



安信 EarnMORE 信用卡修訂通知

安信會定時檢討信用卡服務收費，亦因應近來市場收費及狀況的改變，2022 年 12 月 30 日（「生效日期」）起，EarnMORE 信用卡會作出如下修訂：

第一部份：利率及實際年利率

利率及實際年利率	修訂後
零售購物年息	31.40%
零售購物實際年利率*	33.84%
現金透支年息	31.40%
現金透支實際年利率*	35.96%

*實際年利率乃根據銀行公會所發出之指引之淨值法計算，並已將現金透支手續費計算在內（如適用）。

第二部份：信用卡服務收費

收費項目	修訂後
年費	Visa普通卡: 港幣280元
	Visa白金卡: 港幣1,500元
	銀聯鑽石卡: 港幣1,500元
現金透支手續費	現金透支交易額之1.5%或港幣100元 (以較高者為準)
逾期費用	最低付款額或港幣320元 (以較低者為準)
超逾信用額費	每期港幣220元
退回授權直接轉賬費	每項港幣180元

如閣下在新修訂生效日期後繼續使用或持有 EarnMORE 信用卡，上述新修訂即將對閣下具約束力。即閣下於 2022 年 12 月 30 日前的所有結欠（如有）及/或該日期起之任何新增交易（包括零售購物及現金透支），將會以新修訂之利率計算利息。若閣下於生效日期前已持有生效之安信信用卡現金分期套現計劃，有關計劃之個人化每月手續費及實際年利率於生效日期起將維持不變。如閣下拒絕接受以上的修訂條款，閣下可以在生效日期前以書面通知終止信用卡。

如有任何查詢，請致電安信 24 小時客戶服務熱線 2269 8840。

如中、英文版本有任何歧異，概以英文版本為準。

安信信貸有限公司

二零二二年十月

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Notice of Change on PrimeCredit EarnMORE Credit Card

PrimeCredit Limited shall review the fees and charges of EarnMORE Credit Card periodically. In response to the recent changes in fees and conditions in the market, with effect from 30th December 2022 (the “Effective Date”), the amendment for EarnMORE Credit Card will be revised as follows:

Section 1: Interest Rates and Annualized Percentage Rate (APR)

Interest Rates and APR	Revised
Interest Rate per annum for Retail Purchase	31.40%
APR for Retail Purchase*	33.84%
Interest Rate per annum for Cash Advance	31.40%
APR for Cash Advance*	35.96%

*The Annualized Percentage Rate (APR) is calculated according to the Net Present Value Method as specified in the guideline issued by the Hong Kong Association of Banks, inclusive of Cash Advance Fee (if applicable).

Section 2: Credit Card Fees and Charges

Fees	Revised
Annual Fee	Visa Classic Card: HK\$280
	Visa Platinum Card: HK\$1,500
	UnionPay Diamond Card: HK\$1,500
Cash Advance Fee	1.5% of transaction amount or HK\$100 (whichever is higher)
Late Fee	Minimum Payment Due or HK\$320 (whichever is lower)
Over-the-limit Fee	HK\$220 per statement cycle
Direct Debit Authorization (DDA) Payment Return Fee	HK\$180 each item

The above amendment shall be binding on you if you continue to use or retain EarnMORE Credit Card(s) after the Effective Date of the amendment. Please note that the above Revised Interest Rate shall apply to your outstanding balance due before 30th December 2022 (if any) and/or any new transactions from the Effective Date onwards (Retail Purchase and Cash Advance are included). If you have valid PrimeCredit Credit Card “Dial-a-Check” Instalment Program before the “Effective Date”, the respective personalized monthly handling fee and annualized percentage rate of the program will remain unchanged after the “Effective Date”. If you decline to accept the above amendments, you may terminate your EarnMORE Credit Card(s) by giving written notice before the Effective Date.

Should you have any queries, please contact us via PrimeCredit 24-Hour Customer Service Hotline 2269 8840.

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

PrimeCredit Limited
October 2022

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