

18 February 2016

Dear Valued Customers,

Reinstatement of Cash Back Feature for MPower Credit Card-i

Further to our notice on 13 January 2016, we wish to inform that we will be reinstating the cash back feature for MPower Credit Card-i to 0.2% for local retail transactions with effect from 10 March 2016.

Accordingly, revisions have been made to the Cardholder Agreement (which is part of our Universal Terms & Conditions).