

## Information on your credit card

The following information on the use of a credit card from HSBC for reference. For a comprehensive set of legally binding terms and conditions, please refer to the Cardholder Agreement.

1. For Cardholder's own protection, please take good care of the credit card from HSBC (the Bank) and note the security of the personal identification number (PIN) :
  - (a) Sign on the card as soon as receiving it.
  - (b) Keep a note of the card number in a safe place, separate from the card.
  - (c) Keep the card in a secure place and treat it as if it were cash.
  - (d) Remember to take the card from the Automated Teller Machine (ATM) after use.
  - (e) Always complete the 'total' box on the sales slip, with a currency sign before the numbers, and don't leave space for extra figures.
  - (f) Watch and ensure that only one sales slip is imprinted for each transaction.
  - (g) Make sure the card is returned promptly after use.
  - (h) Keep the customer copy of the sales slips and check them against the monthly statements.
  - (i) Destroy the personal identification number (PIN) advice after memorizing it.
  - (j) Do not write down or record the PIN. If the Cardholder wishes to keep a written record of the PIN, disguise it and never keep it on or close to the card
  - (k) Do not let anyone else use the card and PIN
  - (l) Do not choose obvious numbers for the PIN, such as ID card number, date of birth, personal telephone numbers or other easily accessible personal information.
  - (m) For extra security, change the PIN regularly.
  - (n) Make sure the PIN is protected from view when access the Bank's Interactive Voice Response System (IVRS) and use the ATM or any other electronic payment terminal. If the Cardholder thinks someone has seen the PIN, change it immediately.
2. If the card/PIN is lost or stolen, or if the PIN has been disclosed to a third party, please report the incident immediately by calling to our 24-hour Lost Card Hotline 0800891 or inform the nearest HSBC branch in Macau. If the Cardholder is in Hong Kong, he/she can report to our 24-hour Lost Card Hotline on (852) 2233 3000. If the Cardholder is at overseas, report to any Visa or MasterCard member bank. Please note that the Cardholder is liable for all amounts debited to his/her credit card as a result of the unauthorised use of the card/PIN until report loss has been received by the Bank, theft or disclosure of the card or PIN. The Cardholder is liable for all cash advances effected as a result of the unauthorised use of any such number and for all other transactions debited to the Card Account as a result of the unauthorised use of a card ("Non-cash Transaction") until notification of its loss, theft or disclosure has been received by the Bank or by a member of Visa or MasterCard International. The Cardholder is fully liable for all non-cash transactions, without limit, if he/she has acted fraudulently or with gross negligence in using or safeguarding the Card or has knowingly (whether voluntarily or otherwise) provided the Card to a third party or has failed to make a report in accordance with this Clause as soon as reasonably practicable upon discovery of loss or theft. Failure to follow any measures to safeguard the Card (and such number) or with regard to the usage thereof as recommended by the Bank in any communication to the Cardholder from time to time may be treated as gross negligence for the above purpose.
3. Each credit card is assigned a credit limit that applies to both purchase and cash advance transactions. For Cardholder's own credit limit, please refer to the card statement. The Bank may at its discretion allow for any card transactions exceeding the credit limit, and reduce the credit limit according to the result of its credit risk assessment of the Cardholder or the card account, without prior notice.
4. If the Cardholder draws a cash advance at the counter of the Bank, the withdrawal limit will be equal to his/her available credit limit. If the Cardholder draws a cash advance through Automatic Teller Machine (ATMs) there will be a daily limit of MOP/HK\$20,000 or the available credit limit whichever is lower.
5. All funds credited to the Card Account will be applied to reduce its outstanding balance. Any credit balance resulting from this will be added to the available credit limit.
6. If the Cardholder maintains other account(s) with the Bank and he/she has linked them to the credit card, he/she may use the credit card to withdraw cash/transfer funds from the account(s) through ATMs. There is a daily cash withdrawal limit of MOP/HK\$20,000 for ATMs (OT the local currency equivalent if drawn from an ATM overseas) and a daily transfer limit of MOP/HK\$30,000 for transfers to any accounts linked to the credit card.
7. Except in cases of willful conduct or gross negligence by the Bank, the Bank accepts no responsibility for the non-acceptance of the card by any merchant or the refusal of card payment at any Convenience Store Outlet, or for the quality of goods and services provided by any merchant or Convenience Store Outlet, or for any regular payment arrangement with any merchant. If the Cardholder has any concerns regarding a merchant, he/she may call the Bank's Credit Card Customer Service Hotline on (853) 2832 2813. However, the Cardholder is required to settle the related transaction(s) even if he/she is claiming against the merchant.
8. Upon receipt of the credit card statement, please check the entries against the credit card sales slips and/or card payment receipts. If a Cardholder has any queries on the statement entries, he/she should refer to the Bank by calling our Credit Card Customer Service Hotline within 60 days of the statement date.
9. On all purchase transactions charged to the card, the Cardholder can enjoy an interest-free period of up to 56 days.
10. If the Cardholder is holding a Macau Patacas (MOP) credit card from the Bank, transactions effected in currencies other than MOP will be debited to the card account after conversion into MOP at a rate of exchange determined by reference to the exchange rate adopted by Visa or MasterCard the date of conversion, plus an additional percentage levied by the Bank.
11. The following fees and charges apply as appropriate:
  - (a) Finance charge: If the Cardholder fails to pay the Bank the whole of the Statement Balance by the Payment Due Date, a finance charge will be applied (a) to each Card Transaction (excluding cash advance) making up the Statement Balance, as well as each new transactions (excluding cash advances) entered into by the Cardholder since the last Statement Date, from the transaction date and (b) to any other amounts making up the Statement Balance from the last Statement Date, until the Statement Balance is paid in full. The finance charge will accrue daily and be calculated at the annual rate of 28.8%.
  - (b) Late charge: If the minimum payment due is not received by the Bank on or before the payment due date, a late charge of 5% of the minimum payment (subject to a minimum of MOP/HK\$80 and a maximum of MOP/HK\$200) will be levied on the card account.
  - (c) Overlimit handling fee: If the statement balance exceeds the credit limit for the time being assigned to the card account, an overlimit handling fee of MOP/HK\$130 will be debited to the card account on the statement date.
  - (d) Cash advance fee: Cash advances include all cash withdrawals made from the Card Account including withdrawals from funds credited to the Card Account. They will be subject to a handling fee of 3% on the amount of advance (a minimum of MOP/HK\$70 for an over-the-counter cash advance and a minimum of MOP/HK\$30 for an advance made from an ATM or through any other channel) plus a cash advance fee of 2% on the amount of advance. The charges are flat and shall be debited to the card account as at the date of the advance.
  - (e) Card replacement fee: A fee of MOP/HK\$100 will be charged for each card replaced before renewal.
  - (f) Annual fee: The annual fee for standard primary and combined additional cards are as follows:
    - (i) Primary cards: Visa Gold/Gold MasterCard - MOP/HK\$480, Visa/MasterCard - MOP/HK\$220.
    - (ii) Combined additional cards: Visa Gold/Gold MasterCard - MOP/HK\$240, Visa/MasterCard MOP/HK\$110.This fee is subject to change at the Bank's discretion. If the Cardholder requires any additional services (such as extra copies of account statements, clearing of foreign cheques paid into the account, etc.), other fees and charges may apply. For details, please refer to "Bank Tariff Guide for HSBC Retail Banking and Wealth Management Customers" available at any HSBC branch in Macau.
12. Termination of the card will not automatically lead to termination of any merchant auto payment arrangement, such as autopay, instalment plan, etc., that is set up or authorized prior to the termination of the card. If the Cardholder wishes to modify/terminate any merchant auto payment arrangement, please directly contact the related merchant(s) who will be responsible for making the necessary arrangements.
13. Whether the Cardholder is a primary cardholder or an additional cardholder, if he/she maintains an outstanding balance on the card account (or, if he/she is the primary cardholder, any additional card account also), the Bank may, without notice, combine or consolidate the outstanding balance with any other account(s) (including credit card and deposit accounts) that the Cardholder maintains with the Bank and set-off or transfer the money to settle the outstanding balance of the card account (or, for a primary cardholder, any additional card account).
14. Upon termination of a card account or a cardholder's bankruptcy or death, the Cardholder or his/her estate has to pay in full to the Bank the whole of the outstanding balance of his/her card account together with the amount of any transactions effected but not yet charged to the account. The Bank may employ third parties to collect any outstandings and request reimbursement of all cost or charges reasonably incurred from the Cardholder or his/her estate.
15. As the primary cardholder, he/she is liable for the use of the primary as well as additional card(s), if applicable. The Bank may recover any outstandings and charges incurred by an additional card from either the primary or the additional cardholder or both. However, the additional cardholder is liable for the use of his/her own additional card only and is not liable for the associated primary card or any other additional cards linked to that primary card account.
16. The card may not be used for payment of any gambling or other transaction which is illegal under any applicable laws. The Bank have a chargeback right in respect of such transaction effected.
17. HSBC Group may collect, use, share and transfer to a jurisdiction outside of the Macau S.A.R., relevant information about the Cardholder, transactions and relationships with the HSBC Group to meet any requirements, either regulatory, legal or otherwise. Any information processed in such manner shall be protected by a strict code of secrecy and security which all members of the HSBC Group, their staff and third parties are subject to and may be accessed at any time on <http://www.hsbc.com.mo>. In addition, the Cardholder have waived to the bank's duties of bank secrecy regarding the information sharing under the applicable terms and agree (where applicable) to the potential tax withholding thereunder. The Cardholder will also be given the right to request access and correction of any of the Personal Data. Any request may be made in writing and addressed to The Hongkong and Shanghai Banking Corporation Limited, Macau Branch 639 Avenida da Praia Grande, Macau, or to PO Box 476, Macau. All as better detailed in Clause 10 of the Credit Cardholder Agreement.

## 信用卡概要

以下資料僅供參考。有關使用信用卡的詳細法律條款，請參閱持卡人合約

- 為保障持卡人的權益，請小心保管滙豐（本行）信用卡及私人密碼：
  - 收到信用卡後，立刻在卡上簽署。
  - 抄下信用卡號碼，並與信用卡分開小心存放，以備查對。
  - 小心保管信用卡，像對現金一樣謹慎處理。
  - 使用自動櫃員機後，切記取回信用卡。
  - 簽賬時，切記填上總金額，及在銀碼前加上貨幣代號，請勿留有空白讓別人加添數字
  - 簽賬時，請留意商戶，確保只壓印一份簽賬單。
  - 確保商戶於交易完畢後立刻將信用卡交還。
  - 保留簽賬存根，以便與月結單核對。
  - 緊記私人密碼後，應立刻將通知書撕毀。
  - 切勿用紙寫下私人密碼。如有需要記錄下來，應將密碼加以掩飾，並與信用卡分開存放。
  - 切勿讓他人使用信用卡及私人密碼
  - 切勿選用身分證號碼、生日日期、電話號碼或其他易於猜測的號碼作私人密碼。
  - 定期更改私人密碼，以策安全。
  - 在以電話向本行作出指示或使用自動櫃員機或其他電子轉賬服務終端機時，應確保私人密碼沒有被別人察看。如有懷疑，應盡快更改私人密碼。
- 如信用卡/私人密碼遺失、被竊或外泄予第三者，請立即致電本行 24 小時報失熱線 0800891 或到就近的滙豐澳門分行報失。如身處香港，請致電 24 小時報失熱線 (852) 2233 3000。如身處海外，請向 Visa 或萬事達卡國際組織的任何成員報失。在報失前，持卡人須承擔因信用卡被擅用所引致的一切賬項。而在本行或任何 Visa 或萬事達卡國際組織成員收到有關遺失、被竊或外泄的通知前，持卡人須承擔因該密碼被擅用而引致的所有現金貸款及因此卡被擅用的其他交易款項（「非現金交易」）。如持卡人在保管或使用此卡方面有欺詐或疏忽；或在知情的情況下（無論自願或非自願）提供此卡予第三者；或於發現遺失或被竊後，未有遵照本行的規定，在合理時限內盡快向本行或上述機構報失，持卡人須就所有現金貸款及非現金交易（不設上限）承擔全部責任。
- 每張信用卡均獲授予一信用限額，以作購物簽賬或提取現金貸款之用。持卡人的信用限額會詳列於信用卡月結單上。本行毋須事先通知持卡人，而自行決定在用卡款額超出信用限額的情況下，批出以此卡進行的交易；或根據持卡人或卡戶口的信貸風險評估結果而遞減信用限額。
- 如持卡人於本行櫃檯提取現金貸款，其最高限額相等於可用的信用限額。如於自動櫃員機提取現金貸款，每日的限額為澳門幣/港幣 20,000 元或可用的信用限額，以較低額為準。
- 所有存入卡戶口的款項將用以清償卡戶口的結欠，如有結存，則加於可用的信用限額上。
- 持卡人若在本行開設有其他戶口，並與信用卡戶口相連，持卡人可以信用卡於自動櫃員機從有關戶口提取現金/轉賬。以自動櫃員機提款的每日最高限額為澳門幣/港幣 20,000 元（如在海外提款，則以當地貨幣計算，幣值相當於澳門幣/港幣 20,000 元）；轉賬至與信用卡相連之戶口的上限金額為每日澳門幣/港幣 30,000 元。
- 對於任何商戶拒絕接受此卡、或對於任何便利店拒絕接受此卡的繳費，或對於在任何商戶或便利店就此卡購買的貨物或服務，或對於任何與商戶之間的經常支賬安排，除因本行故意行為或重大過失所導致的情況外，本行概不負責。如持卡人對商戶有任何意見，可致電澳門信用卡客戶服務熱線，電話：(853) 2832 2813 反映。但持卡人向有關商戶索償的同時，亦須清繳有關交易的款項。
- 請於收到月結單後核對結單上所列賬項及簽賬單。如持卡人對賬目有任何查詢，請於結單日期起計 60 日內致電信用卡客戶服務熱線提出。
- 持卡人以信用卡簽賬的交易，可享長達 56 天免息還款期。
- 如持卡人持有本行發出的澳門幣信用卡，所有澳門幣以外計算的信用卡交易，均會參考 Visa 或萬事達卡國際組織於折算當日釐定的匯率，加上本行徵收的百分率，連同 Visa 或萬事達卡國際組織向本行收取的交易費用（如適用者，該等交易費用可能與本行攤分）計算，折算為澳門幣後，從此卡戶口支取。如持有港幣信用卡，所有港幣以外的交易將會以相同方法折算為港幣計算。

- 本行將因應情況收取以下費用：
  - 財務費用：如持卡人在到期日仍未向本行清付結單結欠的全部款項，騰收費將適用於 a) 至每項結單結欠之信用卡交易（現金貸款除外），以及每項從上一期結單日期後由持卡人記誌的新簽賬項交易（現金貸款除外），須根據交易日期起計利息，以及 b) 結單結欠中包含的其他任何款項，並須根據從上一期結單日起計利息，直至所有欠款繳清為止。有關財務費用將按日累算並按年利率 28.8% 計算。
  - 過期費用：如持卡人未能於付款到期日或之前支付月結單所示的最低付款額，本行會收取最低付款額的 5% 作為過期費用（最少為澳門幣/港幣 80 元，最多為澳門幣/港幣 200 元）。
  - 超出信用限額手續費：如持卡人的結單結欠超出當時獲授予的信用限額，本行會徵收為澳門幣/港幣 130 元的超出信用限額手續費。此收費將於月結日從卡戶口扣取。
  - 現金貸款收費：現金貸款包括所有從卡戶口提取的款項，不論該筆款項是否存入卡戶口的結餘。每項現金貸款交易，本行會收取貸款額 3% 的手續費（於櫃檯提取現金貸款，最低收費為澳門幣/港幣 70 元；於自動櫃員機或透過任何其他渠道進行現金貸款交易，收費最少為澳門幣/港幣 30 元），以及貸款額 2% 的現金貸款費。本行會於交易當日從有關戶口扣取此等單次費用。
  - 補發信用卡收費：如需本行於信用卡有效期前補發新卡，每張新卡收費為澳門幣/港幣 100 元。
  - 年費：一般基本卡及附屬卡的年費如下：
    - 基本卡：滙財金卡/萬事達金卡-澳門幣/港幣 480 元；滙財卡/萬事達卡-澳門幣/港幣 220 元。
    - 附屬卡：滙財金卡/萬事達金卡-澳門幣/港幣 240 元；滙財卡/萬事達卡-澳門幣/港幣 110 元。

本行可自行決定更改年費：

如持卡人需要其他服務（例如索取結單副本、結算外幣支票等），本行會收取其他費用。詳情請向本澳各滙豐分行索取「滙豐零售銀行及財富管理客戶銀行服務費用簡介」參考。

- 儘管卡戶口已經取消，持卡人之前所設立的授權指示（如自動轉賬、分期付款等）並不會因而自動取消。如持卡人想更改/取消授權指示，請直接聯絡有關商戶以作適當安排。
- 無論是基本卡或附屬卡持卡人，如卡戶口（如持卡人是基本卡持卡人，則包括任何附屬卡戶口）存有結欠，本行可毋須另行通知而將此卡戶口與持卡人於本行所設的其他戶口合併，以將有關戶口的結存調動或互相抵銷，用以清付卡戶口（如持卡人是基本卡持卡人，則包括任何附屬卡戶口）的一切結欠。
- 如卡戶口遭取消，或持卡人破產或逝世，持卡人或其遺產管理人須悉數清還該卡戶口的一切結欠，及其他已簽付而未及記入該卡戶口的用卡款額。本行可僅用第三者代收任何欠款，及向持卡人或其遺產管理人追討有關委託第三者代收欠款所引致的合理費用。
- 如基本卡持卡人，持卡人須承擔使用基本卡及任何附屬卡的責任。本行可向基本卡持卡人或附屬卡持卡人或兩者追討附屬卡的任何結欠或費用。然而，附屬卡持卡人只須承擔使用附屬卡的責任，而毋須就基本卡及與之相連的其他附屬卡負上責任。
- 持卡人的信用卡不可用以支付任何違法的賭博或其他交易。本行有權回扣該項交易。
- 滙豐集團成員可能會因應符合任何規定，包括監管、法律或其他方面收集、使用、分享及轉移持卡人的有關資料，交易及滙豐集團之關係至澳門以外的司法管轄區。此資料的用途處理須受到所有滙豐集團成員、員工及第三方遵守的嚴格保密和安全守則保障，並可隨時至 <http://www.hsb.com.mo> 瀏覽。此外，有關資料分享所適用的條款，持卡人已括免對銀行應付的保密責任，並同意為可能引起的預扣稅務責任。持卡人亦將會被給予存取和更正任何個人資料的權利。如有任何查詢，持卡人可以書面形式向香港上海滙豐銀行有限公司澳門分行提出（澳門南灣大馬路 639 號或澳門郵政信箱 476 號）。詳情請參閱信用卡持卡人合約第 10 條。