

Notice of Amendments to FTLife Credit Card

FTLife Insurance Company Limited ("FTLife") has recently announced that it will change its company name to Chow Tai Fook Life Insurance Company Limited ("CTF Life") in the third quarter of 2024. In light of this, the FTLife Credit Card will be rebranded as CTF Life Credit Card ("New Card") effective on 22nd July, 2024.

To ensure a smooth transition, we will issue a New Card to all existing customers by batches, starting from October 2024. You can continue to use your existing FTLife Credit Card ("Old Card") until you receive your new replacement card. Please find a summary of the New Card arrangements as below and note the impact (if any) on the services you are currently using:

Credit card account number	Same as your FTLife Credit Card
Annual fee	Perpetual annual fee waiver (unchanged)
Services and items that will be automatically transferred and remain unchanged with your New Card	<p>Including but not limited to the below services:</p> <ul style="list-style-type: none"> • Earn Bonus Points when settling FTLife/CTF Life Premium • Payment of credit card instalment plan (including: Merchant/ Card loan) • Credit limit • Over-the-limit arrangement • ATM facilities, BEA Online and BEA Mobile • e-statement service arrangement • Direct Debit Authorisation for credit card settlement • Octopus Automatic Add Value Service • Bonus Point balance and Bonus Points expiry date • Statement Date • Payment Due Date • Schedule of Fees & Charges and Cardholder Agreement
Services and items that will be automatically transferred but require card activation to become effective	<ul style="list-style-type: none"> • Direct Debit Authorisation of FTLife/CTF Life Insurance payment • Apple Pay/Google Pay
Services and items that require card activation and set-up with respective merchants	<p><u>For recurring payments or transactions linked with your Old Card, including but not limited to monthly subscription services and digital wallets, please contact the respective merchant to update your card expiry details as they will cease to be valid as soon as your Old Card expires.</u></p>

At the same time, please make sure your personal information with us is up to date in order to receive the latest news and notifications from BEA. You may update your personal information via BEA Online by following the steps illustrated here: https://www.hkbea.com/pdf/PI_CYBguide_EN.pdf.

Please note that the above amendments will be binding on you if you continue to use or retain your card(s) or maintain your card account(s) on or after the above effective date. If you disagree on the above amendments, please note that the Bank will not be able to continue providing these credit card services to you and inform the Bank for termination of services before the above effective date. If you have any queries, please call our Customer Services Hotline on 3608 6628.

In case of any inconsistency between the English and Chinese versions of this Notice of Amendments, the English version shall prevail.

To borrow or not to borrow? Borrow only if you can repay!