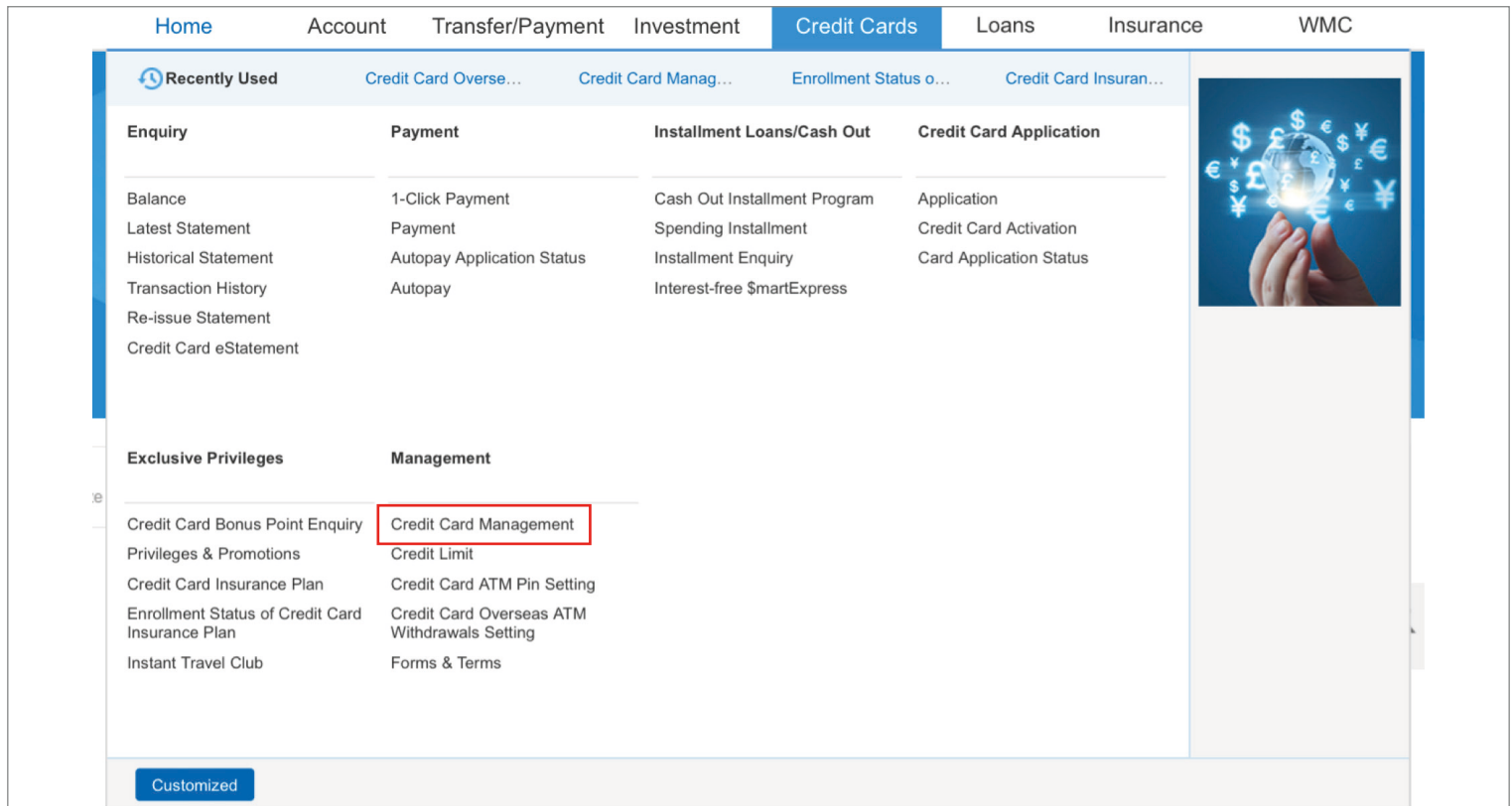


## Over-the-Limit Facility Guide

**Step 1** Select "Credit Card Management" under "Credit Cards" section from Online Banking

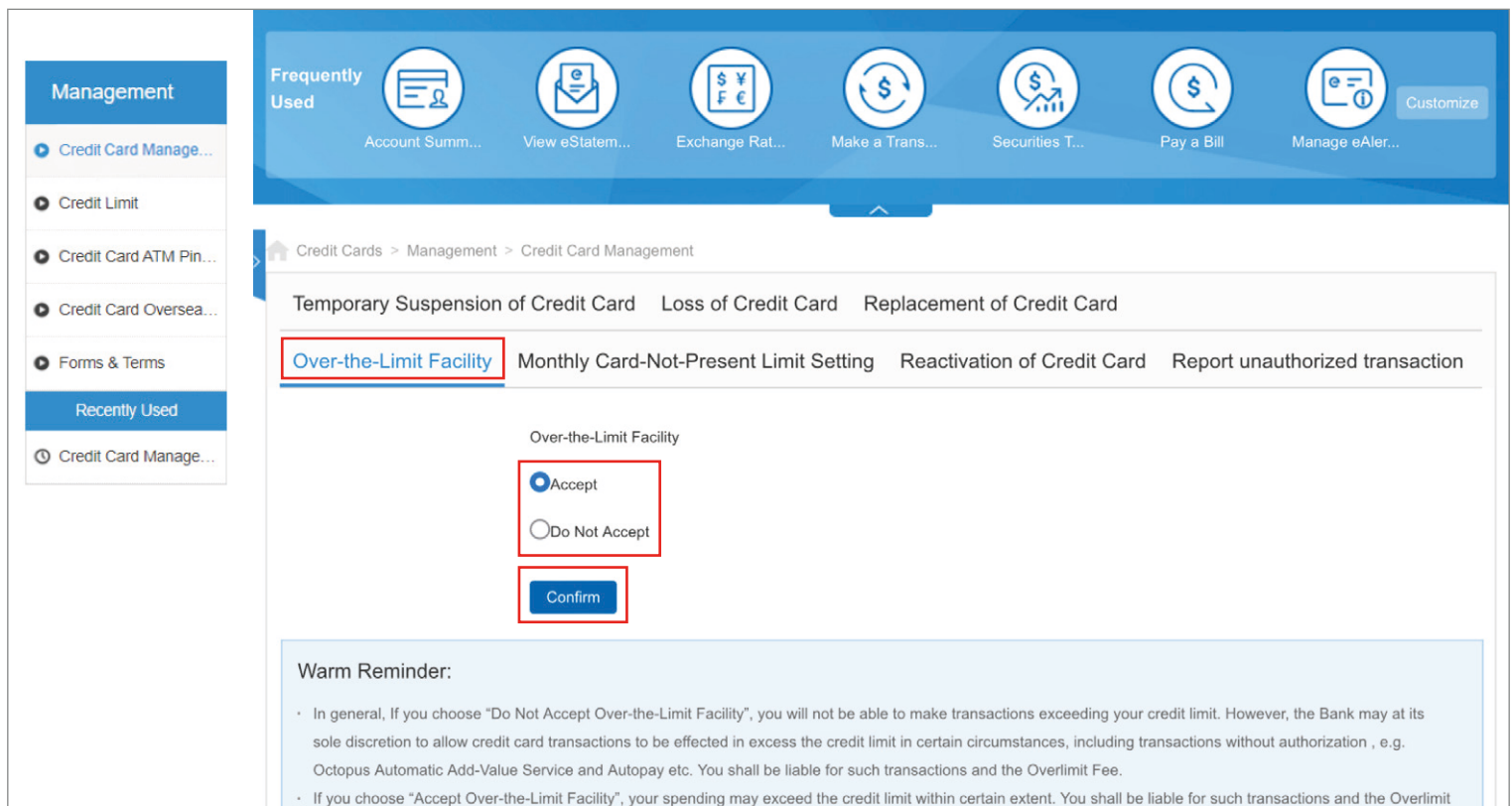


The screenshot shows the Online Banking interface with the 'Credit Cards' tab selected. The navigation menu includes Home, Account, Transfer/Payment, Investment, Credit Cards, Loans, Insurance, and WMC. The main content area is divided into several sections:

- Recently Used:** Credit Card Overseas..., Credit Card Manag..., Enrollment Status o..., Credit Card Insuran...
- Enquiry:** Balance, Latest Statement, Historical Statement, Transaction History, Re-issue Statement, Credit Card eStatement.
- Payment:** 1-Click Payment, Payment, Autopay Application Status, Autopay.
- Installment Loans/Cash Out:** Cash Out Installment Program, Spending Installment, Installment Enquiry, Interest-free SmartExpress.
- Credit Card Application:** Application, Credit Card Activation, Card Application Status.
- Exclusive Privileges:** Credit Card Bonus Point Enquiry, Privileges & Promotions, Credit Card Insurance Plan, Enrollment Status of Credit Card Insurance Plan, Instant Travel Club.
- Management:** Credit Card Management (highlighted with a red box), Credit Limit, Credit Card ATM Pin Setting, Credit Card Overseas ATM Withdrawals Setting, Forms & Terms.

A 'Customized' button is located at the bottom left of the main content area.

**Step 2** Click "Over-the-Limit Facility", select "Accept" or "Do Not Accept", then click "Confirm"



The screenshot shows the 'Credit Card Management' page. The 'Management' sidebar on the left includes links for Credit Card Management, Credit Limit, Credit Card ATM Pin Setting, Credit Card Overseas ATM Withdrawals Setting, Forms & Terms, and Recently Used. The main content area displays the 'Over-the-Limit Facility' option, which is highlighted with a red box. Below it, the 'Accept' radio button is selected and highlighted with a red box, along with the 'Confirm' button. The 'Do Not Accept' radio button is also visible. A 'Warm Reminder' section at the bottom provides important information:

**Warm Reminder:**

- In general, If you choose "Do Not Accept Over-the-Limit Facility", you will not be able to make transactions exceeding your credit limit. However, the Bank may at its sole discretion to allow credit card transactions to be effected in excess the credit limit in certain circumstances, including transactions without authorization, e.g. Octopus Automatic Add-Value Service and Autopay etc. You shall be liable for such transactions and the Overlimit Fee.
- If you choose "Accept Over-the-Limit Facility", your spending may exceed the credit limit within certain extent. You shall be liable for such transactions and the Overlimit


## Over-the-Limit Facility Guide

### Step 3 You have successfully set up the Over-the-Limit Facility

Credit Cards > Management > Credit Card Management

Temporary Suspension of Credit Card   Loss of Credit Card   Replacement of Credit Card

Over-the-Limit Facility   Monthly Card-Not-Present Limit Setting   Reactivation of Credit Card   Report unauthorized transaction



Your Instructions have been accepted.  
If you have any enquiries, please call CCB (Asia) Credit Card 24-Hour Customer Service Hotline at [317 95533](tel:31795533).

[Back](#)