

Interest Rates and Interest Charges																						
Annualized Percentage Rate (APR) for Retail Purchase¹	19.06% - 31.99% 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 the unpaid balance of the previous statement outstanding on each day from the date of the previous statement on a daily basis until repayment in full.																					
APR for Cash Advance¹	21% - 35.32% 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 repayment 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	31.99% (Retail Purchase) and 35.32% (Cash Advance) it 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 on retail purchase - No interest free period on cash advance and balance transfer																					
Minimum Payment	All interest and fees and charges including without limitation 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	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th></th> <th style="text-align: center;"><u>Principal</u></th> <th style="text-align: center;"><u>Supplementary</u></th> </tr> </thead> <tbody> <tr> <td>Classic Card</td> <td style="text-align: center;">HK\$300</td> <td style="text-align: center;">HK\$150</td> </tr> <tr> <td>Gold Card / Titanium Card</td> <td style="text-align: center;">HK\$600</td> <td style="text-align: center;">HK\$300</td> </tr> <tr> <td>World Card / Platinum Card</td> <td style="text-align: center;">HK\$1,800</td> <td style="text-align: center;">HK\$900</td> </tr> <tr> <td>Infinite Card</td> <td style="text-align: center;">HK\$6,800</td> <td style="text-align: center;">HK\$3,400</td> </tr> <tr> <td>VOYAGE Card</td> <td style="text-align: center;">HK\$19,800 / HK\$6,800</td> <td style="text-align: center;">HK\$3,400</td> </tr> <tr> <td>BOS VOYAGE Card</td> <td style="text-align: center;">HK\$3,400</td> <td style="text-align: center;">HK\$3,400</td> </tr> </tbody> </table>		<u>Principal</u>	<u>Supplementary</u>	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\$19,800 / HK\$6,800	HK\$3,400	BOS VOYAGE Card	HK\$3,400	HK\$3,400
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Cash Advance Fee Transaction	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: 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.																					
Late Payment Fee²	HK\$350 or Minimum Payment of previous statement (whichever is lower)																					
Over-the-limit Fee	HK\$180 per statement period																					
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																					

Fees	
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 ³	Up to 30% of the total outstanding balance, or such other amount as we specify from time to time
Paper Statement Fee (Not applicable to corporate cards and supplementary cards)	<p>HK\$10 per statement for each month</p> <p>Note – Exemptions will be applied to any of the following groups of customers:</p> <p>(1) Customers aged below 18/ senior citizens aged 65 or above;</p> <p>(2) Recipients of Comprehensive Social Security Assistance (CSSA)/ recipients of Government Disability Allowance; and</p> <p>(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).</p> <p>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.</p>

Notes:

- The Annualized Percentage Rates (APRs) of interest are calculated in accordance with the Net Present Value method and assumptions set out in the relevant guidelines as referred to in the Code of Banking Practice and is rounded up to the nearest 2 decimal places. Please refer to the card mailer for your personalized interest rate.
- 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.
- 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 = 29% p.a.
- No new transaction
- No annual fee and other fees
- Repayments are made on or before the due date (due on the 26th day after the statement date)

The below table is based on the above assumptions for illustration only.

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
Minimum payment	20 years and 3 months	\$63,477
\$839	3 years	\$30,172 (Savings = \$33,305)

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