

信用卡收費附錄表
服務類別

服務類別	費用 / 收費(港幣)
1. 年費	主卡 附屬卡
- 普通卡	\$250 \$125
- 金卡 / 鈦金卡	\$550 \$275
- 白金卡	\$1,000 \$500
- Infinite 卡	\$6,800 \$3,400
2. 逾期付款收費	每次最低付款額的 5%(最低收費\$180, 最高收費\$250)
3. 現金透支手續費	每次現金透支額的 3%(最低收費\$65)
4. 現金透支行政費	每次\$20
5. VISA PLUS 服務手續費	每次\$25
6. 退票 / 退回自動轉賬	每項\$100
7. 超逾信用額收費	每次\$180
8. 失卡補發收費	每張\$100
9. 財務費用息率	
- 結餘轉戶 [^]	
Visa / MasterCard / 銀聯卡	年息 17.5% (年利率為 18.97%)
Better 卡 / Infinite 卡	年息 18.8% (年利率為 20.51%)
- 購物簽賬 [^]	
Visa / MasterCard / 銀聯卡	年息 30% (年利率為 34.49%)
Better 卡 / Infinite 卡	年息 18.8% (年利率為 20.51%)
- 現金透支 [^]	
Visa / MasterCard / 銀聯卡	年息 30% (年利率為 35.98%)
Better 卡 / Infinite 卡	年息 18.8% (年利率為 21.83%)
10. 索取銷售單據副本	每份\$50
11. 索取結單副本	每份\$40
12. 聘用收賬機構之費用	最高可達總結欠的 30%
13. 於櫃位繳付卡數	每次\$30
14. 提取賬戶結餘費用	每次\$75
- 以銀行本票或戶口轉賬	

[^] 有關閣下之個人息率, 請參閱隨新卡附上之通知書。
除另行通告外, 本附錄現正生效。所有費用及收費本行可隨時更改。

CREDIT CARD FEES & CHARGES SCHEDULE
Type of Service

Type of Service	Fees/Charges (HKD)
1. Credit Card Annual Fee	Principal Supplementary
- Classic Card	\$250 \$125
- Gold Card / Titanium Card	\$550 \$275
- Platinum Card	\$1,000 \$500
- Infinite Card	\$6,800 \$3,400
2. Late Payment Charge	5% on Minimum Payment Due per Time (Min. Charge: \$180, Max. Charge: \$250)
3. Cash Advance Handling Fee	3% on Cash Advance Amount per Time (Min. Charge: \$65)
4. Cash Advance Administration Fee	\$20 per Time
5. VISA PLUS Services Handling Fee	\$25 per Time
6. Returned Cheque / Rejected Autopay	\$100 per Item
7. Over Pre-Approval Credit Limit Charge	\$180 per Time
8. Lost Card Replacement Fee	\$100 per Card
9. Financial Charge Rate	
- Balance Transfer [^]	
Visa / MasterCard / China UnionPay Card	17.5% per annum (APR* 18.97%)
Better Card / Infinite Card	18.8% per annum (APR* 20.51%)
- Retail Purchase [^]	
Visa / MasterCard / China UnionPay Card	30% per annum (APR* 34.49%)
Better Card / Infinite Card	18.8% per annum (APR* 20.51%)
- Cash Advance [^]	
Visa / MasterCard / China UnionPay Card	30% per annum (APR* 35.98%)
Better Card / Infinite Card	18.8% per annum (APR* 21.83%)
10. Request for Sales Draft Copy	\$50 per Copy
11. Request for Statement Copy	\$40 per Copy
12. Debt Collection Agency Fee	Up to 30% of the Total Outstanding Balance
13. Over-the-counter Payment	\$30 per transaction
14. Card Balance Withdrawal	\$75 per Time
- By Cashier Order or Bank Account Transfer	

[^] Please refer to the card mailer for your personalizes interest rate.
* APR means Annualised Percentage Rate.
Unless otherwise noticed, this Schedule is currently in force.
All Fees and charges are subject to change by the Bank from time to time.