



AEON 信貸財務(亞洲)有限公司(簡稱「AEON」) 文件修訂通知

因應法規監管及市場環境改變，AEON 會不時檢討其產品及服務，而可能需就有關收費、條款及細則作出修訂。現謹通知閣下以下更改將適用於在 2023 年 3 月 12 日（「有關日期」）發出之月結單上所顯示的信用卡交易及結欠（其月結單周期為 2023 年 2 月 11 日至 2023 年 3 月 12 日及之後）。有關日期（包括相應月結單周期之日子）只代表該等改變發生的最早時間，而 AEON 有決定權就需要而可能延遲有關日期。如有關日期作出更改，AEON 將會作出適當公佈。客戶可從有關日期（或任何已延遲之有關日期）瀏覽 www.aeon.com.hk 以查閱文件之完整版本。

1. 《AEON 信用卡持卡人合約》

修訂要點：

- a. 修訂有關信貸額之條文（例如：條款第 3 及 5 段）
- b. 新增有關超逾信貸額交易之條文（例如：條款第 4 段）
- c. 修訂有關不被允許的信用卡交易之條文（例如：條款第 6 段）
- d. 修訂有關個人資料私隱之條文（例如：條款第 28 段）
- e. 修訂有關利息、收費、費用、月結單及還款之條文（例如：條款第 10 至 19、23 至 25、29、31、33 及 34 段）
- f. 新增及修訂有關爭議交易之條文（例如：條款第 21 及 22 段）
- g. 新增及修訂有關終止信用卡/卡賬戶之條文（例如：條款第 30 及 35 段）

詳情請瀏覽 <https://www.aeon.com.hk/tc/useful-info/agreement-ordinance.html>。

2. 《服務收費表及重要資料概要》

項目	最新收費
每月最低還款額	A. 當期月結單誌入的所有費用(包括但不限於財務費用、過期款項及超額款項)；及 B. 月結單結欠(不包括項目 A，如適用)之 1%； (最低收費港幣 100，以較高者為準)
現金預支手續費	每次預支金額之 3%，或每次港幣 100 元（以較高者為準）
逾期費用 (信用卡)	最低還款金額或港幣 300 元 (以較低者為準)
逾期費用 (貸款)	港幣 400 元
付款服務手續費	繳費靈: 免費 匯豐繳費服務: 免費 繳費易: 免費 於便利店繳付現金: 每戶/每日港幣 10 元
郵寄月結單費用	每月每份港幣 10 元 (該月度屆滿 65 歲或以上的持卡人將獲豁免此項收費。)

詳情請瀏覽 <https://www.aeon.com.hk/tc/useful-info/fee-schedule.html>。

3. 《積分獎賞計劃條款及細則》

修訂要點：

- a. 修訂有關不獲發獎賞積分的簽賬交易之條文（例如：條款第 4 段）
- b. 新增有關「積分獎賞集」之條文（例如：條款第 16 段）
- c. 修訂有關積分有效期之條文（例如：條款第 7 段）
- d. 修訂有關積分合併計算之條文（例如：條款第 8 段）

詳情請瀏覽 https://www.aeon.com.hk/tc/credit-card/bonus-point_4.html



4. 《有關個人資料(私隱)條例致客戶通知》(於 2023 年 2 月 11 日生效)

修訂要點：

- a. 修訂有關收集資料之條文(例如：條款 (c) 段)
- b. 修訂有關使用資料的用途之條文(例如：條款 (d) 段)
- c. 修訂與資料服務機構之條文(例如：條款 (c) 至 (f) 段及 (h) 至 (l) 段；(h) 至 (j) 段之更改僅適用於英文版)

詳情請瀏覽 <https://www.aeon.com.hk/tc/useful-info/agreement-ordinance.html>。

以上僅列出更改之要點以供參考，並非完整或未全數盡錄所有變更(例如其他非主要及輕微修訂)，應參閱有關原文作最終依歸。

請注意，如您在有關日期或以後繼續使用 AEON 服務，您將被視為已接納上述調整並對您具有約束力。若您不接納有關調整，您可根據 AEON 信用卡持卡人合約中列明的有關條款終止合約。

若此通知之英文文本與中文文本出現差異，概以英文文本為準。

如有任何查詢，請致電 AEON 客戶服務熱線：2895 6262。

AEON 信貸財務(亞洲)有限公司 謹啟



**Notification of Amendments to the Documents of
AEON Credit Service (Asia) Company Limited ("AEON")**

In response to changes in the regulatory and market environment, AEON has been reviewing its products and services from time to time, and necessary amendments may have to be made to relevant charges, terms and conditions. Please be informed that the following changes will apply to card transactions and outstanding balances appearing on the statements to be issued on 12 March 2023 ("Relevant Date"), which covers the monthly statement cycle from 11 February 2023 to 12 March 2023, and thereafter. The Relevant Date (including the corresponding monthly statement cycle dates) only represents the earliest point from which such changes will take effect, and the Relevant Date may be deferred as necessary at AEON's discretion. AEON will announce change in the Relevant Date, if any, as appropriate. Customers can visit www.aeon.com.hk for full version of the documents referred to below from the Relevant Date (or any deferred Relevant Date).

1. AEON Cardholder Agreement

Amendment highlights:

- a. Amended the clauses about credit limit (e.g. Clauses 3 and 5)
- b. Added the clause about the transactions in excess of credit limit (e.g. Clause 4)
- c. Amended the clauses about unauthorised credit card transactions (e.g. Clause 6)
- d. Amended the clauses about personal data privacy (e.g. Clause 28)
- e. Amended the clauses about interest, fee, charge, statement and payment (e.g. Clauses 10 - 19, 23 - 25, 29, 31, 33 and 34)
- f. Added and amended the clauses about dispute transaction (e.g. Clauses 21 and 22)
- g. Added and amended the clauses about the termination of credit card/ card account (e.g. Clauses 30 and 35)

Please visit <https://www.aeon.com.hk/en/useful-info/agreement-ordinance.html> for details.

2. Fee Schedule and Key Facts Statement

Item	Latest Fee
Monthly Minimum Payment	A. Total fees and charges (include but not limited to financial charge, past due amount & over-limit amount) currently billed to the card statement; and B. 1% of the statement balance (excluding item A where applicable); (Minimum HK\$100, whichever is higher)
Cash Advance Handling Fee	3% on CA amount per transaction, or HK\$100 per transaction (Whichever is higher)
Late Charge (Credit Card)	The amount of minimum payment due or HK\$300 (whichever is lower)
Late Charge (Loan)	HK\$400
Payment Services Handling Fee	PPS: Free HSBC Bill Payment: Free JET Payment: Free Cash payment at convenience store: HK\$10 per account per day
Paper Statement Fee	HK\$10 per each paper statement per month (The charge will be waived for the Cardholders who will be aged 65 or above in a calendar month.)

Please visit <https://www.aeon.com.hk/en/useful-info/fee-schedule.html> for more details.



3. Bonus Points Program Terms and Conditions

Amendment highlights:

- a. Amended the clause about non-eligible transactions of Bonus Points Program (e.g. Clause 4)
- b. Added the clause about 'Bonus Point Catalogue' (e.g. Clause 16)
- c. Amended the clause about bonus point validity period (e.g. Clause 7)
- d. Amended the clause about combination of bonus points (e.g. Clause 8)

Please visit https://www.aeon.com.hk/en/credit-card/bonus-point_4.html for details.

4. Notice to Customers relating to Personal Data (Privacy) Ordinance (effective from 11 February 2023)

Amendment highlights:

- a. Amended the clause about the collection of the data (e.g. Clause (c))
- b. Amended the clause about the usage of the purposes of the data (e.g. Clause (d))
- c. Amended the clauses related to credit reference agencies (e.g. from Clauses (c) to (f) and (h) to (l); the changes in the Clauses from (h) to (j) are only applicable to the English version)

Please visit <https://www.aeon.com.hk/en/useful-info/agreement-ordinance.html> for details.

The above are only highlights of the changes for reference and are not complete or exhaustive (e.g. other minor and housekeeping amendments). The original documents shall be taken as final.

If you continue to use AEON service on or after the Relevant Date, you will be deemed to have accepted the adjustments and they shall be binding on you. If you do not want to accept the above adjustments, you can terminate your card(s) as stated in the relevant clause under our AEON Cardholder Agreement.

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

For any enquiries, please call AEON Customer Service Hotline at 2895 6262.

Yours faithfully,
AEON Credit Service (Asia) Co., Ltd