

信 用 卡 收 費 表  
C r e d i t C a r d C h a r g e s T a b l e

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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)

項目	收費 (港幣)
<b>1. 年費</b>	
普通卡 (主卡)	每張 \$220
(附屬卡)	每張 \$110
金卡 (主卡)	每張 \$480
(附屬卡)	每張 \$240
白金卡 (主卡)	每張 \$800
(附屬卡)	每張 \$400
<b>2. 財務費用</b>	
<b>2.1 MAN / :pearl 萬事達卡</b>	
未繳購物簽賬利息	年息 19.8% (實際年利率: 21.7%)
現金透支利息	年息 19.8% (實際年利率: 22.98%)
<b>2.2 其他創興信用卡</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%)
現金透支利息	年息 30% (實際年利率: VISA - 36.79% 萬事達卡 - 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>4. 退票 / 自動轉賬退回手續費</b>	每項 \$120
<b>5. 遲繳費用</b>	最低還款額的 5% (最低為 \$100 及最高為 \$200)
<b>6. 補發新卡費用</b>	每張 \$50
<b>7. 超逾信用限額費用</b>	每次 \$120
<b>8. 索取月結單副本費用</b>	每份 \$50
<b>9. 索取簽賬購物單據副本費用</b>	每張 \$50
<b>10. 以本票提取信用卡結餘</b>	每張本票 \$50
<b>11. 以轉帳形式提取信用卡結餘 (只限至本行戶口)</b>	每次 \$40
<b>12. 以 CHATS 滙入港元付款</b>	每次 \$10
<b>13. 在港以外簽賬 / 港元以外貨幣簽賬之交易費用</b>	

所有在港以外簽賬及 / 或港元以外貨幣簽賬之交易, 乃根據 VISA 及萬事達卡於處理該賬目當日所採用之滙率折算為港幣; 該滙率再加入本銀行所收取之服務費用, 詳細列明如下:

#### VISA 之交易:

- 所有在海外之外幣或港幣交易, 收費將為簽賬額之 1.5% (已包括 VISA 所收取簽賬額 1% 之費用)
- 所有在香港之外幣交易, 收費將為簽賬額之 0.5%

#### 萬事達卡之交易:

- 所有在海外之外幣交易, 收費將為簽賬額之 1.5% (已包括萬事達卡收取簽賬額 1% 之費用)
- 所有在海外之港幣交易, 收費將為簽賬額之 1.3% (已包括萬事達卡收取簽賬額 0.8% 之費用)
- 所有在香港之外幣交易, 收費將為簽賬額之 0.7% (已包括萬事達卡收取簽賬額 0.2% 之費用)

另該滙率是取自 VISA 及萬事達卡進行交易處理當日之滙率價格。交易處理日並不同簽賬當日, 因此滙率可能受市場浮動所影響。

注意: 創興銀行有限公司保留一切修訂上述收費之權利。

客戶服務熱線: 3768 8888

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# Chong Hing Credit Card Charges Table

(Effective 1 March 2007)

Item	Charges (HK\$)
<b>1. Annual Fee</b>	
Standard Card (Principal)	\$220 per card
(Supplementary)	\$110 per card
Gold Card (Principal)	\$480 per card
(Supplementary)	\$240 per card
Platinum Card (Principal)	\$800 per card
(Supplementary)	\$400 per card
<b>2. Finance Charges</b>	
<b>2.1 MAN / :pearl MasterCard</b>	
Interest on unsettled Retail Purchase	19.8% per annum (Annualised percentage rate: 21.7%)
Interest on Cash Advance	19.8% per annum (Annualised percentage rate: 22.98%)
<b>2.2 Other Chong Hing Credit Cards</b>	
Interest on unsettled Retail Purchase	30% per annum (Annualised percentage rate: VISA & MasterCard - 34.49%)
Interest on Cash Advance	30% per annum (Annualised percentage rate: VISA - 36.79% MasterCard - 35.89%)
<b>3. Cash Advance Fee</b>	3% on cash amount drawn plus \$20 (min. \$50)
<b>4. Returned Cheque / Rejected Autopay Charge</b>	\$120 per item
<b>5. Late Payment Charge</b>	5% on Minimum Payment (min. \$100 & max. \$200)
<b>6. Replacement Card Fee</b>	\$50 per card
<b>7. Over Limit Charge</b>	\$120 per time
<b>8. Statement Copy Retrieval Fee</b>	\$50 per set
<b>9. Sales Slip Retrieval Fee</b>	\$50 per copy
<b>10. Credit Balance Withdrawal by Cashier's Order</b>	\$50 per cashier's order
<b>11. Credit Balance Withdrawal by Transfer (to Chong Hing Bank account only)</b>	\$40 per time
<b>12. HK\$ CHATS Repayment Fee</b>	\$10 per time
<b>13. Transaction(s) outside Hong Kong / Non-Hong Kong Dollar Transaction Fee(s)</b>	

Amounts of those Transactions processed outside Hong Kong and / or in currencies other than Hong Kong dollars shall be converted into Hong Kong Dollars at the VISA / MasterCard exchange rate on the day the transaction is processed by VISA / MasterCard. Such exchange rate plus a service charge levied by the Bank are detailed as follows:

#### For a VISA transaction:

- 1.5% charge per transaction amount for Hong Kong dollar / non-Hong Kong dollar transactions made outside Hong Kong (inclusive of a fee charged by VISA at the rate of 1% on the transaction amount)
- 0.5% charge per transaction amount for non-Hong Kong dollar transactions made in Hong Kong

#### For a MasterCard transaction:

- 1.5% charge per transaction amount for non-Hong Kong dollar transactions made outside Hong Kong (inclusive of a fee charged by MasterCard at the rate of 1% on the transaction amount)
- 1.3% charge per transaction amount for Hong Kong dollar transactions made outside Hong Kong (inclusive of a fee charged by MasterCard at the rate of 0.8% on the transaction amount)
- 0.7% charge per transaction amount for non-Hong Kong dollar transactions made in Hong Kong (inclusive of a fee charged by MasterCard at the rate of 0.2% on the transaction amount)

The exchange rate is determined on the date that the transaction is processed by VISA / MasterCard, which may be different from the transaction date and therefore subject to market fluctuation.

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

Customer Services Hotline: 3768 8888

Website: www.chbank.com