

Important notice of Service Termination of CYB Credit Card

Thank you for your support. The Main Card and Supplementary Card(s) (if applicable) of non-converted CYB Credit Card opened on or before 31 Dec 2023² will cease service on 28 Jun 2024 or on the respective card expiry date (whichever is earlier). The card account(s) will be terminated on the same day. If you hold a Credit Card with the above-mentioned, please arrange for Gift Points redemption, settle any outstanding balance and set up new Payment Instructions / Direct Debit arrangements in advance. After card termination, please cut the defunct card(s) across the chip and magnetic stripe before disposal.

For details, please refer to below "Important notes of card termination".

If you have any queries, please contact us through BOCHK Mobile Banking/ BOCHK Internet Banking Online Chat service or call our 24-hour Customer Service Hotline on (852) 2853 8828.

BOC Credit Card (International) Ltd.
May 2024

Remark:

1. CYB Credit Card refer to BOC Credit card products issued by BOC Credit Card (International) Ltd bearing the logo of Chiyu Bank on card face.
2. Service termination is applicable to Main Card and Supplementary Card(s) of CYB Credit Card applied and approved on or before 31 Dec 2023, and was not converted to new CYB credit card with new card number in year 2024.

Important notes of card termination:

1. The credit card services of the above-mentioned Credit Card(s) will expire on 28 Jun 2024 or on the card expiry date stated on the card back (whichever is earlier). You may use the Credit Card before the above date, or contact us to terminate the service in advance.
2. All outstanding balance(s) and/or any outstanding instalment amount(s) will be shown on the monthly statement following account closure. Please note that you still have to fully settle the outstanding balance on or before the final statement due date. If you have set up direct debit, merchant autopay, autopay for insurance premium, pre-set internet bill payment, statement instalment, cash instalment, merchant instalment, monthly stocks savings plan, monthly funds savings plan, Octopus Automatic Add Value Service, sub-account service and other cardholder value-added services on the card (if applicable), please kindly note that such services will lapse automatically on the service cessation date. Please make alternative arrangements where appropriate.
3. Please note that you will continue to be liable for all authorised transactions yet to be posted and such debits until you have successfully cancelled your direct debit authorisations.
4. Any Supplementary Card Account(s) (if applicable) and associated service(s) will be cancelled together with the Main Card Account(s).
5. Gift Point(s) of a cancelled Credit Card Account will be cleared automatically. Please redeem the remaining Gift Point(s) in advance (if applicable).
6. Please cut the defunct card(s) across the chip and magnetic stripe before disposal.
7. If there is any default in the Credit Card Account, or the Credit Card Account is terminated or suspended for whatever reason, or BOC Credit Card (International) Ltd. ("Company") reasonably considers it necessary to protect its interest, the Company shall be entitled to debit all of the outstanding Monthly Instalments and the Upfront Administration Fee (if any) together with the Early Repayment Administration Fee and any charges to the credit card account at any time without prior notice.
8. Electronic statement (e-Statement) service of the eligible Credit Card Account will be ceased within 90 days after card cancellation and if the account has no outstanding balance. Please download your required e-Statement(s) via Mobile/Internet Banking for your own record.
9. Please note that on condition that there has been no outstanding balance and has not been, within 5 years immediately before credit card account cancellation, any default in payment for a period in excess of 60 days on your credit card account, you have the right to instruct the Company to make a request to the credit reference agency to delete from its database any credit card account data relating to your cancelled credit card account in accordance with Clause 2.15 of the Code of Practice on Consumer Credit Data. Please call our 24 hours Customer Service Hotline on 2853 8828 for arrangement.
10. In case of any dispute, the decision of The Company shall be final and binding.
11. Should there be any discrepancy or inconsistency between the English and the Chinese versions, the Chinese version shall prevail.