



三三金融服務有限公司

33 Financial Services Limited

HKMA SVF Licence Number: SVF0010

Notice of Changes

The following changes on the 33 Finance Prepaid Card Fees and Charges Table and the 33 Finance Prepare Card Terms and Conditions will be made with effect from **1 September 2019**:

33 Finance Prepaid Card Fees and Charges Table

For Gift Card:

- A monthly card management fee of **HKD1** and **USD0.1** will be charged on HKD Gift Card and USD Gift Card respectively until the card is expired. **Waived for the first 3 calendar months** upon the card is purchased.

For Personal Card:

- New card fee will be increased from HKD50 to **HKD60** for HKD Mastercard and UnionPay; from USD6 to **USD7** for USD Mastercard; from EUR5 to **EUR6** for EUR Mastercard and from JPY600 to **JPY700** for JPY Mastercard

[Relevant updates on the 33 Finance Prepaid Card Fees and Charges Table :

For Gift Card:

- **HKD/USD Mastercard – Monthly card management fee: HKD1/USD0.1 (waived for the first 3 calendar months upon purchase)**
- **HKD UnionPay – Monthly card management fee: HKD1 (waived for the first 3 calendar months upon purchase)**

For Personal Card:

- HKD/USD/EUR/JPY Mastercard - New Card fee (per card): **HKD60/USD7/EUR6/JPY700**
- HKD UnionPay - New Card fee (per card): **HKD60**

33 Finance Prepaid Card Terms and Conditions

For Gift Card:

- **Gift Card cannot be resold.**

For Gift Card and Personal Card:

- **Cardholder cannot use the Card for cryptocurrency related transactions.**
- **Recurring billing transaction is not supported.**
- For smooth processing of **foreign currency transaction on Mastercard**, an amount equivalent to **5% of the transaction amount will be placed on hold** on the transaction date to cater for the possible fluctuation of foreign exchange rate on the date of transaction and on the date of conversion as adopted by Mastercard. The amount hold in excess, if any, will be released back to the card after the transaction has been settled.
- For card redemption, number of days required to return the remaining balance to cardholder will be shortened **from within 2 months to within 45 days** after the claim.

[Relevant update on the 33 Finance Prepaid Card Terms and Conditions:

For Gift Card:



三三金融服務有限公司

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- Clause 1: Gift Card is a disposable and non-reloadable Prepaid Gift Card with a pre-determined value of not exceeding HKD 7,500 for HKD Mastercard Gift Card, USD 1,000 for USD Mastercard Gift Card and HKD8,000 for HKD UnionPay Gift Card. Gift Card is non-transferable once it is signed. **Gift card cannot be resold.**
- Clause 6: The Gift Card can be used in payment for goods and services at merchants displaying Mastercard logo or accepting Mastercard for payment (for Mastercard Gift Card) and UnionPay logo or accepting UnionPay for payment (for UnionPay Gift Card), subject to the merchants' final decision and judgement. UnionPay Gift Card with card number starts with 6291 does not support online payment in general. **Cardholder cannot use the Gift Card for cryptocurrency related transactions.**
- Clause 10: Using the Mastercard Gift Card as guarantee of payment at merchants (e.g. Petrol Station, Cruises, Car Rental and Hotel), the amount will be placed on hold according to the merchant's estimated bill and the account balance may become temporarily unavailable for usage. The UnionPay Gift Card does not support making guarantee of payment at merchants. **Besides, Gift Card does not support recurring billing transactions.**
- Clause 11: 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 (for Mastercard Gift Card) * and UnionPay (for UnionPay Gift Card) on the date of conversion. A transaction which is classified as a Foreign Currency Transaction and / or Overseas Transaction will be charged handling fee(s). This is in addition to any transaction fees levied by Mastercard (for Mastercard Gift Card) and UnionPay (for UnionPay Gift Card) and will be automatically deducted from the Gift Card.
** For smooth transaction processing, an amount equivalent to 5% of the transaction amount will be placed on hold on the transaction date to cater for the possible fluctuation of foreign exchange rate on the date of transaction and on the date of conversion as adopted by Mastercard. The amount hold in excess, if any, will be released back to the card after the transaction has been settled.*
- Clause 26: You are encouraged to spend the remaining balance in your Gift Card before the card expiration date. However, you may terminate the Card services and apply balance redemption at any time. You need to visit our office in person, complete a Card Cancellation Form with identification proof and return your Gift Card to us. Please note that a Card Redemption Fee will be deducted from the remaining balance prior to cheque issuance. For Gift Card with balance equal to or below the applicable redemption fee, no redemption will be processed. A HKD or USD cheque for the remaining balance will be sent to you within **45 days** after the claim. If currency conversion involved in the cheque currency you choose, a rate of exchange as determined by 33 Finance will be adopted.

For Personal Card:

- Clause 8: Mastercard Personal Card can be used in payment for goods and services at merchants displaying Mastercard logo or accepting Mastercard for payment, subject to the merchants' final decision and judgement. UnionPay Personal Card can be used in payment for goods and services at merchants displaying UnionPay logo or accepting UnionPay for payment, subject to the merchants' final decision and judgement. UnionPay Personal Card with card



三三金融服務有限公司

33 Financial Services Limited

HKMA SVF Licence Number: SVF0010

number starts with 6291 does not support online payment in general. **Cardholder cannot use the Personal Card for cryptocurrency related transactions.**

- Clause 12: You should understand that using the Mastercard Personal Card as guarantee of payment at merchants, e.g. Petrol Station, Cruises, Car Rental and Hotel, an amount will be placed on hold according to the merchant's estimated bill and the account balance may become temporarily unavailable for usage. The UnionPay Personal Card does not support making guarantee of payment at merchants. **Besides, Personal Card does not support recurring billing transactions.**
- Clause 13: 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 (for Mastercard Personal Card)* and UnionPay (for UnionPay Personal Card) on the date of conversion. A transaction which is classified as a Foreign Currency Transaction and/or Overseas Transaction will be charged handling fee(s). This is in addition to any transaction levied by Mastercard (on Mastercard Personal Card) and UnionPay (on UnionPay Personal Card) and will be automatically deducted from the Personal Card.
** For smooth transaction processing, an amount equivalent to 5% of the transaction amount will be placed on hold on the transaction date to cater for the possible fluctuation of foreign exchange rate on the date of transaction and on the date of conversion as adopted by Mastercard. The amount hold in excess, if any, will be released back to the card after the transaction has been settled.*
- Clause 29: You are encouraged to spend the remaining balance in your Personal Card before the card expiration date. However, you may terminate the Card services and apply balance redemption at any time. You need to visit our office in person, complete a Card Cancellation Form with identification proof and return the Personal Card. Please note that a Redemption Fee will be deducted from the remaining balance prior to cheque issuance. For card with balance equals to or below the applicable redemption fee, no redemption will be processed. A HKD or USD cheque for the remaining balance will be sent to you within **45 days** after the claim. If currency conversion involved in the cheque currency you choose, a rate of exchange as determined by 33 Finance will be adopted.]

The above changes set out in this Notice shall be binding on you if you continue to retain or use your prepaid card on or after the effective date. If you decline to accept the changes, 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 the changes. Should you have any queries, please contact us via www.33finance.com or call our customer service hotline on (852) 3900 9888 (for Mastercard Prepaid Card Cardholders with card number starts with 5392 and 5388); (852) 3900 9833 / (86) 400 8137373 (for UnionPay Prepaid Card Cardholders and Mastercard Prepaid Card Cardholders with card number starts with 5395 and 5400). In case of any discrepancies or inconsistencies between the English and the Chinese versions of this notice, the English version shall apply and prevail.

1 August 2019



三三金融服務有限公司

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HKMA SVF Licence Number: SVF0010

修改通知

下列適用於三三金融預付卡的收費表及適用於三三金融預付卡的條款及細則的修改及更新將會由2019年9月1日起生效：

三三金融預付卡收費表

禮品卡：

- 港元禮品卡及美元禮品卡將分別被收取HKD1 及USD0.1的卡管理月費。每卡獲豁免首三個日曆月的卡管理月費

個人卡：

- 開卡費將由HKD50調整至HKD60（港元萬事達卡及銀聯卡）；由USD6 調整至USD7（美元萬事達卡）；由EUR5調整至EUR6（歐元萬事達卡）及由JPY600調整至JPY700（日元萬事達卡）

[於三三金融預付卡收費表的相關修訂：

禮品卡：

- HKD/USD 萬事達卡 - 卡管理月費：HKD1/USD0.1(每卡獲豁免首三個日曆月的卡管理月費)
- 港元銀聯卡 - 卡管理月費：HKD1（每卡獲豁免首三個日曆月的卡管理費）

個人卡：

- 港元/美元/歐元/日元 萬事達卡 - 開卡費（每卡）：HKD60/USD7/EUR6/JPY700
- 港元銀聯卡 - 開卡費（每卡）：HKD60]

三三金融預付卡條款及細則

禮品卡：

- 不得轉售禮品卡

禮品卡及個人卡

- 持卡人不得使用卡進行任何有關加密數碼貨幣的交易
- 不支持循環付款交易
- 為使萬事達卡外幣簽賬交易能順利處理，相等於交易額 5% 的金額會被預留以處理交易日及萬事達卡清算交易當日可能出現的匯率浮動。多出的預留金額（如有）會於萬事達卡清算交易後退回至卡內
- 辦理卡贖回餘額退還的所需時間將由提交申請表後兩個月內減至45天內

[於三三金融預付卡條款及細則的相關修訂：

禮品卡：

- 條款1：禮品卡是一張用完即棄、不可再增值的預付禮品卡。港元萬事達卡禮品卡的預設金額不高於 HKD 7,500。美元萬事達卡禮品卡的預設金額不高於 USD 1,000。港元



三三金融服務有限公司

33 Financial Services Limited

HKMA SVF Licence Number: SVF0010

銀聯禮品卡的預設金額不高於 HKD 8,000。禮品卡一經簽署，不得轉讓他人。**禮品卡不得轉售。**

- 條款6：萬事達卡禮品卡持卡人可在貼有 Mastercard「萬事達卡」標誌或接受以萬事達卡付款的商戶支付商品及服務；銀聯禮品卡持卡人可在貼有 UnionPay「銀聯」標誌或接受以銀聯卡付款的商戶支付商品及服務，並以商戶的最終決定為準。卡號以 6291 開頭的銀聯禮品卡一般不支持網上交易。**持卡人不得使用禮品卡進行任何有關加密數碼貨幣的交易。**
- 條款10：以萬事達卡禮品卡於商戶以預授權交易(例如油站、郵輪、預訂租車及酒店等)，這些商戶會於支付費用前行使卡內預授權，這會導致持卡人卡內相關額度無法使用。銀聯禮品卡不支持預授權交易。**此外，禮品卡不支持循環付款交易。**
- 條款11：外幣簽賬將會根據萬事達卡（萬事達卡禮品卡適用）*及銀聯（銀聯禮品卡適用）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，將被徵收相關的交易手續費，連同萬事達卡（萬事達卡禮品卡適用）及銀聯（銀聯禮品卡適用）所徵收其不時宣布之交易費，從禮品卡中扣除。
**為使交易能順利處理，相等於交易額5% 的金額會被預留以處理交易日及萬事達卡清算交易當日可能出現的匯率浮動。多出的預留金額（如有）會於萬事達卡清算交易後退回至卡內。*
- 條款26：我們鼓勵持卡人於禮品卡有效期屆滿前把餘額用完。閣下亦可以隨時申請終止使用禮品卡及申請贖回餘額，請親臨我們的辦事處填寫卡贖回申請表並提供有效身份證明文件以辦理及退回禮品卡。請注意，每項申請均須繳付卡贖回費，並於卡內直接扣除。若卡餘額等如或少於適用的卡贖回費，贖回申請將不獲處理。贖回餘額申請一般於提交申請表後**45天**內完成，並以港元或美元支票形式寄出。若所選支票幣種需要轉換貨幣，則按三三金融所釐定的匯率折算。

個人卡：

- 條款8：萬事達卡個人卡持卡人可在貼有 Mastercard「萬事達卡」標誌或接受以萬事達卡付款的商戶支付商品及服務，並以商戶的最終決定為準；銀聯個人卡持卡人可在貼有UnionPay「銀聯」標誌或接受以銀聯卡付款的商戶支付商品及服務，並以商戶的最終決定為準。卡號以6291開頭的銀聯卡一般不支持網上交易。**持卡人不可使用個人卡進行任何有關加密數碼貨幣的交易。**
- 條款12：以萬事達卡個人卡於商戶以預授權交易（例如油站、郵輪、預訂租車及酒店等），這些商戶會於支付費用前行使卡內預授權，這會導致持卡人卡內相關額度無法使用。銀聯個人卡不支持預授權交易。**此外，個人卡不支持循環付款交易。**
- 條款13：外幣簽賬將會根據萬事達卡（適用於萬事達卡個人卡）*及銀聯（適用於銀聯個人卡）於清算交易當日所釐定的匯率折算為卡幣種的貨幣計算。每筆屬於外幣簽賬及 / 或海外交易的交易，將被徵收相關的交易手續費，連同萬事達卡（適用於萬事達卡個人卡）及銀聯（適用於銀聯個人卡）所徵收其不時宣佈之交易費，從個人卡中扣除。
**為使交易能順利處理，相等於交易額5% 的金額會被預留以處理交易日及萬事達卡清算交易當日可能出現的匯率浮動。多出的預留金額（如有）會於萬事達卡清算交易後退回至卡內。*



三三金融服務有限公司

33 Financial Services Limited

HKMA SVF Licence Number: SVF0010

- 條款29: 我們鼓勵持卡人於個人卡有效期屆滿前把餘額用完。閣下亦可以隨時申請終止使用你的卡及申請贖回餘額，請親臨我們的辦事處填寫卡贖回申請表並提供有效身份證明文件辦理及退回個人卡。請注意，每項申請均需繳付卡贖回費，並於卡內直接扣除。若卡餘額等如或少於適用的卡贖回費，贖回申請將不作處理。贖回餘額申請一般於提交申請表後**45天**內完成，並以港元或美元支票形式寄出。若所選支票幣種需要轉換貨幣，則按三三金融所釐定的匯率折算。]

如你在上述修訂的生效日期及之後繼續持有或使用有關預付卡，上述的更改將對你具有約束力。如你不接受上述的更改，你有權根據三三金融預付卡條款及細則中列明的有關條款，在有關更改生效前終止預付卡。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（卡號以 5392 及 5388 開頭的萬事達卡持卡人適用）；（852）3900 9833 / （86）4008137373（銀聯預付卡持卡人及卡號以 5395 及 5400 開頭的萬事達卡持卡人適用）與我們聯絡。本通知的中英文版如有歧義，概以英文版為準。

2019年8月1日



修改通知

下列适用于三三金融预付卡的收费表及适用于三三金融预付卡的条款及细则的修改及更新将会由2019年9月1日起生效：

三三金融预付卡收费表

礼品卡：

- 港元礼品卡及美元礼品卡将分别被收取HKD1 及USD0.1的卡管理月费。每卡获豁免首三个日历月的卡管理月费

个人卡：

- 开卡费将由HKD50调整至HKD60（港元万事达卡及银联卡）；由USD6 调整至USD7（美元万事达卡）；由EUR5调整至EUR6（欧元万事达卡）及由JPY600调整至JPY700（日元万事达卡）

[于三三金融预付卡收费表的相关修订：

礼品卡：

- HKD/USD 万事达卡 - 卡管理月费：HKD1/USD0.1(每卡获豁免首三个日历月的卡管理月费)
- 港元银联卡 - 卡管理月费：HKD1（每卡获豁免首三个日历月的卡管理月费）

个人卡：

- 港元/美元/欧元/日元 万事达卡 - 开卡费（每卡）：HKD60/USD7/EUR6/JPY700
- 港元银联卡 - 开卡费（每卡）：HKD60]

三三金融预付卡条款及细则

礼品卡：

- 不得转售礼品卡

礼品卡及个人卡

- 持卡人不得使用卡进行任何有关加密数码货币的交易
- 不支持循环付款交易
- 为使万事达卡外币签账交易能顺利处理，相等于交易额 5% 的金额会被预留以处理交易日及万事达卡清算交易当日可能出现的汇率浮动。多出的预留金额（如有）会于万事达卡清算交易后退回至卡内
- 办理卡赎回余额退还的所需时间将由提交申请表后两个月内减至45天内

[于三三金融预付卡条款及细则的相关修订：

礼品卡：

- 条款1：礼品卡是一张用完即弃、不可再增值的预付礼品卡。港元万事达卡礼品卡的预设金额不高于 HKD 7,500。美元万事达卡礼品卡的预设金额不高于 USD 1,000。港元



三三金融服務有限公司

33 Financial Services Limited

HKMA SVF Licence Number: SVF0010

银联礼品卡的预设金额不高于 HKD 8,000。礼品卡一经签署，不得转让他人。**礼品卡不得转售。**

- 条款6：万事达卡礼品卡持卡人可在贴有 Mastercard「万事达卡」标志或接受以万事达卡付款的商户支付商品及服务；银联礼品卡持卡人可在贴有 UnionPay「银联」标志或接受以银联卡付款的商户支付商品及服务，并以商户的最终决定为准。卡号以 6291 开头的银联礼品卡一般不支持网上交易。**持卡人不得使用礼品卡进行任何有关加密数码货币的交易。**
- 条款10：以万事达卡礼品卡于商户以预授权交易(例如油站、邮轮、预订租车及酒店等)，这些商户会于支付费用前行使卡内预授权，这会导致持卡人卡内相关额度无法使用。银联礼品卡不支持预授权交易。**此外，礼品卡不支持循环付款交易。**
- 条款11：外币签账将会根据万事达卡（万事达卡礼品卡适用）*及银联（银联礼品卡适用）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，将被征收相关的交易手续费，连同万事达卡（万事达卡礼品卡适用）及银联（银联礼品卡适用）所征收其不时宣布之交易费，从礼品卡中扣除。
**为使交易能顺利处理，相等于交易额5% 的金额会被预留以处理交易日及万事达卡清算交易当日可能出现的汇率浮动。多出的预留金额（如有）会于万事达卡清算交易后退回至卡内。*
- 条款26：我们鼓励持卡人于礼品卡有效期届满前把余额用完。阁下亦可以随时申请终止使用礼品卡及申请赎回余额，请亲临我们的办事处填写卡赎回申请表并提供有效身份证明文件以办理及退回礼品卡。请注意，每项申请均须缴付卡赎回费，并于卡内直接扣除。若卡余额等如或少于适用的卡赎回费，赎回申请将不获处理。赎回余额申请一般于提交申请表后**45天**内完成，并以港元或美元支票形式寄出。若所选支票币种需要转换货币，则按三三金融所厘定的汇率折算。

个人卡:

- 条款8：万事达卡个人卡持卡人可在贴有 Mastercard「万事达卡」标志或接受以万事达卡付款的商户支付商品及服务，并以商户的最终决定为准；银联个人卡持卡人可在贴有 UnionPay「银联」标志或接受以银联卡付款的商户支付商品及服务，并以商户的最终决定为准。卡号以6291开头的银联卡一般不支持网上交易。**持卡人不可使用个人卡进行任何有关加密数码货币的交易。**
- 条款12：以万事达卡个人卡于商户以预授权交易（例如油站、邮轮、预订租车及酒店等），这些商户会于支付费用前行使卡内预授权，这会导致持卡人卡内相关额度无法使用。银联个人卡不支持预授权交易。**此外，个人卡不支持循环付款交易。**
- 条款13:外币签账将会根据万事达卡（适用于万事达卡个人卡）*及银联（适用于银联个人卡）于清算交易当日所厘定的汇率折算为卡币种的货币计算。每笔属于外币签账及 / 或海外交易的交易，将被征收相关的交易手续费，连同万事达卡（适用于万事达卡个人卡）及银联（适用于银联个人卡）所征收其不时宣布之交易费，从个人卡中扣除。
**为使交易能顺利处理，相等于交易额5% 的金额会被预留以处理交易日及万事达卡清算交易当日可能出现的汇率浮动。多出的预留金额（如有）会于万事达卡清算交易后退回至卡内。*



三三金融服務有限公司

33 Financial Services Limited

HKMA SVF Licence Number: SVF0010

- 条款29：我们鼓励持卡人于个人卡有效期届满前把余额用完。阁下亦可以随时申请终止使用你的卡及申请赎回余额，请亲临我们的办事处填写卡赎回申请表并提供有效身份证明文件办理及退回个人卡。请注意，每项申请均需缴付卡赎回费，并于卡内直接扣除。若卡余额等如或少于适用的卡赎回费，赎回申请将不作处理。赎回余额申请一般于提交申请表后45天内完成，并以港元或美元支票形式寄出。若所选支票币种需要转换货币，则按三三金融所厘定的汇率折算。]

如你在上述修订的生效日期及之后继续持有或使用有关预付卡，上述的更改将对你具有约束力。如你不接受上述的更改，你有权根据三三金融预付卡条款及细则中列明的有关条款，在有关更改生效前终止预付卡。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（卡号以 5392 及 5388 开头的万事达卡持卡人适用）；（852）3900 9833 /（86）4008137373（银联预付卡持卡人及卡号以 5395 及 5400 开头的万事达卡持卡人适用）与我们联系。本通知的中英文版如有歧义，概以英文版为准。

2019年8月1日