信用卡產品資料概要

華僑銀行(香港)有限公司

信用卡
2025年6月

此乃信用卡產品。

此概要所提供的利息、費用及收費等資訊僅供參考，請參閱本行的持卡人協議及所有戶口及相關服務之條款及章則以了解詳情。

在申請此產品前，請閱讀並理解本概要中的資訊。提交申請時，您將被要求確認已閱讀並理解本概要的內容。

利率及利息支出	
零售消費利率[1]	當您開立信用卡帳戶時為年息**32%**，而本行會不時作出檢討。如您能在每月的到期付款當日或之前清繳全部款項，我們則不會收取利息。
現金透支利率[1]	當您開立信用卡帳戶時為年息**29%**，而本行會不時作出檢討。利息會按透支金額從交易日起按日計算，直至該金額全數清還為止。
零售購物的實際年利率[2]	當您開立信用卡帳戶時為**35.69%**，而本行會不時作出檢討。 **如您在每月到期日或之前付清全數的結欠金額，本行將不收取利息。**否則，將對(i)未付結欠金額從上期結單日起按日收取利息，直至該金額全數清還為止，以及(ii)每筆新交易金額(自上期結單日以來進行的交易)從該筆交易日起按日收取利息，直至該金額全數清還為止。
現金透支的實際年利率[2]	當您開立信用卡帳戶時為**35.32%**，而本行會不時作出檢討。現金透支金額將從交易日起按日收取利息，直至該金額全數清還為止。 在月結單顯示的現金透支交易之利息費用(如有)只包含截至結單日累計之利息，該利息費用或會於結單日後累計，並將顯示於下一期月結單內。閣下可聯絡本行，以了解如何於下一期結單日前清還全數利息費用。
拖欠款項的實際年利率	**35.69%(購物簽賬)**及**35.32%(現金透支)**，如果您未能於到期付款日或之前全數繳付結單上所顯示的最低付款額，於該結單以後之第二期結單日起，有關之利息將按上述之年利率計算。當您清繳所有尚欠之應付最低付款額後，利息將回復至正常的息率，並由下一次結單日起計算。
免息期	- 最長可達**54**天 - 免息期不適用於現金透支及結餘轉戶(如有)
最低付款額	所有利息、費用及收費(包括可能收取的年費)加上未付本金的**1%**(或我們訂定的更高比率)，再加上超逾信用額的金額(如有)及逾期金額(如有)，而最低收費為**HK$100**。惟最低付款額將不時根據我們慣常做法決定和指定。
費用	
年費		主卡	附屬卡 | 普通卡 **HK$300** **HK$150** 金卡 / 鈦金卡 **HK$600** **HK$300** World卡 / 白金卡 **HK$1,800** **HK$900** Infinite卡 **HK$6,800** **HK$3,400** VOYAGE卡 **HK$6,800** **HK$3,400** 新加坡銀行VOYAGE卡 **HK$3,400** **HK$3,400**
現金透支費用	手續費為每筆現金透支交易金額的**4%**(最低收費為**HK$100**)另加每筆交易收取**HK$20**作為行政費
外幣交易的有關費用	每筆以非港幣進行的信用卡交易，會徵收交易金額的**1.95%** (只限Visa及Mastercard)
以港幣支付外幣簽賬的有關費用	每筆以港幣支付外幣簽賬的交易於折算後的交易金額的**1%** (只限Visa及Mastercard) 註：您在外地消費時，有時候可選擇以港幣支付外幣簽賬。此選項屬海外商戶的直接安排，而非由信用卡發卡機構提供。您應於簽賬前向該商戶查詢有關匯率及手續費的詳情，因為以港幣支付外幣簽賬，所涉及的費用可能會較以外幣簽賬的手續費為高。 此費用非由發卡機構收取。
逾期付款收費[3]	**HK$350**或最低還款額，以較低者為準

費用	
超逾信用額手續費	每期月結單**HK$180**
退回付款收費	不適用
補發信用卡 / 卡面換卡費	VOYAGE卡/新加坡銀行VOYAGE卡：每張補發信用卡為**HK$700** 其他卡：每張補發信用卡為**HK$100**
索取銷售單據 / 結單副本	每份為**HK$50**
於櫃位繳付信用卡欠款	每筆交易為**HK$30**
提取賬戶結餘 – 以本票或銀行戶口轉賬方式	每次為**HK$100**
聘用代收欠款機構之費用[4]	最高為總結欠的**30%**或我們不時訂定的其他金額
郵寄月結單費用（不適用於公司卡及附屬卡）	每月每份月結單**HK$10** 註 – 下列客戶群可獲豁免收費： (1) 18歲以下人士或65歲或以上長者； (2) 領取綜合社會保障援助人士或領取政府傷殘津貼人士；及 (3) 本行不時指定之客戶，包括低收入人士(客戶須就此以本行全權絕對酌情指定的格式作出相關聲明)。 符合上述條件(2)及/或(3)之客戶須主動向本行申報及作出相關聲明及/或向本行提供證明文件以作出費用豁免申請。主卡持卡人本人須為獲豁免類別人士，其戶口方可獲豁免收費。

註： 1. 利率是以百分比顯示的基本利率，指借款金額在一年內所產生的利息。
2. 實際年利率是一個供參考之利率，以年化利率展出包括銀行產品的基本利率及其他費用與收費。 上述之實際年利率是採用香港銀行公會所載的有關指引計算至最接近的小數後兩個位。有關閣下的個人息率，請參閱隨新卡附上的通知書。
3. 倘閣下於到期付款當日仍未能繳付結單上的最低付款額，我們將從信用卡賬戶收取逾期付款收費。
4. 我們有權聘用外界代收欠款的機構，向閣下追討其到期而仍未繳付的款項。

我們保留以絕對酌情權按照華僑銀行持卡人協議更改或修改上述利息、費用及收費及/或訂明新項目。中英文本如有任何歧異之處，概以英文為準。

說明範例

假設 –

- 結欠 = $20,000
- 年利率 = 32%
- 沒有新增交易
- 沒有年費及其他費用
- 結單日期後第26日到期還款並假設於到期日或之前還款。

假設您的信用卡沒有額外收費，而每個月繳付…	您償還港幣20,000元的欠款約需…	及預計需繳付之總額為…
只支付最低還款額	20年8月	$68,269
HK$872	3年	$31,359 (節省金額=$36,910)

上述例子僅供參考，實際情況可能會根據客戶信用卡帳戶的具體情況而有所不同。

備註：如要計算適用於閣下特定情況的上述資訊，您可透過本行網站上的信用卡服務計算器：ocbc.com.hk > 零售銀行服務 > 零售銀行服務 > 卡服務 > 資料及通告 > 信用卡還款計算機。

此概要的中文版本僅供參考。如中文及英文版本有任何不一致，概以英文版本為準。

提提你：「借定唔借，還得到先好借！」

Key Facts Statement (KFS) for Credit Card

OCBC Bank (Hong Kong) Limited

Credit Card
June 2025

This product is a credit card.

This KFS provides you with indicative information about interest, fees and charges of this product but please refer to our Cardholder Agreement and Terms & Conditions for all Accounts and Related Services for details.

Please read and understand the information in this KFS before you apply for this product. You will be requested to confirm that you have read and understood the information in this KFS when submitting the application.

Interest Rates and Interest Charges

Interest Rate for Retail Purchase [1]	**32%** per annum when you open your account and it will be reviewed from time to time. We will not charge you interest if you pay your balance in full by the due date each month.
Interest Rate for Cash Advance [1]	**29%** per annum when you open your account and it will be reviewed from time to time. Interest will be charged on the amount of cash advance from the date of the transaction on a daily basis until payment in full.
Annualised Percentage Rate (APR) for Retail Purchase [2]	**35.69%** when you open your account and it will be reviewed from time to time. **We will not charge you interest if you pay your balance in full by the due date each month.** Otherwise, interest will be charged on (i) the unpaid balance from the date of the previous statement on a daily basis until payment in full and (ii) the amount of each new transaction (entered into since the previous statement date from the date) of that new transaction on a daily basis until payment in full.
APR for Cash Advance [2]	**35.32%** when you open your account and it will be reviewed from time to time. Interest be charged on the amount of cash advance from the date of the transaction on a daily basis until payment in full. Interest charge of cash advance transaction(s) (if any) shown in the statement only covers the interest accrued up to the statement date. The interest charge may be accrued after the statement date and will be indicated in the next statement. You may contact the Bank on how to fully settle the interest charge before the next statement date.
Delinquent APR	**35.69%** **(Retail Purchase)** and **35.32%** **(Cash Advance)** may be applied to your account if you fail to pay the Minimum Payment in full on or before the Payment Due Date as shown on a statement, starting from the date of the next second statement following such statement. After all outstanding Minimum Payment has been paid, interest rate will be reverted to its normal rate starting from the date of the next statement following such payment.
Interest Free Period	- Up to **54** days - No interest free period on cash advance and balance transfer (if any)
Minimum Payment	All interest and fees and charges including annual membership fees that may be charged, plus **1%** (or such higher percentage as we specify) of outstanding principal, plus the amount exceeds the credit limit (if any) and the overdue amount (if any), subject to a minimum charge of **HK$100**, provided always that the Minimum Payment shall be determined by us in accordance with our usual practice and specified by us from time to time.

Fees

Annual Membership Fee		**Principal**	**Supplementary**
	Classic Card	**HK$300**	**HK$150**
	Gold Card / Titanium Card	**HK$600**	**HK$300**
	World Card / Platinum Card	**HK$1,800**	**HK$900**
	Infinite Card	**HK$6,800**	**HK$3,400**
	VOYAGE Card	**HK$6,800**	**HK$3,400**
	BOS VOYAGE Card	**HK$3,400**	**HK$3,400**
Cash Advance Fee	A handling fee of **4%** of the cash advance amount (minimum charge **HK$100**) per transaction and an administration fee of **HK$20** per transaction		
Fees relating to Foreign Currency Transaction	**1.95%** of every transaction effected in a currency other than Hong Kong dollars (for Visa and Mastercard only)		
Fee relating to Settling Foreign Currency Transaction in Hong Kong Dollars	**1%** on the converted transaction amount for every foreign currency transaction settled in Hong Kong dollars (for Visa and Mastercard only) Notes: Customers may sometimes be offered the option to settle foreign currency transactions in Hong Kong dollars at the point of sale overseas. Such option is a direct arrangement offered by the overseas merchants and not the card issuer. In such cases, customers are reminded to ask the merchants for the foreign currency exchange rates and the percentage of handling fees to be applied before the transactions are entered into since settling foreign currency transactions in Hong Kong dollars may involve a cost higher than the foreign currency transaction handling fee. This fee is not charged by the card issuer.		

Fees	
Late Payment Fee [3]	**HK$350** or the amount of minimum payment, whichever is the lower
Over-the-limit Fee	**HK$180** per billing cycle
Returned Payment Fee	Not applicable
Card / Cardface Replacement Fee	VOYAGE Card/ BOS VOYAGE Card: **HK$700** per replacement card Other Cards: **HK$100** per replacement card
Request for Sales Draft / Statement Copy	**HK$50** per copy
Over-the-counter Payment	**HK$30** per transaction
Card Balance Withdrawal **- By Cashier Order or Bank Account Transfer**	**HK$100** each time
Debt Collection Agency Fee [4]	Up to **30%** of the total outstanding balance, or such other amount as we specify from time to time
Paper Statement Fee (Not applicate to corporate cards and supplementary cards)	**HK$10** per statement for each month Note – Exemptions will be applied to any of the following groups of customers: (1) Customers aged below 18/ senior citizens aged 65 or above; (2) Recipients of Comprehensive Social Security Assistance (CSSA)/ recipients of Government Disability Allowance; and (3) Designated customers of the Bank, including low-income earners (customers are required to make a declaration in the form to be designated by the Bank at the Bank's sole and absolute discretion). Eligible customers of groups (2) and/ or (3) are required to inform the Bank proactively in order to apply for exemption via self-declaration and/ or by providing supporting documents. The charge will be exempted only if the principal cardholder is eligible for the exemption.

Notes:
1. The interest rate is the basic interest rate shown as a percentage of the amount borrowed over a year.
2. The Annualized Percentage Rates (APR) is calculated in accordance with the relevant guidelines issued by the Hong Kong Association of Banks and is rounded up to the nearest 2 decimal places. Please refer to the card mailer for your personalized interest rate.
3. If you fail to pay the Minimum Payment as specified in the Statement by the Payment Due Date, a late payment fee will be debited to your Account.
4. We shall be entitled to employ outside debt collection agency and/or institution to collect any unpaid sum owed by you.

We reserve the rights at our absolute discretion to amend or change the above and/or prescribe new items of interest, charges and fees in accordance with the OCBC Cardholder Agreement. In case of discrepancies between the English and the Chinese versions, the English version shall prevail.

Illustrative example

Assumptions –
- Outstanding Balance = $20,000
- Interest Rate = 32% p.a.
- No new transaction
- No annual fee and other fees
- Repayments are due on the 26th day after the statement date, and it is assumed that repayments are made on or before the due date.

If you make no additional charges using this card and each month you pay...	You will pay off the outstanding balance of $20,000 in about...	and you will end up paying an estimated total of...
Only the Minimum payment	20 years and 8 months	HK$68,269
HK$872	3 years	HK$31,359 (Savings = HK$36,910)

The above example is for illustration only and may vary subject to the actual situation of customer's credit card account.

Remark: To calculate the above information applicable to your specific case, please use our online calculator accessible from our website: ocbc.com.hk > Personal Banking > Retail Banking > Card Services > Information and Notice > Credit Card Repayment Calculator.

The Chinese version of this KFS is for reference only. The English version will prevail if there is any inconsistency between the English and Chinese versions.

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