

修訂持卡人合約通知

由2018年1月29日起，交通銀行太平洋信用卡持卡人合約及交通銀行銀聯雙幣信用卡持卡人合約將調整如下：

調整	章節	調整適用於
修訂	11. 取消信用卡及終止信用卡賬戶 原條文11.3、11.4及11.5	交通銀行太平洋信用卡持卡人合約及交通銀行銀聯雙幣信用卡持卡人合約

修訂條文撮述如下：

- 11.3 銀行可隨時向持卡人發出不少於30天事前書面通知取消信用卡及終止信用卡賬戶。在特殊情況下，銀行可不作出任何事前通知取消信用卡及終止信用卡賬戶。銀行並無責任提供終止信用卡的理由。在不影響前文所載的一般原則下，銀行有權將信用卡列入註銷名單或通報中，而終止本合約；屆時，持卡人使用信用卡的權利將被撤銷。
- 11.4 銀行可隨時毋須事前通知暫停信用卡及/或暫停、取消或終止其提供的任何服務及/或不批准其提供的任何擬進行之交易，亦毋須申述理由。
- 11.5 信用卡於任何時間均屬銀行所有。持卡人須在持卡人或銀行終止本合約後及/或收到要求後立即無條件地將信用卡交還或促使信用卡交還予銀行。儘管本合約已終止，但在信用卡交還之前，持卡人仍須繼續對使用信用卡所產生的交易及據此記賬之一切收費承擔責任。除非及直至信用卡已交還予銀行並由銀行取消，否則任何終止信用卡之要求均屬無效。

請閱讀交通銀行太平洋信用卡持卡人合約及交通銀行銀聯雙幣信用卡持卡人合約的有關條文。由2018年1月29日起，閣下可向本行任何一間分/支行免費索取交通銀行太平洋信用卡持卡人合約及交通銀行銀聯雙幣信用卡持卡人合約的文本，亦可在本行網頁www.bankcomm.com.hk瀏覽。

本行謹通知閣下，如閣下不接納上述安排，本行可能無法於有關生效日期後繼續為閣下提供服務。如於生效日後仍保留閣下的賬戶及/或繼續使用服務，則將被視為閣下已接納上述之安排，毋須前往本行辦理任何手續。

如有任何查詢，請於辦公時間內與本行任何分/支行聯絡或致電本行客戶服務熱線223 95559。

交通銀行股份有限公司香港分行 謹啟
2017年10月

Notice of Amendments of Cardholder Agreement

The following amendments in the Bank of Communications Pacific Credit Card Cardholder Agreement and Bank of Communications China UnionPay Dual Currency Credit Card Cardholder Agreement will be effective from 29 January 2018.

Amendment	Clauses	Amendment applicable to
Revision	11. Cancellation of the Card and Termination of the Card Account Original clause 11.3, 11.4 and 11.5	Bank of Communications Pacific Credit Card Cardholder Agreement and Bank of Communications China UnionPay Dual Currency Credit Card Cardholder Agreement

The revised clauses are highlighted below:

- 11.3 The Bank may at any time cancel the Card and terminate the Card Account by giving not less than 30 days' prior written notice to the Cardholder. The Bank may, in exceptional circumstances, cancel the Card and terminate the Card Account without giving prior notice. The Bank is not obliged to give any reason for terminating the Card. Without limiting the generality of the foregoing, the Bank is entitled to terminate this Agreement by listing the Card on its cancellation list or bulletin whereupon the Cardholder's right to use the Card will be revoked.
- 11.4 The Bank may at any time without giving prior notice suspend the Card and/or suspend, cancel or terminate any services thereby offered and/or disapprove any transaction proposed to be effected thereby and may not give any reason.
- 11.5 The Card shall at all times remains the property of the Bank. The Cardholder shall unconditionally and immediately return the Card or procure the same be surrendered to the Bank upon termination of this Agreement (whether by the Cardholder or the Bank) and/or on demand. Until the Card is returned or surrendered, the Cardholder shall continue to be liable for all transactions effected through the use of the Card and for all Charges arising as a result of such use notwithstanding the termination of this Agreement. No request to cancel a Card shall be effective unless and until such Card is returned to and cancelled by the Bank.

Please read the said provisions of the updated version of the Bank of Communications Pacific Credit Card Cardholder Agreement and Bank of Communications China UnionPay Dual Currency Credit Card Cardholder Agreement. You may obtain copies of the Bank of Communications Pacific Credit Card Cardholder Agreement and Bank of Communications China UnionPay Dual Currency Credit Card Cardholder Agreement at any of our branch/sub-branches free of charge from 29 January 2018 onward. They may also be accessed via our website www.bankcomm.com.hk from then on.

We would like to inform you that if you do not wish to accept any of the above arrangements, we may not be able to continue providing service to you after the respective effective date. Maintaining the account(s) and/or continuing the service(s) after the effective date will be regarded as your acceptance of the above arrangements.

Should you have any queries, please contact any of our branch/sub-branches or call our Customer Services Hotline at 223 95559 during office hours.

Yours faithfully,

Bank of Communications Co., Ltd. Hong Kong Branch
October 2017

Bank of Communications Co., Ltd. Hong Kong Branch
(Incorporated in the People's Republic of China)