

交通銀行信用卡

有關寄發信用卡月結單安排最新通知

2017年4月

親愛的客戶：

為向客戶提供更完善及更優質的銀行服務，同時為社會環保出一分力，交通銀行股份有限公司香港分行（「本行」）會定期檢討各項銀行產品及服務。由2017年6月1日（「生效日期」）起，本行就寄發信用卡月結單有最新的安排，詳情如下：

若閣下/附屬卡持卡人自上一期月結單結單日後沒有任何新誌入之信用卡交易¹而信用卡賬戶亦沒有任何未償還餘額，即使閣下/附屬卡持卡人於戶口內仍有結餘金額，本行將不會向閣下/附屬卡持卡人發出下一期月結單/電子月結單，直至閣下/附屬卡持卡人1)有新誌入之信用卡交易，才會發出新一期月結單/電子月結單；或2)自上一期月結單後持續未有任何新誌入之信用卡交易或未償還餘額，本行會自上一期月結單結單日起計12個月後，才向閣下/附屬卡持卡人發出月結單/電子月結單以作提示。

閣下如有任何查詢，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

(本函為毋須簽署之電腦編印文件)

註1：「新誌入之信用卡交易」指閣下/附屬卡持卡人於當期月結單交易日期內有使用信用卡作購物簽賬、八達通自動增值、現金透支、信用額套現/簽賬消費/商戶分期供款、結餘轉戶金額、強積金/自積金供款、所有經本行網上銀行繳費服務交易、購買賭場籌碼、購買旅行支票及所有信用卡收費繳款（例如：年費、財務收費等）、自動轉賬及換領/換購禮品等以現金出入賬之交易、調整獎賞積分計劃內之獎賞現金回贈之交易等及本行不時指定之信用卡交易，但不包括獎賞積分計劃內之調整獎賞積分。

所有條款及細則的中英文版本如有任何歧異，概以中文版本為準。

交通銀行股份有限公司香港分行(於中華人民共和國註冊成立)

Bank of Communications Credit Card **Notice of Amendment about** **Credit Card Statement Arrangement**

April 2017

Dear Customer,

To provide better and more efficient banking services to the customers and support the environment, Bank of Communications Co., Ltd. Hong Kong Branch ("Bank") has been keeping all products and services under regular review. With effect from 1 June 2017 (the "Effective Date"), Bank's Credit Card statement will have a new arrangement as follows:

If the Cardholder/ Supplementary Cardholder do not have any "New posted transaction"¹ covering the relevant statement period and the account has no outstanding balance or any remaining balance in both principal card account or supplementary card account; no statement/ e-statement will be issued to you in the coming statement cycle. The statement/ e-statement will be resumed to issue unless (i) there is any posted transaction in the new statement cycle or (ii) 12 months after the prior statement if the account continuously remains no new posted transaction or no outstanding balance.

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

(This is a computer print- out letter that requires no signature)

Remark1: New posted transaction means the Cardholder/ Supplementary Cardholder using credit card during the statement period include retail purchase, Octopus automatic add value service transaction, cash advance, cash or purchase instalment amount, balance transfer amount, payment of MPF/SVC contribution, online bill payment transaction via our Internet Banking Bill Payment service, purchase of casino chips, purchase of traveler's cheque, payment of all credit card charges (e.g. annual fees, finance charges, etc.), auto-pay and redemption fee or other transaction made by cash, adjustment of cash rebate transaction in bonus point program and any credit card transactions designated by the Bank from time to time but exclude adjustment of bonus point in bonus point program .

In case of discrepancy between Chinese and English versions of these terms and conditions, the Chinese version shall prevail.