

信  
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表



C r e d i t C a r d  
C h a r g e s T a b l e

# 創興信用卡 收費表

(2007年3月1日起生效)

# Chong Hing Credit Card Charges Table

(Effective 1 March 2007)

項目	收費 (港幣)	Item	Charges (HK\$)
<b>1. 年費</b>		<b>1. Annual Fee</b>	
普通卡 (主卡)	每張 \$220	Standard Card	(Principal) \$220 per card
(附屬卡)	每張 \$110		(Supplementary) \$110 per card
金卡 (主卡)	每張 \$480	Gold Card	(Principal) \$480 per card
(附屬卡)	每張 \$240		(Supplementary) \$240 per card
白金卡 (主卡)	每張 \$800	Platinum Card	(Principal) \$800 per card
(附屬卡)	每張 \$400		(Supplementary) \$400 per card
<b>2. 財務費用</b>		<b>2. Finance Charges</b>	
<b>2.1 MAN / pearl 萬事達卡</b>		<b>2.1 MAN / pearl MasterCard</b>	
未繳購物簽賬利息	年息 19.8% (實際年利率: 21.7%)	Interest on unsettled Retail Purchase	19.8% per annum (Annualised percentage rate: 21.7%)
現金透支利息	年息 19.8% (實際年利率: 22.98%)	Interest on Cash Advance	19.8% per annum (Annualised percentage rate: 22.98%)
<b>2.2 其他創興信用卡</b>		<b>2.2 Other Chong Hing Credit Cards</b>	
未繳購物簽賬利息	年息 30% (實際年利率: VISA 及 萬事達卡 - 34.49%)	Interest on unsettled Retail Purchase	30% per annum (Annualised percentage rate: VISA & MasterCard - 34.49%)
現金透支利息	年息 30% (實際年利率: VISA - 36.79% 萬事達卡 - 35.89%)	Interest on Cash Advance	30% per annum (Annualised percentage rate: VISA - 36.79% MasterCard - 35.89%)
<b>3. 現金透支手續費</b>	透支額的 3% 及另加 \$20 (最低為 \$50)	<b>3. Cash Advance Fee</b>	3% on cash amount drawn plus \$20 (min. \$50)
<b>4. 退票 / 自動轉賬退回手續費</b>	每項 \$120	<b>4. Returned Cheque / Rejected Autopay Charge</b>	\$120 per item
<b>5. 遲繳費用</b>	最低還款額的 5% (最低為 \$100 及最高為 \$200)	<b>5. Late Payment Charge</b>	5% on Minimum Payment (min. \$100 & max. \$200)
<b>6. 補發新卡費用</b>	每張 \$50	<b>6. Replacement Card Fee</b>	\$50 per card
<b>7. 超逾信用限額費用</b>	每次 \$120	<b>7. Over Limit Charge</b>	\$120 per time
<b>8. 索取月結單副本費用</b>	每份 \$50	<b>8. Statement Copy Retrieval Fee</b>	\$50 per set
<b>9. 索取簽賬購物單據副本費用</b>	每張 \$50	<b>9. Sales Slip Retrieval Fee</b>	\$50 per copy
<b>10. 以本票提取信用卡結餘</b>	每張本票 \$50	<b>10. Credit Balance Withdrawal by Cashier's Order</b>	\$50 per cashier's order
<b>11. 以轉賬形式提取信用卡結餘 (只限至本行戶口)</b>	每次 \$40	<b>11. Credit Balance Withdrawal by Transfer (to Chong Hing Bank account only)</b>	\$40 per time
<b>12. 以 CHATS 滙入港元付款</b>	每次 \$10	<b>12. HK\$ CHATS Repayment Fee</b>	\$10 per time
<b>13. 在港以外簽賬 / 港元以外貨幣簽賬交易費用</b>	信用卡交易如涉及在港以外簽賬及 / 或用港元以外之貨幣進行交易, 本行 會先將有關交易款項兌換為港元, 然 後再從信用卡戶口扣除經兌換後之款 項。交易款項兌換率乃參考有關國際 信用卡組織所釐定的匯率, 加上本行 徵收的 0.5%, 連同其組織向本行收取 的交易費用 (如適用者) 計算。	<b>13. Transaction(s) outside Hong Kong / Non-Hong Kong Dollar Transaction Fee(s)</b>	For transactions processed outside Hong Kong and / or in currency other than Hong Kong dollar, the relevant transaction amounts will be debited to the credit card account after conversion into Hong Kong dollars, at a rate of exchange determined by reference to the exchange rate adopted by the relevant Card Associations plus 0.5% levied by the Bank and any transaction fee(s) charged by such providers to the Bank, if applicable.

注意: 創興銀行有限公司保留一切修訂上述收費之權利。

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Note: Chong Hing Bank Limited reserves the right to change the above charges.

Customer Services Hotline: 2161 8888

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