

信 用 卡 收 費 表
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創興信用卡 收費表

(2009年7月1日起生效)

| 項目 | 收費 (港幣) |
|--|--|
| 1. 年費 | |
| 普通卡 (主卡) | 每張 \$220 |
| (附屬卡) | 每張 \$110 |
| 鈦金卡 / 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 |
| 2. 財務費用 | |
| 2.1 MAN / pearl 萬事達卡 (普通卡 / 鈦金卡 / 白金卡) 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%) |
| 2.2 其他創興信用卡 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%) |
| 3. 現金透支手續費 | 透支額的 3% 及另加 \$20 (最低為 \$55) |
| 4. 退票 / 自動轉賬退回手續費 | 每項 \$120 |
| 5. 遲繳費用 | 最低還款額的 5% (最低為 \$130 及最高為 \$200) |
| 6. 補發新卡費用 | 每張 \$100 |
| 7. 超逾信用限額費用 | 每次 \$150 |
| 8. 索取月結單副本費用 | 每份 \$50 |
| 9. 索取簽賬購物單據副本費用 | 每張 \$50 |
| 10. 以本票提取信用卡結餘 | 每張本票 \$50 |
| 11. 以轉賬形式提取信用卡結餘 (只限至本行戶口) | 每次 \$50 |
| 12. 以 CHATS 滙入港元付款 | 每次 \$10 |
| 13. 在港以外簽賬 / 港元以外貨幣簽賬之交易費用 | |

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匯率折算為港幣；該匯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)

另該匯率是取自 VISA 及萬事達卡進行交易處理當日之匯率價格。交易處理日並不同簽賬當日，因此匯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

網址：www.chbank.com

Chong Hing Credit Card Charges Table

(Effective 1 July 2009)

| Item | Charges (HK\$) |
|---|--|
| 1. Annual Fee | |
| Standard Card (Principal) | \$220 per card |
| (Supplementary) | \$110 per card |
| Titanium Card / Gold Card (Principal) | \$480 per card |
| (Supplementary) | \$240 per card |
| Platinum Card (Principal) | \$800 per card |
| (Supplementary) | \$400 per card |
| 2. Finance Charges | |
| 2.1 MAN / pearl MasterCard (Standard Card / Titanium Card / Platinum Card) 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%) |
| 2.2 Other Chong Hing Credit Cards 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%) |
| 3. Cash Advance Fee | 3% on cash amount drawn plus \$20 (min. \$55) |
| 4. Returned Cheque / Rejected Autopay Charge | \$120 per item |
| 5. Late Payment Charge | 5% on Minimum Payment (min. \$130 & max. \$200) |
| 6. Replacement Card Fee | \$100 per card |
| 7. Over Limit Charge | \$150 per time |
| 8. Statement Copy Retrieval Fee | \$50 per set |
| 9. Sales Slip Retrieval Fee | \$50 per copy |
| 10. Credit Balance Withdrawal by Cashier's Order | \$50 per cashier's order |
| 11. Credit Balance Withdrawal by Transfer (to Chong Hing Bank account only) | \$50 per time |
| 12. HK\$ CHATS Repayment Fee | \$10 per time |
| 13. Transaction(s) outside Hong Kong / Non-Hong Kong Dollar Transaction Fee(s) | |

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