

11 December 2015

Dear Customer:

Reminder to the “Fee relating to Settling Foreign Currency Transaction in Hong Kong Dollars”

Customers may sometimes be offered the option to settle foreign currency transactions in Hong Kong dollars at the point of sale overseas. Such option is a direct arrangement offered by the overseas merchants and not the card issuer. In such cases, customers are reminded to ask the merchants for the foreign currency exchange rates and the percentage of handling fees to be applied before the transactions are entered into since settling foreign currency transactions in Hong Kong dollars may involve a cost higher than the foreign currency transaction handling fee. Public Bank (Hong Kong) Limited (“the Bank”) does not charge any markup on these transactions. All the relevant fees for settling foreign currency transactions in Hong Kong dollars are not charged by the Bank.

In case of any discrepancy or inconsistency between the English and Chinese versions hereof, the English version apply and prevail.

If you have any queries, please call our 24-hour Customer Service Hotline at (852) 3768 9700.

Yours sincerely,

Public Bank (Hong Kong) Limited

(This is a computer-generated letter and no signature is required)