

Key Notes to Credit Card Cardholders

Q: What should I do if I want to cancel recurring payment(s)?

A: If you want to cancel recurring payment(s) instruction, such as Octopus Automatic Add Value Service or mobile phone monthly service fee, you may contact the relevant merchant(s) to take necessary action accordingly.

Q: How are the method of applying exchange rates and/or levies to transactions in foreign currencies or cross-border transactions?

A: All cross-border transactions and foreign currency transactions (including transactions in Hong Kong Currencies or Foreign Currencies made outside of Hong Kong; transactions in Foreign Currencies made in Hong Kong and transactions at any merchant not registered in Hong Kong) are debited to your credit card account after conversion into Hong Kong dollars on the date the item is processed at a rate[^] determined by Visa/MasterCard plus a fee of 1.95% (transaction fee(s) charged by Visa/MasterCard to the Bank included, if applicable).

[^] Such exchange rate may differ from that on the transaction date due to market fluctuation.

Q: If my credit card or PIN is lost, what should I do?

A: Upon notice suspicion that the credit card or PIN is lost, stolen or misused, report it as soon as possible or reasonably practicable through our Hotline 2828 8188 (applicable to Dah Sing Credit Card Cardholder) / 3101 3999 (applicable to MEVAS Credit Card Cardholder) and then confirm the loss/stolen in writing.

You should not use the PIN for accessing other services (for example, connection to the internet or accessing other websites). Furthermore, you should refer to the security advice provided by our Bank from time to time.

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信用卡持卡人須知

問：取消常行付款指示的程序？

答：如閣下欲取消常行付款授權指示，例如八達通自動增值或流動電話服務月費，請直接聯絡有關商戶以作出適當安排。

問：以外幣進行的交易或跨境交易的匯率及/或徵費如何計算？

答：所有跨境交易及外幣交易（包括在海外以外幣或港幣之簽賬、在香港以外幣之簽賬及於非香港登記之商戶之簽賬）將會根據Visa/萬事達卡於本行及外幣交易清算交易當日所釐定的兌換率[^]，折算為港幣後另加1.95%收費（已包括Visa/萬事達卡向本行收取的費用，如適用），誌賬於信用卡賬戶內。

[^] 由於市場匯率經常波動，實際採用之匯率，可能與簽賬當日的匯率有所不同。

問：如果閣下的信用卡或密碼遺失，該如何處理？

答：發現或懷疑遺失或被盜用信用卡或密碼後，請於合理可行情況下儘快致電本行熱線2828 8188（適用於大新信用卡客戶）/ 3101 3999（適用於豐明信用卡客戶），並以書面通知本行信用卡中心。

閣下不應以信用卡私人密碼作為接駁其他服務之密碼（如接連互聯網或其他網址），此外，亦應查閱本行不時提供的保安建議。

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