



華僑永亨銀行  
OCBC WING HANG

## 華僑永亨信用卡持卡人協議修訂通知

### 《有關信用卡戶口結餘之退款安排》

根據澳門《第 5/2017 號法律稅務信息交換法律制度》及《第 211/2017 號行政長官批示金融賬戶信息的通用報送標準及盡職調查程序》，由 2017 年 7 月 1 日起，本行的信用卡持卡人協議將加入下列條文：

本行擁有絕對的酌情權隨時及不時退回信用卡賬戶內之全部或部分結餘，而毋須在持卡人要求下、得到其同意及毋須發出通告把該結餘轉賬至主卡持有人名下於本行開立之個人賬戶或以其他本行認為合適之方式進行。本行將不會就此徵收任何手續費。

如有任何查詢，歡迎致電客戶服務熱線：(853)2832 3641。

華僑永亨銀行卡務部 謹啟

2017 年 7 月

## Notice of revising OCBC Wing Hang Credit Card Cardholder Agreement

### "Regarding Credit Card Account Credit Balance Refund Arrangement"

According to the Law No. 5/2017 - Legal Regime for the Exchange of Tax Information and the Chief Executive's Dispatch No. 211/2017 - Common Reporting Standard and Due Diligence Procedures for Financial Account Information, with effect from 1st July 2017, a new section will be added into the OCBC Wing Hang Credit Card Cardholder Agreement, details as follows:

**The Bank may also refund all or part of the credit balance on the Card Account at any time and from time to time at our absolute discretion, without request, consent, and without notice. The Bank may do so by transferring such credit balance to your personal bank account maintained with us and held under the name of the Principal Cardholder or by such other means as we think fit. Handling fee will not be charged.**

For enquiries, please call our Customer Service Hotline at(853) 28323641.

Card Service Department  
OCBC Wing Hang Bank Limited  
July 2017

倘本函之中英文本有任何抵觸或歧異之處，概以中文為準。

If there is any discrepancy between the Chinese and English versions, the Chinese version shall prevail.

華僑永亨銀行股份有限公司  
OCBC Wing Hang Bank Limited