

有關南商信用卡服務終止之重要通知

感謝您的支持。2023 年 12 月 31 日或之前開立及未轉換之南商信用卡主卡及其附屬卡（如適用）²將於 2024 年 5 月 31 日或卡面的到期日（以較早日期為準）終止服務，有關信用卡屆時亦將失效。如客戶持有上述信用卡，請提前安排積分兌換、處理賬戶內之結欠及已建立的預設付款/自動轉賬付款指示(如適用)。服務終止後，請自行剪毀舊卡的晶片及磁帶並棄掉。有關詳情請參閱下頁的「信用卡終止注意事項」。

如有任何查詢，請聯絡中銀香港手機銀行／網上銀行的「在線客服」或致電 24 小時客戶服務熱線：(852) 2853 8828。

中銀信用卡（國際）有限公司
2024 年 4 月

註：

1. 南商信用卡指由中銀信用卡（國際）有限公司發行，卡面印有南洋商業銀行標誌的中銀信用卡。
2. 有關服務終止適用於 2023 年年 12 月 31 日或之前申請並成功批核，且未有於 2024 年轉換至新卡號之南商信用卡主卡及其附屬卡。

Important notice of Service Termination of NCB Credit Card

Thank you for your support. The Main Card and Supplementary Card(s) (if applicable) of non-converted NCB Credit Card opened on or before 31 Dec 2023² will cease service on 31 May 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.
April 2024

Remark:

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

信用卡終止注意事項：

1. 本通知所述之信用卡服務將於 2024 年 5 月 31 日或卡面的到期日（以較早日期為準）終止。您仍可於上述日期前使用該信用卡，或聯絡我們提前終止服務。
2. 若信用卡賬戶內的結欠及／或未到期之分期付款將於銷戶後的月結單內全數顯示，您仍需按照最後一期月結單所顯示的賬戶結欠金額，於到期付款日或之前全數繳付，請提前做好還款安排。如您曾授權商戶以有關信用卡賬戶辦理商戶直接扣賬或曾以該賬戶辦理直接付款授權、商戶自動轉賬、自動轉賬繳交保險費用、網上預設繳費服務、月結單分期、現金分期、商戶分期、月供股票、月供基金、八達通自動增值服務、附加銀行卡服務及其他信用卡增值服務等(如適用)，有關服務將於銷戶日期起終止，請妥善處理有關安排。
3. 您需負責所有已授權過賬但尚未入賬之交易及曾授權商戶之直接付款授權直至成功與商戶取消直接付款授權指示。
4. 信用卡主卡及附屬卡賬戶（如適用）將一併取消。屆時，信用卡賬戶之服務亦會隨之終止及失效。
5. 信用卡賬戶取消後，賬戶內所有信用卡積分將自動註銷，請您提前安排信用卡積分兌換（如適用）。
6. 請自行剪毀信用卡之晶片及磁帶，然後棄掉。
7. 如信用卡賬戶有任何欠繳紀錄或信用卡賬戶因任何原因遭終止或暫停，或中銀信用卡（國際）有限公司（「卡公司」）合理地認為需保障其利益時，卡公司可隨時將所有尚未償還之每月分期、一次性行政費（如有）、提前還款手續費及任何收費記入信用卡賬戶內而毋須另行通知。
8. 上述信用卡賬戶的電子結單服務將於賬戶取消後及全數清繳後 90 日內終止，請您於有關日期前透過手機／網上銀行自行備份所需的電子結單。
9. 如上述信用卡賬戶已無欠賬，在符合信用卡賬戶終止前 5 年內並無出現逾期欠款超過 60 日之條件下，並按照《個人信貸資料實務守則》第 2.15 條之規定，您有權向卡公司提出指示，要求信貸資料服務機構刪除與已終止信用卡賬戶有關之信用卡賬戶資料。請致電中銀信用卡 24 小時客戶服務熱線 2853 8828 辦理。
10. 如有任何爭議，卡公司保留最終決定權。
11. 如中、英文版本有所差異，一概以中文版本為準。

Important notes of card termination:

1. The credit card services of the above-mentioned Credit Card(s) will expire on 31 May 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.