



大眾銀行(香港)
PUBLIC BANK (HONG KONG)

(馬來西亞大眾銀行附屬公司 A subsidiary of Public Bank Berhad, Malaysia)

Notice of Amendment to Credit Card Service Charge

In response to the recent changes in the market, credit card service charge for Public Bank (Hong Kong) Credit Card will be revised as follows:

| Existing Cash Advance Service Charge | Revised Cash Advance Service Charge (Effective on 1 July 2013) |
|--|---|
| 3% of cash advance amount (minimum HK\$50) plus HK\$20 per transaction | 3% of cash advance amount (minimum HK\$80) plus HK\$20 per transaction |

Please note that the above amendment shall be binding on you if you continue to use or retain your card account with us from the effective date.

Please notify us in writing of your objection to the amendment before 1 July 2013 if you decline to accept the amendment so that appropriate arrangements can be made to discontinue the credit card service.

Should you have any queries on the above amendment, please call our Credit Card Customer Service Hotline at 3768 9700 or visit our Bank's website at www.publicbank.com.hk.

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

Card Centre

Public Bank (Hong Kong) Limited
30 April 2013