

## 修訂通知

為向客戶提供更完善及更優質的銀行服務，交通銀行(香港)有限公司(「本行」)會定期檢討各項銀行產品及服務，並就有關條款作出修訂。現謹通知 閣下最新之修訂：

交通銀行禮物卡持卡人合約的修訂

由 2019 年 8 月 14 日(「生效日」)起，交通銀行禮物卡持卡人合約將調整如下：

調整	章節
修訂	7.補發新卡 原條文 7.1 原條文 7.2
新增	12. 其他 原條文 12.1
修訂	一般有關交通銀行禮物卡之問題 11. 如禮物卡遭遺失或失靈，可否補發新卡？

修訂及增加條文撮述如下：

7.1 如禮物卡於到期日前操作失靈，而該失靈非因持卡人的錯失而引致，持卡人可選擇要求免費替換禮物卡，或者將該損壞禮物卡取消及獲全數退回與該損壞禮物卡有相等賬戶餘額的預付金額。如持卡人選擇要求替換禮物卡，持卡人需將該損壞禮物卡退回銀行，而銀行會向持卡人補發一張與損壞禮物卡有相等賬戶餘額的預付金額及有效期的禮物卡。根據本7.1條的任何退款要求不受限於第4.4條所述的管理費。
7.2 如持卡人不同意本合約的條款及細則根據第9條而作出的任何重大修訂，可於有關修訂公佈後30天內取消禮物卡及獲全數退回與該未過期禮物卡有相等賬戶餘額的預付金額。根據本7.2條的任何退款要求不受限於第4.4條所述的管理費。
12.1 交通銀行禮物卡內之儲值額並非受保障存款，不受香港的存款保障計劃保障。
一般有關交通銀行禮物卡之問題 11.如禮物卡遭遺失或失靈，可否補發新卡？ 答：若禮物卡遭遺失，銀行將不會補發禮物卡或退回預付金額。如禮物卡於到期日前操作失靈，而該失靈非因持卡人的錯失而引致，持卡人可選擇要求免費替換禮物卡，或者將該損壞禮物卡取消及獲全數退回與該損壞禮物卡有相等賬戶餘額的預付金額。如持卡人選擇要求替換禮物卡，持卡人需將該損壞禮物卡退回銀行，而銀行會向持卡人補發一張與損壞禮物卡有相等賬戶餘額的預付金額及有效期的禮物卡。

由生效日起，閣下可向本行任何一間分行免費索取交通銀行禮物卡持卡人合約的文本，亦可在本行網頁 [www.hk.bankcomm.com](http://www.hk.bankcomm.com) 瀏覽。

請注意：現有客戶及新客戶須受以上修訂條款約束。如有任何查詢，請於辦公時間內與本行任何分行聯絡或致電本行客戶服務熱線 223 95559。

## Notice of Amendment

To provide better and more efficient banking services to customers, Bank of Communications (Hong Kong) Limited (“Bank”) has been keeping all products and services under regular review, and necessary amendments will be made to the relevant terms and conditions. Please note the following latest amendments:

### Amendment of Cardholder Agreement for the Bank of Communications Gift Card

With effect from 14 August 2019 (“Effective Date”), Cardholder Agreement for the Bank of Communications Gift Card will be amended as follows:

Amendment	Clause
Revision	7.Replacement Card Original clause 7.1 Original clause 7.2
New	12. Miscellaneous Original clause 12.1
Revision	General Frequently Asked Questions of the Gift Card 11. Can I get a replacement card if the Gift Card is lost or malfunctioned?

The revised and new clauses are as follows:

7.1 If the Gift Card has malfunctioned at any time before the Expiry Date due to reasons other than the fault of the Cardholder, the Cardholder may choose either to request for a replacement free of charge or to cancel the defective Gift Card and obtain full refund of the remaining unused Prepaid Value in the Account of the defective Gift Card. In case the Cardholder chooses to request for a replacement, the Cardholder should return the defective Gift Card to the Bank and the Bank will replace a new Gift Card to the Cardholder with such remaining unused Prepaid Value in the Account for use till the Expiry Date. Any request for a refund under this Clause 7.1 is not subject to the administrative fee referred to in Clause 4.4.
7.2 In case the Cardholder does not agree to any significant change of the terms and conditions of this Agreement pursuant to Clause 9, the Cardholder shall within 30 days after the announcement of such change be entitled to cancel the Gift Card and obtain full refund of the remaining unused Prepaid Value in the Account of the unexpired Gift Card. Any request for a refund under this Clause 7.2 is not subject to the administrative fee referred to in Clause 4.4.
12.1 The value stored in the Gift Card of the Bank of Communications is not a protected deposit and is not protected by the Deposit Protection Scheme in Hong Kong.

General Frequently Asked Questions of the Gift Card

11. Can I get a replacement card if the Gift Card is lost or malfunctioned?

A: If the Gift Card is lost, the Bank will not replace the Gift Card or refund any of the prepaid value of the Gift Card. If the Gift Card has malfunctioned at any time before the Expire Date due to reasons other than the fault of the Cardholder, the Cardholder may choose either to request for a replacement free of charge or to cancel the defective Gift Card and obtain full refund of the remaining unused Prepaid Value in the Account of the defective Gift Card. In case the Cardholder chooses to request for a replacement, the Cardholder should return the defective Gift Card to the Bank and the Bank will replace a new Gift Card to the Cardholder with such remaining unused Prepaid Value in the Account for use till the Expiry Date.

You may obtain copy of the Cardholder Agreement for the Bank of Communications Gift Card at any of our branches free of charge or by visiting our website [www.hk.bankcomm.com](http://www.hk.bankcomm.com) from the Effective Date onwards.

Please note that the amendments shall be binding on both existing and new customers. Should you have any enquiries, please contact any of our branches or call our Customer Services Hotline at 223 95559 during office hours.

Bank of Communications (Hong Kong) Limited

August 2019