



Notice of Amendments of Credit Card Services

Thank you for using Shanghai Commercial Bank (“the Bank”) Credit Card services. From 2 February 2026 (the “Effective Date”), the following changes will be made to the Bank’s Credit Card Services.

Revised Item	Existing	Revised
Annual Fee Waiver Point	Cardholders will earn 1 “Annual Fee Waiver Point” for every HK\$/RMB1 spending. Upon accumulating the specified number of points within a year, the annual fee will be automatically waived. Additionally, cardholders who pay their monthly statements more than the minimum repayment amount each month via PPS, Autopay, ATM transfer, phone banking or Personal Internet Banking can earn "Annual Fee Waiver Point" on a monthly basis. (Platinum Credit Card: 8,000 points, Titanium Credit Card/Gold Credit Card: 6,000 points, Classic Credit Card: 2,000 points)	Cardholders <u>will not receive any</u> <u>“Annual Fee Waiver Point”</u> . Bonus points will be automatically deducted to pay for the relevant credit card annual fee. The annual fee will be charged to your account if the bonus points are insufficient.

The amendments are not applicable to credit cards that have been granted an annual fee waiver.

Note: Please note that the above amendments shall be binding on you if you continue to use or retain your credit card(s) on or after the Effective Date. Please also note that the Bank will not be able to continue providing these credit card services to you if you do not accept the above amendments. For details, please visit our website (the Bank’s website > “Cards” > “Bonus Point Gift Redemption Scheme” > “Bonus Point Automatic Annual Fee Waiver”). If you have any queries, please contact our Credit Card Customer Service Hotline at (852) 2818 8236.