


## Credit Card Payment Function Enhancement

To provide more convenient, secure and faster credit card payment service and experience to our cardholders, from the below mentioned date, all new, replaced and renewed card of the below card types will be embedded with contactless payment function for you to enjoy hassle-free spending experience. A contactless payment indicator  will be printed on your card indicating that the card supports contactless payment function.

Card Types	Card Issue Date
All Visa Credit Card	The 4th Quarter of 2018
All Mastercard Credit Card	The 2nd Quarter of 2019

Cardholders may use their cards for contactless payment transactions, subject to transaction limits (including limit on each purchase and other limits) set by the Bank, Visa, Mastercard or the merchant from time to time. For payments with the amount exceeding the transaction limit or if contactless payment is unavailable, you will need to sign on the credit card slip in order to complete the transaction.

Notes:

1. If you do not wish to accept the credit card with contactless payment function, please visit our Bank's website [www.shacombank.com.hk](http://www.shacombank.com.hk) to download and complete the "Credit Card Contactless Payment Function Amendment Form", and return the form to us.
2. If your credit card is co-branded credit card and you would like to cancel the contactless payment function, the Bank will arrange Shanghai Commercial Bank Credit Card without contactless payment function and the card no., card limit, applicable fees and charges (if any), interest rates and relevant terms and conditions shall remain unchanged. The offer exclusive (if any) for co-branded credit card will be cancelled.

Yours faithfully,  
Credit Card Department  
Shanghai Commercial Bank