

Important notes for Cardmembers – CNCBI Credit Cards

Information regarding making minimum payments

The table below will show 2 examples on credit card payments based on the following scenarios, for your comparison and reference:

- The time and total repayment amount if a customer settles the outstanding balance amount by making the minimum payment only.
- The fixed payment amount and the total repayment amount if a customer settles the outstanding balance in 3 years' time.

Assumptions: The credit card account carries a total outstanding balance of HK\$20,000 (accrued from retail purchase only) at an interest rate of 30% per annum with no new transactions, fees and / or charges other than interest charges and the repayments are made on or before the Payment Due Date of the month.

Monthly repayment amount:	Estimated time required to pay off the balance and interest generated:	Total repayment amount:
Minimum payment*	27 Years	HK\$68,754
Fixed payment amount HK\$849	3 Years	HK\$30,545 (Saving HK\$38,209)

Please note that the calculation of the above is for reference only.

* All interest and fees and charges plus 1% of outstanding principal amount (the minimum amount of Minimum Payment is HK\$50).

Information regarding enhanced security measures for using overseas ATM services

In order to enhance the security of using overseas ATM services and to comply with HKMA requirements, the overseas ATM cash withdrawal capability (including cash advance) for all ATMs cards and credit cards will be pre-set as "deactivated" with effect from 1 March 2013.

If you wish to continue with the overseas ATM service on or after 1 March 2013, you are required to perform overseas ATM transaction activation and set the activation period and daily overseas withdrawal limit in advance via the following channels:

Activation Channels	
Available from 1 March 2013	<ul style="list-style-type: none"> • JETCO ATMs in Hong Kong • Call our Customer Service Hotline as follows: <ul style="list-style-type: none"> – Platinum/CITICfirst Platinum Card: 2280 1888 – CNCBI Credit Card: 2280 1288 – Private Banking Card: 2280 1880

For any enquiries, please call our Customer Service Hotline.

If there is any discrepancy between the English and Chinese versions of this notice, the English version shall prevail.

Important notes for Cardmembers – CNCBI RMB Credit Cards

Information regarding making minimum payments

The table below will show 2 examples on credit card payments based on the following scenarios, for your comparison and reference:

- The time and total repayment amount if a customer settles the outstanding balance amount by making the minimum payment only.
- The fixed payment amount and the total repayment amount if a customer settles the outstanding balance in 3 years' time.

Assumptions: The credit card account carries a total outstanding balance of CNY20,000 (accrued from retail purchase only) at an interest rate of 24% per annum with no new transactions, fees and/or charges other than interest charges and the repayments are made on or before the Payment Due Date of the month.

Monthly repayment amount:	Estimated time required to pay off the balance and interest generated:	Total repayment amount:
Minimum payment*	26 Years	CNY58,676
Fixed payment amount CNY785	3 Years	CNY28,227 (Saving CNY30,449)

Please note that the calculation of the above is for reference only.

* All interest and fees and charges plus 1% of outstanding principal amount (the minimum amount of Minimum Payment is CNY50).

Information regarding enhanced security measures for using overseas ATM services

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If you wish to continue with the overseas ATM service on or after 1 March 2013, you are required to perform overseas ATM transaction activation and set the activation period and daily overseas withdrawal limit in advance via the following channels:

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Important notes for Cardmembers – CNCBI Aqua Credit Cards

Information regarding making minimum payments

The table below will show 2 examples on credit card payments based on the following scenarios, for your comparison and reference:

- The time and total repayment amount if a customer settles the outstanding balance amount by making the minimum payment only.
- The fixed payment amount and the total repayment amount if a customer settles the outstanding balance in 3 years' time.

Assumptions: The credit card account carries a total outstanding balance of HK\$20,000 (accrued from retail purchase only) at an interest rate of 36% per annum with no new transactions, fees and/or charges other than interest charges and the repayments are made on or before the Payment Due Date of the month.

Monthly repayment amount:	Estimated time required to pay off the balance and interest generated:	Total repayment amount:
Minimum payment*	28 Years	HK\$78,976
Fixed payment amount HK\$916	3 Years	HK\$32,954 (Saving HK\$46,022)

Please note that the calculation of the above is for reference only.

* All interest and fees and charges plus 1% of outstanding principal amount (the minimum amount of Minimum Payment is HK\$50).

Information regarding enhanced security measures for using overseas ATM services

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Activation Channels	
Available from 1 March 2013	<ul style="list-style-type: none"> • JETCO ATMs in Hong Kong • Call our Customer Service Hotline as follows: <ul style="list-style-type: none"> – Platinum/CITICfirst Platinum Card: 2280 1888 – CNCBI Credit Card: 2280 1288 – Private Banking Card: 2280 1880

For any enquiries, please call our Customer Service Hotline.

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Important notes for Cardmembers – CNCBI DollarSmart Cash Card

Information regarding making minimum payments

The table below will show 2 examples on credit card payments based on the following scenarios, for your comparison and reference:

- The time and total repayment amount if a customer settles the outstanding balance amount by making the minimum payment only.
- The fixed payment amount and the total repayment amount if a customer settles the outstanding balance in 3 years' time.

Assumptions: The credit card account carries a total outstanding balance of HK\$20,000 at an applicable interest rate per annum[^] with no new transactions, fees and/or charges other than interest charges and the repayments are made on or before the Payment Due Date of the month.

[^] Applicable interest rate per annum	Monthly repayment amount :	Estimated time required to pay off the balance and interest generated :	Total repayment amount :
8.00%	Minimum payment*	24 Years	HK\$33,341
	Fixed payment amount HK\$628	3 Years	HK\$22,576 (Saving HK\$10,765)
12.00%	Minimum payment*	25 Years	HK\$39,323
	Fixed payment amount HK\$665	3 Years	HK\$23,911 (Saving HK\$15,412)
16.00%	Minimum payment*	25 Years	HK\$45,616
	Fixed payment amount HK\$703	3 Years	HK\$25,307 (Saving HK\$20,309)
16.80%	Minimum payment*	25 Years	HK\$46,902
	Fixed payment amount HK\$711	3 Years	HK\$25,590 (Saving HK\$21,312)
18.00%	Minimum payment*	25 Years	HK\$48,856
	Fixed payment amount HK\$723	3 Years	HK\$26,020 (Saving HK\$22,836)
20.00%	Minimum payment*	26 Years	HK\$52,095
	Fixed payment amount HK\$744	3 Years	HK\$26,737 (Saving HK\$25,358)
22.00%	Minimum payment*	26 Years	HK\$55,376
	Fixed payment amount HK\$764	3 Years	HK\$27,481 (Saving HK\$27,895)

Please note that the calculation of the above is for reference only.

* All interest and fees and charges plus 1% of outstanding principal amount (the minimum amount of Minimum Payment is HK\$50).

For any queries, please call our Customer Service Hotline at 2280 1288.

Information regarding enhanced security measures for using overseas ATM services

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