

費用 Fees	
扣賬卡年費 Annual Fee	HK\$200
補發扣賬卡/卡面換卡費 Card / Cardface Replacement Fee	每張補發卡為HK\$100 HK\$100 per replacement card
索取銷售單據/結單副本 Request for Sales Draft / Statement Copy	每份為HK\$50 HK\$50 per copy
手續費(扣賬戶口款項不足以繳付簽賬金額) Rejected Transaction Administration Fee	每次HK\$50 HK\$50 per transaction
外幣兌換服務費 Fees relating to Foreign Currency Transaction	每筆以港幣以外的其他貨幣進行的交易金額的1.95% 1.95% of every transaction effected in a currency other than Hong Kong dollars
以港幣支付外幣簽賬的有關費用 Fee relating to Settling Foreign Currency Transaction in Hong Kong Dollars	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) 1% on the converted transaction amount for every foreign currency transaction settled in Hong Kong dollars (for Visa and Mastercard only) <small>註：閣下在外地或經外國網站消費時，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，而非由我們提供。閣下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。 Notes： You may sometimes be offered the option to settle foreign currency transactions in Hong Kong dollars at the point of sale overseas or via foreign website. Such option is a direct arrangement offered by the overseas merchants and not us. In such cases, you 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.</small>
經銀通網絡越境提款附加收費 Additional fee for cross border cash withdrawal via JETCO Network	每次HK\$25 HK\$25 per transaction
經VISA網絡提款 ⁽¹⁾ Cash withdrawal via VISA Network ⁽¹⁾	VISA外幣手續費1.95% 1.95% exchange handling charge by VISA
跨行轉賬服務 Interbank transfer	每次HK\$10 HK\$10 per transaction

註 Notes:

(1) 透過VISA網絡提取現金，所提取之金額將根據當日VISA所訂之兌換率兌換為港幣，客戶可瀏覽VISA網頁www.visa.com查詢有關兌換率。

For transaction conducted via VISA Network, the transaction amount is converted into Hong Kong dollars at the daily exchange rate set by VISA at the time of the transaction. The exchange rate can be enquired at VISA's website www.visa.com.

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。

We reserve the rights at our absolute discretion to amend or change the above and/or prescribe new items of 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.