

31 October 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 30 December 2022, the following changes will be made to the Bank’s Credit Card Services Charges:

Items	Existing Fee	Revised Fee
Special Purchase Finance Charge [#]	APR 36.07% (0.0855% per day)	Cancel
Special Cash Advance Interest Rate [#]	APR 38.31% (0.0855% per day)	Cancel

[#]Chargeable on the delinquent account who have failed to pay the Minimum Payment Amount for consecutive two statements until payment has resumed normal

The above is intended only to be a summary of the key amendments to the Fee Schedule of Credit Card Services. For details, please refer to our updated Fee Schedule of Credit Card Services.

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12月30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
特別簽賬財務費用 [#]	實際年利率36.07% (每日0.0855%)	取消
特別現金貸款利息 [#]	實際年利率38.31% (每日0.0855%)	取消

[#]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

以上僅為信用卡服務收費表主要更改之撮要，請 閣下參閱有關新的信用卡服務收費表詳情。

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10月31日