

Notice of Changes

With effect from 23 June 2017, adjustments and updates on the Terms and Conditions as well as Fees and Charges Table relating to the overseas transaction fee and the non-Hong Kong dollar currency handling fee on fund loading and reloading of the 33 Finance EUR/USD/JPY Prepaid Cards will be made:

33 Finance Prepaid Card Terms and Conditions

Existing Clauses 3, 12 and 13

The Prepaid Cards

3. The maximum load and reload of Personal Card is HKD75,000 (HKD Card) / EUR8,500 (EUR Card) / USD9,500 (USD Card) / JPY950,000 (JPY Card) per month and the maximum total balance at any time for the Personal Card is HKD75,000 (HKD Card) / EUR8,500 (EUR Card) / USD9,500 (USD Card) / JPY950,000 (JPY Card). Each customer can hold a maximum of 2 Personal Cards at a time regardless of the currency. The respective maximum limit for the Cards of each currency type applies and the maximum limit of the 2 Personal Cards in total is HKD150,000. A non-refundable card fee is payable upon purchase of the Prepaid Cards. A reload fee on EUR, USD and JPY Cards applies. Please refer to the 33 Finance Prepaid Card Fees and Charges Table for details.

Foreign Currency Transactions / Overseas Transactions

Foreign Currency Transactions are transactions effected in a currency other than the Card currency, including all local, overseas and online transactions.

Overseas Transactions are transactions (including online transactions) incurred outside Hong Kong using HKD Cards regardless of the transaction currency. Transaction location is subject to the actual country/territory where the merchant processes the transactions. For enquiries on the actual transaction processing location of the online transactions, please contact the respective merchant.

12. Foreign Currency Transactions will be converted into the Card Currency at a rate of exchange determined by reference to the exchange rate adopted by Mastercard International on the date of conversion.

13. There is a 1.8% handling fee for foreign currency transactions and/or overseas transactions imposed on the transaction amount. This is in addition to any transaction levied by Mastercard and will be automatically deducted from the Prepaid Card.

Revised Clauses 3, 12, 13 with effective from 23 June 2017

The Prepaid Cards

3. The maximum load and reload of Personal Card is HKD75,000 (HKD Card) / EUR8,500 (EUR Card) / USD9,500 (USD Card) / JPY950,000 (JPY Card) per month whereas the maximum total balance at any time for the Personal Card is HKD75,000 (HKD Card) / EUR8,500 (EUR Card) / USD9,500 (USD Card) / JPY950,000 (JPY Card). Each customer can hold a maximum of 2 Personal Cards at a time regardless of the currency. The respective maximum limit for the Cards of each currency type applies and the maximum limit of the 2 Personal Cards in total is HKD150,000. A non-refundable card fee is payable upon purchase of the Prepaid Cards. A reload fee on EUR, USD and JPY Cards applies. **A non-HK dollar currency handling fee applies on fund loading and reloading on EUR Card / USD Card / JPY Card.** Please refer to the 33 Finance Prepaid Card Fees and Charges Table for details.

Foreign Currency Transactions / Overseas Transactions

Foreign Currency Transactions are transactions effected in a currency other than the Card currency, including all local, overseas and online transactions.

Overseas Transactions are transactions (including online transactions) incurred outside Hong Kong regardless of the transaction currency. Transaction location is subject to the actual country/territories where the merchant processes the transactions. For enquiries on the actual transaction processing location of the online transactions, please contact the respective merchant.

12. For HKD Card: Foreign Currency Transactions will be converted into the Card Currency at a rate of exchange determined by reference to the exchange rate adopted by Mastercard International on the date of conversion. A transaction which is classified as a Foreign Currency Transaction and/or Overseas Transaction will be charged a handling fee. Please refer to the 33 Finance Prepaid Card Fees and Charges Table for details. This is in addition to any transaction levied by Mastercard and will be automatically deducted from the Prepaid Card.

13. For EUR Card / USD Card / JPY Card, Foreign Currency Transactions will be converted into the Card Currency at a rate of exchange determined by reference to the exchange rate adopted by Mastercard International on the date of conversion. There is a handling fee for foreign currency transactions imposed on the transaction amount. This is in addition to any transaction levied by Mastercard and will be automatically deducted from the Prepaid Card. For overseas transactions, a fee will be imposed by Mastercard on the transaction amount which will be deducted from the Prepaid Card. Please refer to the 33 Finance Prepaid Card Fees and Charges Table for details.

[Updates on 33 Finance Prepaid Card Fees and Charges Table with effective from 23 June](#)

EUR Card / USD Card / JPY Card:

- **Overseas transaction fee: 1% on transaction amount**

- **Non-HK dollar currency handling fee on fund loading and reloading : 1% on load and reload amount**

The above amendments set out in this Notice shall be binding on you if you continue to use or retain your prepaid card on or after 23 June 2017. If you decline to accept the adjustments, you have the right to terminate your prepaid card as stated in the relevant terms under the existing 33 Finance Prepaid Card Terms and Conditions before the effective date of 23 June 2017. Should you have any queries, please contact us via www.33finance.com or call our customer services hotline on (852) 3900 9888. In case of any discrepancies or inconsistencies between the English and Chinese versions of this notice, the English version shall apply and prevail.

23 May 2017

修改通知

由 2017 年 6 月 23 日起，適用於三三金融歐元、美元及日元預付卡的有關海外交易手續費及非港幣充值及增值處理手續費的條款及細則和收費表將作出修訂及更新。

三三金融預付卡條款及細則

現行的第 3, 12 及 13 條款

預付卡

3. 個人卡每月最高允許充值額為 HKD75,000 (港元卡) / EUR8,500 (歐元卡) / USD9,500 (美元卡) / JPY950,000 (日元卡), 卡內任何時候最高允許餘額為 HKD75,000 (港元卡) / EUR8,500 (歐元卡) / USD9,500 (美元卡) / JPY950,000 (日元卡)。每位客戶可同時擁有最多兩張個人卡(不論任何幣種的個人卡), 各幣種的個人卡最高限額適用, 唯兩卡總額不得超過 HKD150,000 或等值。購買預付卡時需支付不可退還的開卡費, 而為美元、歐元、日元等外幣卡增值需支付增值費。收費詳情請參閱三三金融預付卡收費表。

外幣簽賬/海外交易

外幣簽賬指交易貨幣與預付卡幣種不同的所有簽賬, 包括本地、海外及網上交易。

海外交易指以港元預付卡在香港以外地區的簽賬交易, 包括網上交易, 並以商戶實際處理交易的所在國家/地區為準。如欲查詢處理網上交易的實際國家/地區, 請向有關商戶查詢。

12. 外幣簽賬將會根據國際萬事達卡於清算交易當日所釐定的匯率折算為預付卡幣種的貨幣計算。

13. 每筆外幣簽賬及/或海外交易, 將被徵收 1.8% 的交易手續費, 連同萬事達卡所徵收其不時宣佈之交易費, 從預付卡中扣除。

[將於 2017 年 6 月 23 日修訂及生效的第 3、12 及 13 條款](#)

預付卡

3. 個人卡每月最高允許充值額為 HKD75,000 (港元卡) / EUR8,500 (歐元卡) / USD9,500 (美元卡) / JPY950,000 (日元卡), 卡內任何時候最高允許餘額為 HKD75,000 (港元卡) / EUR8,500 (歐元卡) / USD9,500 (美元卡) / JPY950,000 (日元卡)。每位客戶可同時擁有最多兩張個人卡(不論任何幣種的個人卡), 各幣種的個人卡最高限額適用, 唯兩卡總額不得超過 HKD150,000 或等值。購買預付卡時需支付不可退還的開

卡費, 而為美元、歐元、日元等外幣卡增值需支付增值費。以非港幣為歐元卡/美元卡/日元卡充值及增值, 需支付手續費。收費詳情請參閱三三金融預付卡收費表。

外幣簽賬/海外交易

外幣簽賬指交易貨幣與預付卡幣種不同的所有簽賬, 包括本地、海外及網上交易。

海外交易指在香港以外地區的簽賬交易, 包括網上交易, 並以商戶實際處理交易的所在國家/地區為準。如欲查詢處理網上交易的實際國家/地區, 請向有關商戶查詢。

12. 港元卡: 外幣簽賬將會根據國際萬事達卡於清算交易當日所釐定的匯率折算為預付卡幣種的貨幣計算。每筆屬於外幣簽賬及/或海外交易的交易, 將被徵收交易手續費, 連同萬事達卡所徵收其不時宣佈之交易費, 從預付卡中扣除。交易手續費收費詳情請參閱三三金融預付卡收費表。

13. 歐元/美元/日元卡: 外幣簽賬將會根據國際萬事達卡於清算交易當日所釐定的匯率折算為預付卡幣種的貨幣計算。每筆外幣簽賬, 將被徵收交易手續費, 連同萬事達卡所徵收其不時宣佈之交易費, 從預付卡中扣除。此外, 萬事達卡會對每筆海外簽賬徵收海外交易費, 該費用亦會從預付卡中扣除。收費詳情請參閱三三金融預付卡收費表。

將於 2017 年 6 月 23 日生效的三三金融預付卡收費表的收費更新

歐元卡/美元卡/日元卡:

- 海外交易費: 交易金額的 1%
- 非港幣充值及增值手續費: 充值及增值額的 1%

如你在 2017 年 6 月 23 日及之後繼續使用或持有有關預付卡, 上述修訂將對你具有約束力。如你不接納上述修訂, 你有權根據條款及細則中列明的有關條款在本修訂於 2017 年 6 月 23 日生效前終止使用預付卡。如有查詢, 請透過 www.33finance.com 或致電三三金融服務有限公司客戶服務熱線 (852) 3900 9888 與我們聯絡。本修改通知的中英文版本如有歧義, 概以英文版為準。

2017 年 5 月 23 日

修改通知

由 2017 年 6 月 23 日起，适用于三三金融欧元、美元及日元预付卡的有关海外交易手续费及非港币充值及增值处理手续费的条款及细则和收费表将作出修订及更新。

三三金融预付卡条款及细则

现行的第 3, 12 及 13 条款

预付卡

3. 个人卡每月最高允许充值额为 HKD75,000 (港元卡) / EUR8,500 (欧元卡) / USD9,500 (美元卡) / JPY950,000 (日元卡), 卡内任何时候最高允许余额为 HKD75,000 (港元卡) / EUR8,500 (欧元卡) / USD9,500 (美元卡) / JPY950,000 (日元卡)。每位客户可同时拥有最多两张个人卡(不论任何币种的个人卡), 各币种的个人卡最高限额适用, 唯两卡总额不得超过 HKD150,000 或等值。购买预付卡时需支付不可退还的开卡费, 而为美元、欧元、日元等外币卡增值需支付增值费。收费详情请参阅三三金融预付卡收费表。

外币签账/海外交易

外币签账指交易货币与预付卡币种不同的所有签账, 包括本地、海外及网上交易。

海外交易指以港元预付卡在香港以外地区的签账交易, 包括网上交易, 并以商户实际处理交易的所在国家/地区为准。如欲查询处理网上交易的实际国家/地区, 请向有关商户查询。

12. 外币签账将会根据国际万事达卡于清算交易当日所厘定的汇率折算为预付卡币种的货币计算。

13. 每笔外币签账及/或海外交易, 将被征收 1.8% 的交易手续费, 连同万事达卡所征收其不时宣布之交易费, 从预付卡中扣除。

[将于 2017 年 6 月 23 日修订及生效的第 3、12 及 13 条款](#)

预付卡

3. 个人卡每月最高允许充值额为 HKD75,000 (港元卡) / EUR8,500 (欧元卡) / USD9,500 (美元卡) / JPY950,000 (日元卡), 卡内任何时候最高允许余额为 HKD75,000 (港元卡) / EUR8,500 (欧元卡) / USD9,500 (美元卡) / JPY950,000 (日元卡)。每位客户可同时拥有最多两张个人卡(不论任何币种的个人卡), 各币种的个人卡最高限额适用, 唯两卡

总额不得超过 HKD150,000 或等值。购买预付卡时需支付不可退还的开卡费,而为美元、欧元、日元等外币卡增值需支付增值费。以非港币为欧元卡/美元卡/日元卡充值及增值,需支付**手续费**。收费详情请参阅三三金融预付卡收费表。

外币签账/海外交易

外币签账指交易货币与预付卡币种不同的所有签账,包括本地、海外及网上交易。

海外交易指在香港以外地区的签账交易,包括网上交易,并以商户实际处理交易的所在国家/地区为准。如欲查询处理网上交易的实际国家/地区,请向有关商户查询。

12. 港元卡: 外币签账将会根据国际万事达卡于清算交易当日所厘定的汇率折算为预付卡币种的货币计算。每笔属于外币签账及/或海外交易的交易,将被征收交易手续费,连同万事达卡所征收其不时宣布之交易费,从预付卡中扣除。交易手续费收费详情请参阅三三金融预付卡收费表。

13. 欧元/美元/日元卡: 外币签账将会根据国际万事达卡于清算交易当日所厘定的汇率折算为预付卡币种的货币计算。每笔外币签账,将被征收交易手续费,连同万事达卡所征收其不时宣布之交易费,从预付卡中扣除。此外,万事达卡会对每笔海外签账征收海外交易费,该费用亦会从预付卡中扣除。收费详情请参阅三三金融预付卡收费表。

将于 2017 年 6 月 23 日生效的三三金融预付卡收费表的收费更新

欧元卡/美元卡/日元卡:

- 海外交易费: 交易金额的 1%
- 非港币充值及增值手续费: 充值及增值额的 1%

如你在 2017 年 6 月 23 日及之后继续使用或持有有关预付卡,上述修订将对你具有约束力。如你不接纳上述修订,你有权根据条款及细则中列明的有关条款在本修订于 2017 年 6 月 23 日生效前终止使用预付卡。如有查询,请透过 www.33finance.com 或致电三三金融服务有限公司客户服务热线 (852) 3900 9888 与我们联系。本修改通知的中英文版本如有歧义,概以英文版为准。

2017 年 5 月 23 日