

STATEMENT OF HSBC UNIONPAY DUAL CURRENCY DIAMOND CARD ACCOUNT 銀聯雙幣鑽石卡戶口結單

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MR LEUNG SHIU HONG  
RM 706 7/F  
BLK B HEALTHY GARDENS  
560 KING S ROAD  
NORTH POINT HK

I  
01059

Card Type 信用卡類別 <b>DUALCURRENCY DIAMOND</b>	
Statement Date 結單日 <b>05 DEC 2016</b>	
Account Number 戶口號碼 <b>6250 9800 0777 7821</b> <b>8383 8300 0336 3439</b>	Credit Limit 信用限額 <b>HKD25,000.00</b> <b>CNY20,900.00*</b>

Account number 戶口號碼	<b>6250 9800 0777 7821</b> HKD Sub-account 港幣子賬戶	Statement balance 結單結欠/結餘	<b>HKD17,005.00</b>
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Post date 記賬日期	Trans date 交易日期	Description of transaction 交易說明	Amount (HKD) 金額
		<b>PREVIOUS BALANCE</b> 上月結欠/結餘	<b>24,711.00</b>
09NOV 11NOV	08NOV 11NOV	6250 9800 0777 7821 LEUNG SHIU HONG T IFS PAYMENT - THANK YOU Prudential HK Ltd KOWLOON HK  Note: "CR" means Credit transaction / balance 註: 「CR」為人賬交易/結餘  **** REWARD CASH SUMMARY FOR CARD NUMBER 6250 9800 0777 7821 **** REWARD CASH OPENING BALANCE : 99 REWARD CASH EARNED : 40 REWARD CASH ADJUSTED : 0 REWARD CASH REDEEMED : 0 REWARD CASH CLOSING BALANCE : 139  REWARD CASH EXPIRING IN DEC2017 : 139  REGISTRATION/RENEWAL DATE : 10DEC2015 RED HOT REWARDS OF YOUR CHOICE 2016 : 5X REWARD CASH IN DINING - 2016 THE EFFECTIVE PERIOD IS FROM 01JAN2016 TO 31DEC2016. FOR TERMS AND CONDITIONS, PLEASE VISIT <a href="http://www.hsbc.com.hk/creditcard">www.hsbc.com.hk/creditcard</a>	24,711.00 CR 17,005.00

For important information such as payment methods, fees and charges, lost card reporting, and change of correspondence address / telephone number, please visit [www.hsbc.com.hk](http://www.hsbc.com.hk) or call our Credit Cards Customer Service Hotline on (852) 2233 3000.

有關您戶口的重要資料包括付款方式，利息與收費，報失信用卡，以及更改通訊地址/電話號碼，請瀏覽網址[www.hsbc.com.hk](http://www.hsbc.com.hk)或聯絡信用卡客戶服務熱線 (852) 2233 3000。

Minimum payment summary 最低付款摘要	HKD
Current minimum payment due 目前最低付款額	<b>171.00</b>
Please pay by 須於此付款到期日或之前繳交	<b>30 DEC 2016</b>
Overdue / overlimit due now 須立即繳交的過期款項 / 超額款項	<b>0.00</b>
Total minimum payment due 最低付款總額	<b>171.00</b>

"SPENDING INSTALMENT PLAN" HOTLINE:2233 3052

Summary 戶口概要

Account number 戶口號碼 <b>6250 9800 0777 7821</b>	Card type 信用卡類別 <b>DUALCURRENCY DIAMOND</b>
Statement date 結單日 <b>05 DEC 2016</b>	Statement balance 結單結欠/結餘 <b>HKD17,005.00</b>

If you are paying by mail, please return it with a crossed cheque made payable to "The Hongkong and Shanghai Banking Corporation Limited" or "HSBC" at least three working days before the payment due date to our Centre, PO BOX NO. 73730, KOWLOON CENTRAL POST OFFICE HK. Please write your account number on the back of the cheque.  
如欲以郵寄方式付款，請於付款到期日三個工作天前，連同「香港上海滙豐銀行有限公司」或「滙豐」為抬頭的劃線支票，寄回PO BOX NO. 73730, KOWLOON CENTRAL POST OFFICE HK. 信用卡中心收，請於支票背面寫上您的戶口號碼。

\* The value of RMB card account is indicative only and may be varied subject to change of exchange rate

Thank you for choosing HSBC. 多謝選用滙豐服務。

- **HSBC Cu**

- Minimum payment due

### Fees and charges

- The annualised percentage rate (APR) is calculated based on a set of assumptions as set out in the relevant guidelines as referred to in the Code of Banking Practice and the actual APR applied may be different. The APR on cash advance is inclusive of handling fee and cash advance fee.

There are some other fees and charges, such as annual fee, card replacement fee, statement duplication fee, etc., which may apply. For details, please refer to the Bank's "Bank tariff guide for HSBC Retail Banking and Wealth Management Customers" available at our branches in Hong Kong, or visit [www.hsbc.com.hk](http://www.hsbc.com.hk). For queries, please call HSBC Customer Service Hotline on (852) 2233 3000.

## Foreign Currency Transactions (other than Renminbi)

All card transactions effected in currencies other than Hong Kong dollars and Renminbi will be debited to the Hong Kong dollar subaccount after conversion into Hong Kong dollars at a rate of exchange determined by reference to the exchange rate adopted by UnionPay on the date of conversion plus an additional percentage of transaction fee levied by the Bank.

## Total Account Balance

Total Account Balance (as shown under the transaction summary of the statement) is the total outstanding balance of the relevant sub-account, which includes Statement Balance and Instalment Amount Remaining. Instalment Amount Remaining is the total unbilled instalment balance, which is applicable to the relevant sub-account with instalment transactions only. Please refer to the statement balance and minimum payment due for payment.

### Lost card reporting

If your card is lost or stolen, please report immediately by calling HSBC Customer Service Hotline on (852) 2233 3000 or inform the nearest branch of HSBC. If you are overseas, call any China UnionPay member bank.

## Enquiries

For enquiries, please direct to:

- Hotlines: ♦ HSBC Premier Hotline: (852) 2233 3322  
♦ HSBC Advance Hotline: (852) 2748 8333  
♦ HSBC Customer Service Hotline : (852) 2233 3000

Address: Card Services, P. O. Box no. 73740, Kowloon Central Post Office, Kowloon, Hong Kong. (Please quote your card account number on all correspondence)

Please retain this statement for your reference. For your protection, please check your statement against copies of your sales slips, and refer any queries on billings within 60 days of the statement date.

If you wish to change your contact information or opt out of over-the-limit facility arrangement, please complete the form below and return to us. Or you may visit [www.hsbc.com.hk](http://www.hsbc.com.hk) to update the information.

## Change of correspondence address/telephone number 更改通訊地址/電話號碼:

With effect from \_\_\_\_\_ please change my records as follows: **Credit card number**  
請由 \_\_\_\_\_ 起將本人在 貴行的紀錄更改如下: **信用卡號碼**

**New correspondence address (in block letters) 新通訊地址 (請以英文正楷填寫)**

[illegible]

Company name 公司名稱 (for office address only 只適用於辦公地址)

Room / Flat 室										Floor 樓										Block 座									
---------------	--	--	--	--	--	--	--	--	--	---------	--	--	--	--	--	--	--	--	--	---------	--	--	--	--	--	--	--	--	--

[illegible][illegible][illegible][illegible][illegible][illegible]

for overseas address only 只供海外地址使用

Telephone number 電話號碼：\_\_\_\_\_

Residence 住宅										Office 辦事處									Mobile phone/pager 手提電話／傳呼機								
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Email 電郵

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### Over-the-Limit Facility 超出信用限額信貸安排

I would like to opt-out of the over-the-limit facility for my credit card account as specified below 本人欲為以下的信用卡戶口拒絕接受超出信用限額信貸安排。

**Credit card number** 信用卡號碼

\* Once your request of opt-out of the over-the-limit facility for your credit card account has taken effect, any card transaction (under the primary card, any additional (combined billing) and/or Private Label

Card(s)) which results in the current balance exceeding your available credit limit of your account will not be effected. Yet the Bank may still post certain types of transactions to your account which may result in

over-the-limit transactions. In these circumstances, the Bank will impose an overlimit handling fee to the relevant account. Please visit our website for details about the concerned transaction types. 當您拒絕接受信

用卡戶口超出信用限額的信貸安排一經生效，如主卡及其附屬卡(綜合戶口)及／或優惠卡的任何信用卡交易會導致該戶口結欠超出可用信用限額，則該交易將不會獲批核。惟本行仍會記誌若干信

用卡交易，因而導致您的戶口出現超出信用限額的情況，而本行會就此向該戶口收取超出信用限額手續費。請瀏覽滙豐網站了解有關交易詳情。

Signature (please use signature filed with the Bank) :

簽署(請用留存本行紀錄的簽署式樣):

双管(胡)笛流行于民间, 结构如图双管类所示。

## STATEMENT OF HSBC UNIONPAY DUAL CURRENCY DIAMOND CARD ACCOUNT 銀聯雙幣鑽石卡戶口結單

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Account number 戶口號碼	6250 9800 0777 7821 HKD Sub-account 港幣子賬戶	Statement balance 結單結欠/結餘	HKD17,005.00
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Post date 記賬日期	Trans date 交易日期	Description of transaction 交易說明	Amount (HKD) 金額																																											
		<div>STATEMENT BALANCE 結單結欠/結餘</div> <div>***** TRANSACTION SUMMARY *****</div> <table><tr><td>CREDIT/PAYMENT</td><td>:</td><td>24,711.00CR</td></tr><tr><td>PURCHASES AND INSTALMENTS</td><td>:</td><td>17,005.00</td></tr><tr><td>TOTAL ACCOUNT BALANCE</td><td>:</td><td>17,005.00</td></tr></table> <div>***** FEES AND CHARGES SUMMARY *****</div> <table><tr><td>FEE/CHARGE TYPE</td><td>AMOUNT</td></tr><tr><td>TOTAL FEES/CHARGES(EXCLUDING FINANCE CHARGE)</td><td>0.00</td></tr></table> <div>***** FINANCE CHARGE SUMMARY *****</div> <table><tr><td>BALANCE TYPE</td><td>ANNUALISED PERCENTAGE RATE (APR)</td><td>FINANCE CHARGE</td></tr><tr><td>CASH ADVANCE</td><td>20.99%</td><td>0.00</td></tr><tr><td>PURCHASE</td><td>19.55%</td><td>0.00</td></tr><tr><td>TOTAL FINANCE CHARGE</td><td></td><td>0.00</td></tr></table> <div>*****INFORMATION REGARDING MAKING MINIMUM PAYMENT*****</div> <div>The below examples are for illustration only. You may visit our Bank website at <a href="http://www.hsbc.com.hk">www.hsbc.com.hk</a> for an online credit card repayment calculator for customized information.</div> <div>=====</div> <table><tr><td>If you make no additional charges, purchases and cash advances on this card and each month you pay...</td><td>You will pay off the outstanding balance* of HKD20,000 in about...</td><td>and you will end up paying an estimated total of...</td></tr><tr><td colspan="3">=====</td></tr><tr><td>Only Minimum Payment Due</td><td>26.3 years**</td><td>HKD 70,510***</td></tr><tr><td colspan="3">-----</td></tr><tr><td>HKD 888</td><td>3 years**</td><td>HKD 31,957*** (Savings=HKD 38,553)</td></tr><tr><td colspan="3">=====</td></tr></table> <div>* The outstanding balance of HKD20,000 is accrued from purchase only. ** Assume repayment is made on or before the payment due date of each statement month. *** Include the outstanding balance of HKD20,000 and the total finance charge which is accrued daily and calculated at an interest rate of 2.625% per month (equivalent to an annualised percentage rate of 36.43% on purchase and 37.75% on cash advance) on the outstanding balance until it is fully paid.</div> <div>If the statement balance for your credit card account exceeds the credit limit on the statement date, an overlimit handling fee will be debited to the account. If you wish to opt out of the over-the-limit facility, you may fill out the form on the back of the statement or Personal Internet Banking. For enquiries, please contact us on 2233 3000. 若您的結單結欠超出該信用卡戶口截至結單日的信用限額，本行會徵收超出信用限額手續費。如您欲拒絕接受超出信用限額信貸安排，請填妥結單背頁之表格或透過個人網上理財服務作出指示。如有任何查詢，請致電2233 3000。</div>	CREDIT/PAYMENT	:	24,711.00CR	PURCHASES AND INSTALMENTS	:	17,005.00	TOTAL ACCOUNT BALANCE	:	17,005.00	FEE/CHARGE TYPE	AMOUNT	TOTAL FEES/CHARGES(EXCLUDING FINANCE CHARGE)	0.00	BALANCE TYPE	ANNUALISED PERCENTAGE RATE (APR)	FINANCE CHARGE	CASH ADVANCE	20.99%	0.00	PURCHASE	19.55%	0.00	TOTAL FINANCE CHARGE		0.00	If you make no additional charges, purchases and cash advances on this card and each month you pay...	You will pay off the outstanding balance* of HKD20,000 in about...	and you will end up paying an estimated total of...	=====			Only Minimum Payment Due	26.3 years**	HKD 70,510***	-----			HKD 888	3 years**	HKD 31,957*** (Savings=HKD 38,553)	=====			17,005.00
CREDIT/PAYMENT	:	24,711.00CR																																												
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STATEMENT OF HSBC UNIONPAY DUAL CURRENCY DIAMOND CARD ACCOUNT 銀聯雙幣鑽石卡戶口結單

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Account number 戶口號碼		6250 9800 0777 7821 HKD Sub-account 港幣子賬戶	Statement balance 結單結欠結餘	HKD17,005.00
Post date 記賬日期	Trans date 交易日期	Description of transaction 交易說明	Amount (HKD) 金額	
		<p>We notice that there have been fraudulent telephone calls, voice messages, or emails that claim to be from HSBC. We would like to remind you not to disclose your personal details to suspicious third parties. You can call us on (852)2233 3000 to verify the caller's identity if in doubt. Please select language, listen to system message and press quick key 5#00.</p> <p>我們留意到最近有冒充滙豐的欺詐來電、語音訊息或電郵。我們提醒客戶切勿向可疑第三者提供任何個人資料。如需核實來電者身份，客戶可致電本行服務熱線(852)2233 3000。</p> <p>選擇語言及收聽系統訊息後，按快捷鍵5#00</p>		

STATEMENT OF HSBC UNIONPAY DUAL CURRENCY DIAMOND CARD ACCOUNT 銀聯雙幣鑽石卡戶口結單

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MR LEUNG SHIU HONG  
RM 706 7/F  
BLK B HEALTHY GARDENS  
560 KING S ROAD  
NORTH POINT HK

I  
01059

Card Type 信用卡類別 <b>DUALCURRENCY DIAMOND</b>	
Statement Date 結單日 <b>05 DEC 2016</b>	
Account Number 戶口號碼 <b>6250 9800 0777 7821</b> <b>8383 8300 0336 3439</b>	Credit Limit 信用限額 <b>HKD25,000.00</b> <b>CNY20,900.00*</b>

Account number 戶口號碼	<b>8383 8300 0336 3439</b>	RMB Sub-account 人民幣子賬戶	Statement balance 結單結欠/結餘	<b>CNY5,044.00</b>
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Post date 記賬日期	Trans date 交易日期	Description of transaction 交易說明	Amount (CNY) 金額
		<b>PREVIOUS BALANCE</b> 上月結欠/結餘	<b>6,434.48</b>
		<b>8383 8300 0336 3439 LEUNG SHIU HONG T</b>	
11NOV	10NOV	UNIONPAY MERCHANT CHN CN	77.00
11NOV	10NOV	UNIONPAY MERCHANT CHN CN	1,000.00
16NOV	15NOV	SHEN ZHEN JIN GUANG HUA CHN CN	800.00
17NOV	16NOV	HEALTH CARE INDUSTRY CHN CN	483.00
25NOV	24NOV	UNIONPAY MERCHANT CHN CN	300.00
28NOV	25NOV	UNIONPAY MERCHANT CHN CN	300.00
29NOV	29NOV	IFS PAYMENT - THANK YOU	6,434.48 CR
01DEC	30NOV	UNIONPAY MERCHANT CHN CN	318.00
03DEC	02DEC	UNIONPAY MERCHANT CHN CN	328.00
03DEC	02DEC	UNIONPAY MERCHANT CHN CN	288.00
05DEC	03DEC	UNIONPAY MERCHANT CHN CN	1,000.00
05DEC	03DEC	UNIONPAY MERCHANT CHN CN	150.00
Note: "CR" means Credit transaction / balance 註: 「CR」為人賬交易/結餘			
**** REWARD CASH SUMMARY FOR CARD NUMBER 8383 8300 0336 3439 ****			
REWARD CASH OPENING BALANCE :			31
REWARD CASH EARNED :			20
REWARD CASH ADJUSTED :			0
REWARD CASH REDEEMED :			0
REWARD CASH CLOSING BALANCE :			51

For important information such as payment methods, fees and charges, lost card reporting, and change of correspondence address / telephone number, please visit [www.hsbc.com.hk](http://www.hsbc.com.hk) or call our Credit Cards Customer Service Hotline on (852) 2233 3000.

有關您戶口的重要資料包括付款方式，利息與收費，報失信用卡，以及更改通訊地址/電話號碼，請瀏覽網址[www.hsbc.com.hk](http://www.hsbc.com.hk)或聯絡信用卡客戶服務熱線 (852) 2233 3000。

Minimum payment summary 最低付款摘要	CNY
Current minimum payment due 目前最低付款額	51.00
Please pay by 須於此付款到期日或之前繳交	30 DEC 2016
Overdue / overlimit due now 須立即繳交的過期款項 / 超額款項	0.00
Total minimum payment due 最低付款總額	51.00

To keep you posted on your banking activities, with effect from July 2016, HSBC will offer a series of Personal Banking Service Messaging Notification via SMS free-of-charge. For more information, please visit our website [www.hsbc.com.hk](http://www.hsbc.com.hk).

HSBC 滙豐 Summary 戶口概要

Account number 戶口號碼 <b>8383 8300 0336 3439</b>	Card type 信用卡類別 <b>DUALCURRENCY DIAMOND</b>
Statement date 結單日 <b>05 DEC 2016</b>	Statement balance 結單結欠/結餘 <b>CNY5,044.00</b>

If you are paying by mail, please return it with a crossed cheque made payable to "The Hongkong and Shanghai Banking Corporation Limited" or "HSBC" at least three working days before the payment due date to our Centre, PO BOX NO. 73730, KOWLOON CENTRAL POST OFFICE HK. Please write your account number on the back of the cheque.  
如欲以郵寄方式付款，請於付款到期日三個工作天前，連同以「香港上海滙豐銀行有限公司」或「滙豐」為抬頭的劃線支票，寄回PO BOX NO. 73730, KOWLOON CENTRAL POST OFFICE HK. 信用卡中心收，請於支票背面寫上您的戶口號碼。

\* The value of RMB card account is indicative only and may be varied subject to change of exchange rate

Thank you for choosing HSBC. 多謝選用滙豐服務。

## Information about your UnionPay Dual Currency Diamond/UnionPay Dual Currency card statement Payment methods

- HSBC Customer Service Hotline<sup>1</sup>:** Call (852) 2233 3000 to transfer funds from your linked savings/current account with HSBC (phone personal identification number (PIN) required).
- AutoPay<sup>2</sup>:** Direct debited from your designated bank account on the payment due date. To enrol, call HSBC Customer Service Hotline on (852) 2233 3000 or visit a nearby branch to fill in a form.
- Automated Teller Machine (ATM)\*\*<sup>1</sup>:** Transfer funds from your account with HSBC or deposit cash/cheque to settle your credit card account at any HSBC's ATM in Hong Kong.
- Cash Deposit Machine (CDM)/ Cheque Deposit Machine (CQM)\*\*<sup>1</sup>:** Make a cash payment through a CDM or deposit cheques via CQM at selected branches of HSBC.
- PPS\*\*<sup>1</sup>:** Transfer funds from any designated bank account any time, anywhere using a tone-dial phone. For details, call the PPS pre-recorded hotline on 900 00 222 329. The merchant code of our Credit Card is "18".
- HSBC Internet Banking<sup>1</sup>:** Transfer funds from your account with HSBC to settle your credit card account through the internet. Visit [www.hsbc.com.hk](http://www.hsbc.com.hk) to register.
- Cheque Payment by mail<sup>3</sup>:** Send a cheque together with the payment stub to HSBC, PO Box no. 73730, Kowloon Central Post Office, Kowloon, Hong Kong. Cheques should be crossed and made payable to **'The Hongkong and Shanghai Banking Corporation Limited' or 'HSBC'**. Please write your card account number on the back of the cheque. Do not send cash or post-dated cheque.

\*\* These payment methods including RMB cheque payment are not applicable payment to RMB sub-account.

**Remarks:** 1. Please make your payment at least one working day ahead of the due date. For cash/ cheque deposit to settle payments at HSBC's ATM, please make your payment at least two working days ahead of the due date. 2. Direct debit will be processed on the due date. 3. Cheque should be mailed at least three working days before the payment due date.

### Minimum payment due

You must pay at least the minimum payment due on or before the payment due date(s) as shown on the statement. This is the current due (subject to a minimum amount), plus the overdue or overlimit due whichever is greater. Cardholders must settle payment for each of the HKD and RMB sub-accounts separately by way of its respective currency. Credit balance or overpayment in one sub-account will not be converted and/or transferred to settle outstanding balance in the other sub-account. Please make payment directly to the relevant sub-account by way of its specified currency to settle outstanding balance.

### Fees and charges

- Finance charge:** If you fail to pay the Bank the whole of the statement balance by the payment due date, a finance charge will be applied (a) to the unpaid statement balance from the statement date immediately preceding the said payment due date until payment in full and (b) to the amount of each new transaction being posted since the statement date immediately preceding the said payment due date, from the transaction date until payment in full. The finance charge will accrue daily and be calculated at the interest rate per month as specified in the Bank's "Bank tariff guide for HSBC Retail Banking and Wealth Management Customers" for the time being in force.
- Late charge:** If the minimum payment due is not received by the bank on or before the payment due date, a late charge (subject to a minimum and a maximum amount, will be levied on your card account.
- Overlimit handling fee:** If the statement balance (excluding all the fees and charges currently billed to the card statement) exceeds the credit limit for the time being assigned to the card account, an overlimit handling fee will be debited to the card account on the statement date.
- Cash Advance fee:** Cash advances will be subject to a handling charge depending on the channel via which the advance is made, where a minimum charge applies, plus a cash advance fee. All charges are flat and shall be debited to the card account as at the date of the advance.
- Returned Cheque /rejected autoPay:** A handling fee will be charged to the card account for each returned cheque or rejected autoPay if drawn on a bank other than HSBC.

The annualised percentage rate (APR) is calculated based on a set of assumptions as set out in the relevant guidelines as referred to in the Code of Banking Practice and the actual APR applied may be different. The APR on cash advance is inclusive of handling fee and cash advance fee.

There are some other fees and charges, such as annual fee, card replacement fee, statement duplication fee, etc., which may apply. For details, please refer to the Bank's "Bank tariff guide for HSBC Retail Banking and Wealth Management Customers" available at our branches in Hong Kong, or visit [www.hsbc.com.hk](http://www.hsbc.com.hk). For queries, please call HSBC Customer Service Hotline on (852) 2233 3000.

### Foreign Currency Transactions (other than Renminbi)

All card transactions effected in currencies other than Hong Kong dollars and Renminbi will be debited to the Hong Kong dollar subaccount after conversion into Hong Kong dollars at a rate of exchange determined by reference to the exchange rate adopted by UnionPay on the date of conversion plus an additional percentage of transaction fee levied by the Bank.

### Total Account Balance

Total Account Balance (as shown under the transaction summary of the statement) is the total outstanding balance of the relevant sub-account, which includes Statement Balance and Instalment Amount Remaining. Instalment Amount Remaining is the total unbilled instalment balance, which is applicable to the relevant sub-account with instalment transactions only. Please refer to the statement balance and minimum payment due for payment.

### Lost card reporting

If your card is lost or stolen, please report immediately by calling HSBC Customer Service Hotline on (852) 2233 3000 or inform the nearest branch of HSBC. If you are overseas, call any China UnionPay member bank.

### Enquiries

For enquiries, please direct to:

- Hotlines:
- HSBC Premier Hotline: (852) 2233 3322
  - HSBC Advance Hotline: (852) 2748 8333
  - HSBC Customer Service Hotline: (852) 2233 3000

Address: Card Services, P. O. Box no. 73740, Kowloon Central Post Office, Kowloon, Hong Kong. (Please quote your card account number on all correspondence)

Please retain this statement for your reference. For your protection, please check your statement against copies of your sales slips, and refer any queries on billings within 60 days of the statement date.

If you wish to change your contact information or opt out of over-the-limit facility arrangement, please complete the form below and return to us. Or you may visit [www.hsbc.com.hk](http://www.hsbc.com.hk) to update the information.

### Change of correspondence address/telephone number 更改通訊地址/電話號碼:

With effect from \_\_\_\_\_ please change my records as follows: 請由 \_\_\_\_\_ 起將本人在 \_\_\_\_\_ 實行的紀錄更改如下:

New correspondence address (in block letters) 新通訊地址 (請以英文正楷填寫)

Company name 公司名稱 (for office address only 只適用於辦公地址)																	
Room / Flat 室						Floor 層						Block 座					
Name of building / estate 大廈 / 屋苑名稱																	
No. and name of street / road 街道號數及名稱																	
District 區域																	
Postal Code 郵政編號											Country 國家						
for overseas address only 只供海外地址使用																	
Telephone number 電話號碼:																	
Residence 住宅						Office 辦事處						Mobile phone/pager 手提電話 / 傳呼機					
Email 電郵																	

### Over-the-Limit Facility 超出信用限額信貸安排

I would like to opt-out of the over-the-limit facility for my credit card account as specified below 本人欲為以下的信用卡戶口拒絕接受超出信用限額信貸安排。

Credit card number 信用卡號碼

\* Once your request of opt-out of the over-the-limit facility for your credit card account has taken effect, any card transaction (under the primary card, any additional (combined billing) and/or Private Label

Card(s)) which results in the current balance exceeding your available credit limit of your account will not be effected. Yet the Bank may still post certain types of transactions to your account which may result in over-the-limit transactions. In these circumstances, the Bank will impose an overlimit handling fee to the relevant account. Please visit our website for details about the concerned transaction type 當您拒絕接受信用卡戶口超出信用限額的信貸安排一經生效, 如主卡及其附屬卡(綜合戶口)及/或優惠卡的任何信用卡交易會導致該戶口結欠超出可用信用限額, 則該交易將不會獲批核。惟本行仍會記誌若干信用卡交易, 因而導致您的戶口出現超出信用限額的情況, 而本行會就此向該戶口收取超出信用限額手續費。請瀏覽滙豐網站了解有關交易詳情。

Signature (please use signature filed with the Bank): 簽署(請用留存本行紀錄的簽署式樣):

## 銀聯雙幣鑽石卡/ 銀聯雙幣卡結單資料備要

### 付款方式

- 滙豐客戶服務熱線<sup>1</sup>:** 請致電(852) 2233 3000透過您所指定的滙豐儲蓄/往來戶口轉賬付款(須輸入電話私人密碼)。
- 自動轉賬<sup>2</sup>:** 於付款到期日從您指定的銀行戶口自動扣除款額, 請致電滙豐客戶服務熱線(852) 2233 3000或到任何一間分行辦理有關手續。
- 自動櫃員機\*\*<sup>1</sup>:** 透過滙豐設於香港的任何一部自動櫃員機從您的戶口轉賬、或存入現金/支票付款。
- 存錢妥/人票易\*\*<sup>1</sup>:** 透過設於指定滙豐分行內的「存錢妥」以現金或「人票易」以存入支票付款。
- 繳費靈\*\*<sup>1</sup>:** 隨時利用音頻電話從您指定的銀行戶口轉賬付款。詳情請致電「繳費靈」查詢熱線900 00 222 328。本行信用卡的商戶號碼為「18」。
- 滙豐網上理財<sup>1</sup>:** 透過互聯網從您滙豐的戶口轉賬付款。請登入[www.hsbc.com.hk](http://www.hsbc.com.hk)登記有關服務。
- 郵寄支票付款<sup>3</sup>:** 將劃線支票及付款存根寄回九龍中央郵政局郵箱73730號滙豐收。支票抬頭請註明「香港上海滙豐銀行有限公司」或「滙豐」, 並請於支票背面寫上信用卡號碼。請勿郵寄現金或期票。

\*\* 這些付款方式包括人民幣支票在內並不適用於人民幣子賬戶。

**備註:** 1. 請最少於付款到期日前一個工作天透過此渠道辦理還款。如透過滙豐自動櫃員機存入現金/支票付款, 請最少於付款到期日前兩個工作天辦理還款。2. 有關之款項將於付款到期日扣除。3. 請最少於付款到期日前三個工作天寄出支票。

### 最低付款額

您須依照月結單所示, 於付款到期日前繳付不少於最低付款額的款項。此付款額為目前應付款額(此設有最低款額), 加上過期款項或超額款項, 以數較高額為準。客戶必須分別繳付信用卡港幣子賬戶及人民幣子賬戶之結欠, 個別賬戶之結餘或多繳的款額不會自動抵銷另一帳戶之結欠。請透過指定的貨幣直接支付餘額給有關的子賬戶。

### 利息與收費

- 財務費用:** 如您在到期日仍未向本行清付結單結欠的全部款項, 則(a) 所有未清付的結單結欠須從到期日前一個結單日起計息直至所有款項清繳為止, 以及(b) 所有在到期日前一個結單日後記誌的新交易款項須根據交易日期起計息, 直至所有款項清繳為止。有關財務費用將根據本行現行的「滙豐零售銀行及財富管理客戶銀行服務費用簡介」中所列每月利率按日計算。
- 逾期費用:** 如您未能於付款到期日或之前支付月結單所示的最低付款額, 本行會收取逾期費用(此費用設最低及最高收費)。
- 超出信用限額手續費:** 如您的結單結欠(不包括當期月結單誌入的任何收費及費用)超出您當時獲授予的信用限額, 本行會徵收超出信用限額手續費。此收費將於月結日誌入您的卡戶口。
- 現金貸款費:** 每項現金貸款交易, 本行會按您提取現金貸款的渠道收取不同的手續費(此費用設最低收費), 與及現金貸款費。本行會於交易當日從有關卡戶口內扣取此等單次費用。
- 退票/自動轉賬退回收費:** 凡退票或自動轉賬遭退回, 本行會從有關的卡戶口內扣取手續費(從滙豐戶口發出的支票或自動轉賬則除外)。

實際年利率乃根據銀行營運守則提到的有關指引所訂一套準則計算, 適用於個別卡戶口的實際年利率或有差異。現金貸款的實際年利率已包括現金貸款費及手續費在內。

信用卡服務尚有其他收費, 如年費、補發信用卡收費、結單副本收費等。詳情請參閱於本港各滙豐分行索取的「滙豐零售銀行及財富管理客戶銀行服務費用簡介」, 或登入[www.hsbc.com.hk](http://www.hsbc.com.hk)參閱有關資料。如有任何, 查詢, 請致電滙豐客戶服務熱線(852)2233 3000。

### 外幣交易(人民幣除外)

所有並非以港幣及人民幣計算的信用卡款額, 均會參考銀聯於折算當日釐定的滙率, 加上本行徵收的交易徵費百分率, 折算為港幣後, 從港幣子賬戶中扣取。

### 戶口結欠總額

戶口結欠總額顯示於結單內(交易概要項下)是子賬戶內的總結欠, 包括結單結欠及所有分期付款計劃結欠。分期付款計劃結欠指尚未誌賬的分期還款, 只適用於設有分期付款計劃的子賬戶。請根據結單結欠及應繳的最低付款額繳交款項。

### 信用卡遺失/被竊

如您的信用卡遺失/被竊, 請即致電滙豐客戶服務熱線(852) 2233 3000或到就近滙豐分行報失。如您身處海外, 請向中國銀聯的任何成員報失。

### 查詢

您可透過以下途徑查詢:

- 熱線電話:
- 滙豐卓越理財服務熱線: (852) 2233 3322
  - 滙豐通籌理財服務熱線: (852) 2748 8333
  - 滙豐客戶服務熱線: (852) 2233 3000

地址: 香港九龍中央郵政局郵箱73740號信用卡服務組收(請於信件上寫上您的信用卡號碼)

請保留此月結單方便日後查核。為保障您的利益, 請核對此結單及您的簽賬單。如對賬目有任何查詢, 請於結單日期起計60日內提出。

如您想更改通訊資料或拒絕接受超出信用限額信貸安排, 請填妥以下表格並交回。您亦可登入[www.hsbc.com.hk](http://www.hsbc.com.hk)更新資料。

## STATEMENT OF HSBC UNIONPAY DUAL CURRENCY DIAMOND CARD ACCOUNT 銀聯雙幣鑽石卡戶口結單

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Account number 戶口號碼	8383 8300 0336 3439 RMB Sub-account 人民幣子賬戶	Statement balance 結單結欠/結餘	CNY5,044.00
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Post date 記賬日期	Trans date 交易日期	Description of transaction 交易說明	Amount (CNY) 金額									
		<div>REWARD CASH EXPIRING IN DEC2017 : 51</div> <div>STATEMENT BALANCE 結單結欠/結餘5,044.00</div> <div>***** TRANSACTION SUMMARY *****</div> <div>CREDIT/PAYMENT : 6,434.48CR</div> <div>PURCHASES AND INSTALMENTS : 5,044.00</div> <div>TOTAL ACCOUNT BALANCE : 5,044.00</div> <div>***** FEES AND CHARGES SUMMARY *****</div> <div>FEE/CHARGE TYPE AMOUNT</div> <div>TOTAL FEES/CHARGES(EXCLUDING FINANCE CHARGE) 0.00</div> <div>***** FINANCE CHARGE SUMMARY *****</div> <div>BALANCE TYPE ANNUALISED PERCENTAGE RATE (APR) FINANCE CHARGE</div> <div>CASH ADVANCE 20.99% 0.00</div> <div>PURCHASE 19.55% 0.00</div> <div>TOTAL FINANCE CHARGE 0.00</div> <div>*****INFORMATION REGARDING MAKING MINIMUM PAYMENT*****</div> <div>The below examples are for illustration only. You may visit our Bank website at <a href="http://www.hsbc.com.hk">www.hsbc.com.hk</a> for an online credit card repayment calculator for customized information.</div> <div>=====</div> <div><table><tr><td>If you make no additional charges, purchases and cash advances on this card and each month you pay...</td><td>You will pay off the outstanding balance* of HKD20,000 in about...</td><td>and you will end up paying an estimated total of...</td></tr></table></div> <div>=====</div> <div><table><tr><td>Only Minimum Payment Due</td><td>26.3 years**</td><td>HKD 70,510***</td></tr></table></div> <div>-----</div> <div><table><tr><td>HKD 888</td><td>3 years**</td><td>HKD 31,957*** (Savings=HKD 38,553)</td></tr></table></div> <div>=====</div> <div>* The outstanding balance of HKD20,000 is accrued from purchase only.</div> <div>** Assume repayment is made on or before the payment due date of each statement month.</div> <div>*** Include the outstanding balance of HKD20,000 and the total finance charge which is accrued daily and calculated at an interest rate of 2.625% per month (equivalent to an annualised percentage rate of 36.43% on purchase and 37.75% on cash advance) on the outstanding balance until it is fully paid.</div> <div>If the statement balance for your credit card account exceeds the credit limit on the statement date, an overlimit handling fee will be debited to the account. If you wish to opt out of the over-the-limit facility, you may fill out the form on the back of the statement or Personal Internet Banking. For enquiries, please contact us on 2233 3000.</div> <div>若您的結單結欠超出該信用卡戶口截至結單日的信用限額，本行會徵收超出信用限額手續費。如您欲拒絕接受超出信用限額信貸安排，請填妥結單背頁之表格或透過個人網上理財服務作出指示。如有任何查詢，請致電2233 3000。</div>	If you make no additional charges, purchases and cash advances on this card and each month you pay...	You will pay off the outstanding balance* of HKD20,000 in about...	and you will end up paying an estimated total of...	Only Minimum Payment Due	26.3 years**	HKD 70,510***	HKD 888	3 years**	HKD 31,957*** (Savings=HKD 38,553)	
If you make no additional charges, purchases and cash advances on this card and each month you pay...	You will pay off the outstanding balance* of HKD20,000 in about...	and you will end up paying an estimated total of...										
Only Minimum Payment Due	26.3 years**	HKD 70,510***										
HKD 888	3 years**	HKD 31,957*** (Savings=HKD 38,553)										

STATEMENT OF HSBC UNIONPAY DUAL CURRENCY DIAMOND CARD ACCOUNT 銀聯雙幣鑽石卡戶口結單

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Account number 戶口號碼	8383 8300 0336 3439 RMB Sub-account 人民幣子賬戶	Statement balance 結單結欠結餘	CNY5,044.00
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Post date 記賬日期	Trans date 交易日期	Description of transaction 交易說明	Amount (CNY) 金額
		<p>We notice that there have been fraudulent telephone calls, voice messages, or emails that claim to be from HSBC. We would like to remind you not to disclose your personal details to suspicious third parties. You can call us on (852)2233 3000 to verify the caller's identity if in doubt. Please select language, listen to system message and press quick key 5#00.</p> <p>我們留意到最近有冒充滙豐的欺詐來電、語音訊息或電郵。我們提醒客戶切勿向可疑第三者提供任何個人資料。如需核實來電者身份，客戶可致電本行服務熱線(852)2233 3000。</p> <p>選擇語言及收聽系統訊息後，按快捷鍵5#00</p>	