

親愛的客戶：

有關創興信用卡/創興銀聯雙幣信用卡服務費用修訂通知

由 2022 年 12 月 30 日 (「生效日期」) 起，創興銀行有限公司 (「本行」) 將修訂以下服務項目的收費，其他項目的收費則維持不變。

項目	修訂內容	
財務費用	創興信用卡 (VISA 卡及萬事達卡 [#])	創興銀聯雙幣信用卡 (公司卡)
未繳購物簽賬利息	年息 32.16% (實際年利率*：35.90%)	港幣卡賬戶 / 人民幣卡賬戶：年息 32.16% (實際年利率*：35.90%)
現金透支利息	年息 29.52% (實際年利率*：35.97%)	港幣卡賬戶 / 人民幣卡賬戶：年息 29.52% (實際年利率*：35.97%)

萬事達欽金卡及萬事達白金卡除外。

* 實際年利率依據銀行營運守則的指引計算。實際年利率是一個參考利率，以年化利率展示有關產品的費用與收費。

閣下若於上述生效日期或以後繼續使用本行之信用卡服務，上述「創興信用卡/創興銀聯雙幣信用卡服務費用」之修訂即對閣下具有約束力。倘若上述服務收費的修訂不獲閣下接納，本行可能無法繼續為閣下提供服務。

如對上述修訂有任何查詢，請與本行任何分行聯絡或致電24小時客戶服務熱線 (852) 3768 6888。

創興銀行有限公司 謹啟

2022年10月31日

如本通知的中、英文版本有任何歧異，概以英文版本為準。

創興信用卡收費表

Chong Hing Credit Card Charges Table

(2022年1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 萬事達卡（鈦金卡 / 白金卡）	
未繳購物簽賬利息	年息 22.8% （實際年利率： 24.58% ）
現金透支利息	年息 22.8% （實際年利率： 27.03% ）
2.2 其他創興信用卡	
未繳購物簽賬利息	年息 33% （實際年利率： VISA 及萬事達卡 - 36.96% ）
現金透支利息	年息 33% （實際年利率： VISA 及萬事達卡 - 40.81% ）
3. 現金透支手續費	透支額的 4% 及另加 \$20 （最低為 \$100）
4. 退票 / 自動轉賬退回手續費	豁免
5. 遲繳費用	\$250 或最低還款額，以較低者為準
6. 補發新卡費用	每張 \$100
7. 超逾信用限額費用	每期月結單 \$200

項目	收費（港幣）
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 \$70
10. 以本票提取信用卡結餘	每張本票 \$75
11. 以轉賬形式提取信用卡結餘 （只限轉賬至本行戶口）	每次 \$75
12. 在港以外簽賬 / 港元以外貨幣簽賬之交易費用	
所有外幣交易（包括境外及本地之交易）/ 跨境港幣交易（包括於境外以港幣交易或於非香港結算之商戶以港幣交易，如網上商戶交易）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（如適用）；該滙率再加入本銀行所收取之服務費用，詳細列明如下：	
外幣交易手續費：	
— 在香港及境外之外幣交易，收費將為簽賬額之 1.95%（如為境外簽賬，該收費已包括 VISA / 萬事達卡所收取簽賬額 1% 之費用）	
以港幣支付外幣簽賬的有關費用：	
客戶在外地消費時，有時候可選擇以港幣支付外幣簽賬。此選項屬海外商戶的直接安排，而非由信用卡發卡機構提供。客戶應於簽賬前向該商戶查詢有關滙率及手續費的詳情，因為以港幣支付外幣簽賬，所涉及的費用可能會較以外幣簽賬的手續費為高。	
— 在境外之港幣交易（包括於非香港結算之商戶以港幣交易，如網上商戶交易），收費將為簽賬額之 1.95%（已包括 VISA / 萬事達卡所收取簽賬額 1% 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。	
13. 經櫃檯付款手續費	每張卡之每次交易 \$30

忠告：借定唔借？還得到先好借！

註： 1. 創興銀行有限公司保留一切修訂上述收費之權利。
2. 須受創興信用卡持卡人合約之條款及細則約束。

客戶服務熱線 3768 8888
Customer Services Hotline

網 址
Website **www.chbank.com**

越秀集團成員
A Member of Yuexiu Group

31 October 2022

Dear Customer,

**Notice of Amendments on Credit Card Service Charges for
Chong Hing Credit Cards/Chong Hing UnionPay Dual Currency Credit Card**

With effect from 30 December 2022 (the “Effective Date”), the following service charges of Chong Hing Bank Limited (the “Bank”) will be revised, while the charges of other items will remain unchanged.

Item	Revised Details	
Finance Charges	Chong Hing Credit Cards (VISA Card and Mastercard [#])	Chong Hing UnionPay Dual Currency Credit Card (Corporate Card)
Interest on Unsettled Retail Purchase	32.16% per annum (Annualised percentage rate*: 35.90%)	HKD Card Account/CNY Card Account: 32.16% per annum (Annualised percentage rate*: 35.90%)
Interest on Cash Advance	29.52% per annum (Annualised percentage rate*: 35.97%)	HKD Card Account/CNY Card Account: 29.52% per annum (Annualised percentage rate*: 35.97%)

[#] Excludes Titanium Mastercard and Platinum Mastercard.

^{*} The APR is calculated based on the requirement of the Code of Banking Practice. APR is a reference rate which expresses the fees and charges of respective product as an annualised rate.

Please note that the above “Chong Hing Credit Cards/Chong Hing UnionPay Dual Currency Credit Card Service Charges” amendments shall be binding on you if you continue to use the Bank’s credit card services on or after the aforesaid Effective Date. If you do not accept the above amendments, the Bank may not be able to continue to provide services to you.

For enquiries on the above amendments, please contact any branch of the Bank or call the Bank’s 24-Hour Customer Services Hotline at (852) 3768 6888.

Yours faithfully,

Chong Hing Bank Limited

In case of any inconsistencies between the English and Chinese versions of this Notice, the English version shall prevail.

創興信用卡收費表

Chong Hing Credit Card Charges Table

(Effective 1 January 2022)

Items	Charges (HK\$)
1. Annual Fee	
Standard Card (Principal)	\$220 per card
(Supplementary)	\$110 per card
Titanium Card / (Principal)	\$480 per card
Gold Card (Supplementary)	\$240 per card
Platinum Card (Principal)	\$800 per card
(Supplementary)	\$400 per card
2. Finance Charges	
2.1 Mastercard (Titanium Card / Platinum Card)	
Interest on unsettled Retail Purchase	22.8% per annum (Annualised percentage rate: 24.58%)
Interest on Cash Advance	22.8% per annum (Annualised percentage rate: 27.03%)
2.2 Other Chong Hing Credit Cards	
Interest on unsettled Retail Purchase	33% per annum (Annualised percentage rate: VISA & Mastercard - 36.96%)
Interest on Cash Advance	33% per annum (Annualised percentage rate: VISA & Mastercard - 40.81%)
3. Cash Advance Fee	4% on cash amount drawn plus \$20 (min. \$100)
4. Returned Cheque / Rejected Autopay Charge	Waived
5. Late Payment Charge	\$250 or the amount of minimum payment, whichever is lower
6. Replacement Card Fee	\$100 per card
7. Over Limit Charge	\$200 per billing cycle
8. Statement Copy Retrieval Fee	\$50 per set
9. Sales Slip Retrieval Fee	\$70 per copy
10. Credit Balance Withdrawal by Cashier's Order	\$75 per cashier's order
11. Credit Balance Withdrawal by Transfer (Transfer to Chong Hing Bank account only)	\$75 per time
12. Transaction(s) outside Hong Kong / Non-Hong Kong Dollar	

Transaction Fee(s)

For all Foreign Currency transactions (including transactions made outside Hong Kong and in Hong Kong) / cross-border transactions in Hong Kong Currency (including transactions made outside Hong Kong in Hong Kong Currency or transactions in Hong Kong Currency at any merchant that transactions are not settled in Hong Kong, e.g. internet merchant transactions), shall be converted into Hong Kong Currency at the VISA / Mastercard exchange rate on the day the transaction is processed by VISA / Mastercard (if applicable). Such exchange rate plus a service charge levied by the Bank are detailed as follows:

Fees relating to Foreign Currency Transaction :

- 1.95% charge per transaction amount for Foreign Currency transactions made in Hong Kong and outside Hong Kong (inclusive of a fee charged by VISA / Mastercard at the rate of 1% on the transaction amount if the transaction is made outside Hong Kong)

Fee relating to Settling Foreign Currency Transaction in Hong Kong Dollars :

Customers may sometimes be offered the option to settle foreign currency transactions in Hong Kong dollars at the point of sale overseas. Such option is a direct arrangement offered by the overseas merchants and not the card issuer. In such cases, customers 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.

- 1.95% charge per transaction amount for Hong Kong Currency transactions made outside Hong Kong (including transactions in Hong Kong Currency at any merchant that transactions are not settled in Hong Kong, e.g. internet merchant transactions) (inclusive of a fee charged by VISA / Mastercard at the rate of 1% 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.

- 13. Over-the-counter Payment Handling Fee** \$30 for each transaction per card

Reminder : To borrow or not to borrow?
Borrow only if you can repay!

Remarks: 1. Chong Hing Bank Limited reserves the right to change the above charges.
2. Governed by the terms and conditions of Chong Hing Credit Card Cardholder Agreement

創興銀聯雙幣信用卡收費表

Chong Hing UnionPay Dual
Currency Credit Card Charges Table

(2022年1月1日起生效)

項目	收費
1. 年費 金卡 (主卡) (附屬卡) 鑽石卡 (主卡) (附屬卡)	每張港幣480元 每張港幣240元 每張港幣1,500元 每張港幣750元
2. 財務費用 未繳購物簽賬利息 現金透支利息	個人卡 港幣卡賬戶 / 人民幣卡賬戶： 年息22.8% (實際年利率：24.58%) 公司卡 港幣卡賬戶 / 人民幣卡賬戶： 年息33% (實際年利率：36.96%) 個人卡 港幣卡賬戶 / 人民幣卡賬戶： 年息22.8% (實際年利率：27.03%) 公司卡 港幣卡賬戶 / 人民幣卡賬戶： 年息33% (實際年利率：40.81%)
3. 現金透支手續費	港幣卡賬戶： 透支額4%及另加港幣20元 (最低為港幣100元) 人民幣卡賬戶： 透支額4%及另加人民幣20元 (最低為人民幣100元)
4. 退票 / 自動轉賬退回手續費	豁免
5. 遲繳費用	港幣卡賬戶： 港幣250元或最低還款額，以較低者為準 人民幣卡賬戶： 人民幣250元或最低還款額，以較低者為準
6. 補發新卡費用	每張港幣100元
7. 超逾信用限額費用	港幣卡賬戶： 每期月結單港幣200元 人民幣卡賬戶： 每期月結單人民幣200元
8. 索取月結單副本費用	每份港幣50元



創興銀行有限公司
Chong Hing Bank Limited

項目	收費
9. 索取簽賬購物單據副本費用	每張港幣70元
10. 以本票提取信用卡結餘 (只適用於港幣卡賬戶)	每張本票港幣75元
11. 以轉賬形式提取信用卡結餘 (只限轉賬至本行賬戶)	港幣卡賬戶： 每次港幣75元 人民幣卡賬戶： 每次人民幣75元
12. 外幣交易手續費	不適用
13. 以港幣支付外幣簽賬的有關費用	不適用 客戶在外地消費時，有時候可選擇以港幣支付外幣簽賬。此選項屬海外商戶的直接安排，而非由信用卡發卡機構提供。客戶應於簽賬前向該商戶查詢有關匯率及手續費的詳情，因為以港幣支付外幣簽賬，所涉及的費用可能會較以外幣簽賬的手續費為高。
14. 經櫃檯付款手續費	每張卡之每次交易港幣30元

忠告：借定唔借？還得到先好借！

註：• 須受創興銀聯雙幣信用卡持卡人合約之條款及細則約束。
• 創興銀行有限公司保留一切修訂上述收費之權利。

創興銀聯雙幣信用卡收費表

*Chong Hing UnionPay Dual
Currency Credit Card Charges Table*

(Effective 1 January 2022)

<u>Items</u>	<u>Charges</u>
1. Annual Fee Gold Card (Principal) (Supplementary) Diamond Card (Principal) (Supplementary)	HKD480 per card HKD240 per card HKD1,500 per card HKD750 per card
2. Finance Charges Interest on unsettled Retail Purchase Interest on Cash Advance	<u>Personal Card</u> HKD Card Account / CNY Card Account 22.8% per annum (Annualised percentage rate: 24.58%) <u>Corporate Card</u> HKD Card Account / CNY Card Account 33% per annum (Annualised percentage rate: 36.96%) <u>Personal Card</u> HKD Card Account / CNY Card Account 22.8% per annum (Annualised percentage rate: 27.03%) <u>Corporate Card</u> HKD Card Account / CNY Card Account 33% per annum (Annualised percentage rate: 40.81%)
3. Cash Advance Fee	HKD Card Account: 4% on cash amount drawn plus HKD20 (min. HKD100) CNY Card Account: 4% on cash amount drawn plus CNY20 (min. CNY100)
4. Returned Cheque / Rejected Autopay Charge	Waived
5. Late Payment Charge	HKD Card Account: HKD250 or the amount of Minimum Payment, whichever is lower CNY Card Account: CNY250 or the amount of Minimum Payment, whichever is lower
6. Replacement Card Fee	HKD100 per card
7. Over Limit Charge	HKD Card Account: HKD200 per billing cycle CNY Card Account: CNY200 per billing cycle
8. Statement Copy Retrieval Fee	HKD50 per set

<u>Items</u>	<u>Charges</u>
9. Sales Slip Retrieval Fee	HKD70 per copy
10. Credit Balance Withdrawal by Cashier's Order (Applicable to HKD Card Account only)	HKD75 per Cashier's Order
11. Credit Balance Withdrawal by Transfer (Transfer to Chong Hing Bank account only)	HKD Card Account: HKD75 per time CNY Card Account: CNY75 per time
12. Fees relating to Foreign Currency Transaction	Not applicable
13. Fee relating to Settling Foreign Currency Transaction in Hong Kong Dollars	Not applicable Customers may sometimes be offered the option to settle foreign currency transactions in Hong Kong dollars at the point of sale overseas. Such option is a direct arrangement offered by the overseas merchants and not the card issuer. In such cases, customers 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.
14. Over-the-counter Payment Handling Fee	HKD30 for each transaction per card

Reminder : To borrow or not to borrow?
Borrow only if you can repay!

Remarks: • Governed by the terms and conditions of Chong Hing UnionPay Dual Currency Credit Card Cardholder Agreement.
• Chong Hing Bank Limited reserves the right to change the above charges.

客戶服務熱線 **3768 8888**
Customer Services Hotline

網址 **www.chbank.com**
Website

越秀集團成員
A Member of Yuexiu Group