

1 June 2022

Dear Valued Customer,

### Notice of Amendments to Credit Card Services Charges

Thank you for using Shanghai Commercial Bank (“the Bank”) Credit Card services. From 1 August 2022, the following changes will be made to the Bank’s Credit Card Services Charges:

Items	Existing Fee	Revised Fee
Annualized Percentage Rate (APR) for Purchase Finance Charge	APR 34.49% (0.0822% per day) or Minimum HK\$5 / RMB5 (whichever is higher)	APR <b>32.92%</b> ( <b>0.0789%</b> per day) or Minimum HK\$5 / RMB5 (whichever is higher)
APR for Cash Advance Interest Rate	Chargeable interest on the daily unpaid cash advance balance from the date of cash advance APR 36.11% (0.0822% per day)	Chargeable interest on the daily unpaid cash advance balance from the date of cash advance APR <b>35.00%</b> ( <b>0.0789%</b> per day)
Special Purchase Finance Charge <sup>#</sup>	APR 37.67% (0.0888% per day)	APR <b>36.07%</b> ( <b>0.0855%</b> per day)
Special Cash Advance Interest Rate <sup>#</sup>	APR 39.42% (0.0888% per day)	APR <b>38.31%</b> ( <b>0.0855%</b> per day)

<sup>#</sup>Chargeable on the delinquent account who have failed to pay the Minimum Payment Amount for consecutive two statements until payment has resumed normal

Note: Please note that the above amendments shall be binding on you if you continue to use or retain your credit card(s) after the Effective Date. Please also note that the Bank will not be able to continue providing these credit card services to you if you do not accept the above amendments. If you have any queries, please contact our Credit Card Customer Service Hotline at (852) 2818 8236.

Yours faithfully,  
Credit Card Department  
Shanghai Commercial Bank Limited

This is a computer-generated notice and no signature is required. In case of inconsistency between the English and Chinese versions of this letter, the English version shall prevail.

親愛的客戶：

### 信用卡服務收費修訂通知

多謝閣下使用上海商業銀行(「本行」)信用卡服務。由2022年8月1日起，本行信用卡服務收費將會作出修訂如下：

項目	現行費用	修訂後的費用
簽賬財務費用之 實際年利率	實際年利率34.49% (每日0.0822%) 或最低HK\$5 / RMB5 (以較高者為準)	實際年利率 <b>32.92%</b> (每日 <b>0.0789%</b> ) 或最低HK\$5 / RMB5 (以較高者為準)
現金貸款利息之 實際年利率	由現金貸款日起按每日餘欠計算利息 實際年利率36.11% (每日0.0822%)	由現金貸款日起按每日餘欠計算利息 實際年利率 <b>35.00%</b> (每日 <b>0.0789%</b> )
特別簽賬財務費用 <sup>#</sup>	實際年利率37.67% (每日0.0888%)	實際年利率 <b>36.07%</b> (每日 <b>0.0855%</b> )
特別現金貸款利息 <sup>#</sup>	實際年利率39.42% (每日0.0888%)	實際年利率 <b>38.31%</b> (每日 <b>0.0855%</b> )

<sup>#</sup>適用於脫期戶，如卡戶連續兩次未能於月結單所示之到期付款日或以前繳付不少於最低付款額，有效至還款記錄回復正常為止

注意：如閣下在生效日或以後繼續使用或保留本行信用卡，上述修訂將對閣下具有約束力。如閣下不接納上述修訂，本行將可能無法繼續為閣下提供信用卡服務。如有查詢，請致電本行信用卡客戶服務熱線(852) 2818 8236。

上海商業銀行有限公司  
信用卡業務部 謹啟  
2022年6月1日

本通知書為電腦編印文件，毋須簽署。此為中文譯本，如與英文版本有歧異，概以英文版本為準。