximum HKD250)  RMB Account: 5% of minimum payment due (minimum RMB1)	<u>Late Payment Fee</u>  If you fail to make specified Minimum Payment by the Payment Due Date, Late Payment Fee will be levied.  HKD Account: 5% of minimum payment due (minimum HKD130 or the <u>Minimum Payment of the last statement, whichever is lower</u> )  RMB Account: 5% of minimum payment due (minimum RMB1 or the <u>Minimum Payment of the last statement, whichever is lower</u> )

<p>Fee Schedule of ICBC Credit Card (General HKD Credit Card)</p>	<p><u>Late Payment Fee</u></p> <p>If you fail to make specified Minimum Payment by the Payment Due Date, late payment charge will be levied.</p> <p>5% of minimum payment due (minimum HKD130; maximum HKD250)</p>	<p><u>Late Payment Fee</u></p> <p>If you fail to make specified Minimum Payment by the Payment Due Date, Late Payment Fee will be levied.</p> <p>5% of minimum payment due (minimum HKD130 <u>or the Minimum Payment of the last statement, whichever is lower</u>)</p>
---	--	---

Please visit [www.icbcasia.com/ICBC/cardtncen](http://www.icbcasia.com/ICBC/cardtncen) for the amended “Credit Card Cardholder Agreement - UnionPay Dual Currency Credit Card”, “Fee Schedule of ICBC Credit Card (UnionPay Dual Currency Credit Card)”, “Fee Schedule of ICBC Credit Card (Visa Dual Currency Credit Card)”, “Fee Schedule of ICBC Credit Card (General HKD Credit Card)”.

Please note that the above amendments shall be binding on you if you continue to use or retain your credit card after the amendments are effective. If you do not accept the above amendments, the Bank shall not able to continue providing credit card services to you.

For enquiry, please call Customer Service Hotline (852) 218 95588.

Reminder: To borrow or not to borrow? Borrow only if you can repay!