

For Cardmember from Hong Kong SAR

Hong Kong Annex – Terms and Conditions Addendum

This Addendum shall also apply to Hong Kong residents.

The following clause shall be added as paragraph 4 of Article 9 in the main body of the Terms of Use. In the event of any conflict or inconsistency between this Addendum and the Terms of Use, this Addendum shall prevail.

Article 9 Damage and disclaimer

4. Nothing in these Terms shall operate so as to limit or exclude the liability of JCBI for death or personal injury arising out of negligence, fraud or fraudulent misrepresentation, or for any other liability which cannot be excluded or limited by law.