

8 October 2025

Dear Valued Customer,

**Notice of Termination of ICBC Yan Oi Tong Credit Card and  
Replacement by ICBC Credit Card - Visa Card**

Due to the service adjustment of our Bank, ICBC Yan Oi Tong Credit Card ("Yan Oi Tong card") will no longer be issued from 18 December 2025 ("Termination Date"). Your Yan Oi Tong card together with any of your supplementary card(s) will be issued renewal card(s) before the expiry date of Yan Oi Tong card and converted to ICBC Credit Card - Visa Card ("Visa card")<sup>1</sup>.

**Donation to Yan Oi Tong**

Monthly donation to Yan Oi Tong linked with this card by the cardholder and /or the Bank will be cancelled upon the Termination Date.

Please activate your new card at once upon receipt of the renewal card(s). Your current card number, credit limit and outstanding balance will be transferred to your Visa card. Meanwhile, some settings of your credit card will be adjusted, please refer to "Important Notes of Renewal Credit Card Setting" for details.

If you do not agree with the above arrangement and do not want the Visa card as renewal card, the Bank is unable to provide related credit card service continuously, please contact our 24-hour Customer Service Hotline at 2189 5588 before the Termination Date for card cancellation. Visa card will be sent to you as a renewal card regarding to this arrangement if we do not receive any notice from you before the Termination Date. You can cancel the card without paying any cancellation fee after you receive the renewal card.

For your own interest, if you have authorized to setup the autopay, direct debit authorization, Octopus Automatic Add Value Service (if any) linked with the Yan Oi Tong card, or setup of mobile payment card account, please contact the merchant(s) directly to cancel /alter the payment arrangements. Please be reminded to repay all outstanding amounts (if any) in the next credit card statement after cancellation of the card(s). For credit balance on the card, please contact our 24-hour Customer Service Hotline on 2189 5588 for further handling. If the card does not return to the Bank, please duly cut the card in two.

Upon termination of the account by full payment, you have the right, provided you have never defaulted in any payment for a period more than 60 days within 5 years immediately before account termination, to instruct us to request the credit reference agency to delete your account data from its database in accordance with the "Code of Practice on Consumer Credit Data"

If you have any query, please contact our 24-hour Customer Service Hotline on 2189 5588.

Yours faithfully,

Industrial and Commercial Bank of China (Asia) Limited

Remarks:

1. The arrangement is applicable to related supplementary cardholder(s)(if any).

(The Chinese version of this Notice shall prevail wherever there is a discrepancy between the English and the Chinese versions.)

### **Important Notes of Renewal Credit Card Setting**

Some renewal card settings will be reset when your Yan Oi Tong card and/or your supplementary card(s) is/are converted to the Visa card upon expiry of the Yan Oi Tong card. Details are as follows:

#### **1. Items remain unchanged**

- Credit Card Number
- Annual Membership Fee

Card Grade	Principal Card	Supplementary Card
Platinum Card	HK\$1,000	HK\$500
Gold Card	HK\$480	HK\$240

- Card Grade
- Credit limit
- Statement and payment due dates
- Account balance
- Recurring payment instruction(s) with merchants/utility companies (e.g. Telephone bill, Insurance, Octopus Add Value Service etc.)(if any)
- Autopay settings for credit card repayments (if any)
- Credit Card Cardholder Agreement

#### **2. Items to be automatically changed**

- Credit Card expiry date

#### **3. Items to be changed by cardholder (if applicable)**

- Mobile payment card account

#### **4. Items to be changed after the Termination Date**

- Monthly donation to Yan Oi Tong linked with this card by the cardholder and /or the Bank will be cancelled upon the Termination Date.

Attention: After your renewal card activation, your existing card will be terminated immediately. Please cut across the magnetic strip and the chip (if applicable) of the credit card and dispose properly.

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Reminders:

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

Protect your Personal Digital Keys; Beware of Fraudulent Links!

Don't lend or sell your account for a job.

"ICBC (Asia)" or "The Bank" is the abbreviation of Industrial and Commercial Bank of China (Asia) Limited.

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