

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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創興銀行有限公司
Chong Hing Bank Limited

創興信用卡 收費表 (2010 年 10 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 \$150 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 1.75% (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 0.75%

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 1.75% (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 1.55% (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 0.95% (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。交易處理日並不等同簽賬當日，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

網址：www.chbank.com

Chong Hing Credit Card Charges Table (Effective 1 October 2010)

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. \$150 & 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：

- 1.75% 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)
- 0.75% charge per transaction amount for non-Hong Kong dollar transactions made in Hong Kong

For a MasterCard transaction：

- 1.75% 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)
- 1.55% 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)
- 0.95% 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.

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