

創興銀聯雙幣信用卡收費表

*Chong Hing UnionPay Dual
Currency Credit Card Charges Table*

創興銀聯雙幣

信用卡收費表

**Chong Hing UnionPay
Dual Currency Credit Card
Charges Table**

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

網址 **www.chbank.com**
Website

 **創興銀行**有限公司
Chong Hing Bank Limited

創興銀聯雙幣信用卡收費表
(2010年12月1日起生效)

Chong Hing UnionPay Dual Currency Credit Card Charges Table
(Effective 1 December 2010)

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	港幣卡賬戶 / 人民幣卡賬戶: 年息 19.8% (實際年利率: 21.7%) 港幣卡賬戶: 年息 19.8% (實際年利率: 22.98%) 人民幣卡賬戶: 年息 19.8% (實際年利率: 23.41%)
3. 現金透支手續費	港幣卡賬戶: 透支額3%及另加港幣20元 (最低為港幣55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55元)
4. 退票 / 自動轉賬退回手續費	港幣卡賬戶: 每項港幣120元 人民幣卡賬戶: 每項人民幣120元
5. 遲繳費用	港幣卡賬戶: 最低還款額的5% (最低為港幣150元及最高為港幣200元) 人民幣卡賬戶: 最低還款額的5% (最低為人民幣150元及最高為人民幣200元)
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: 每次港幣150元 人民幣卡賬戶: 每次人民幣150元
8. 索取月結單副本費用	每份港幣50元
9. 索取簽賬購物單據副本費用	每張港幣50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50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50元 人民幣卡賬戶: 每次人民幣50元
12. 以 CHATS 匯入港元付款	每次港幣10元

Items	Charges
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	HKD Card Account / RMB Card Account: 19.8% per annum (Annualised percentage rate: 21.7%) HKD Card Account: 19.8% per annum (Annualised percentage rate: 22.98%) RMB Card Account: 19.8% per annum (Annualised percentage rate: 23.41%)
3. Cash Advance Fee	HKD Card Account: 3% on cash amount drawn plus HKD20 (min. HKD55) RMB Card Account: 4% on cash amount drawn plus RMB20 (min. RMB55)
4. Returned Cheque / Rejected Autopay Charge	HKD Card Account: HKD120 per item RMB Card Account: RMB120 per item
5. Late Payment Charge	HKD Card Account: 5% on Minimum Payment (min. HKD150 & max. HKD200) RMB Card Account: 5% on Minimum Payment (min. RMB150 & max. RMB200)
6. Replacement Card Fee	HKD100 per card
7. Over Limit Charge	HKD Card Account: HKD150 per time RMB Card Account: RMB150 per time
8. Statement Copy Retrieval Fee	HKD50 per set
9. Sales Slip Retrieval Fee	HKD50 per copy
10. Credit Balance Withdrawal by Cashier's Order (Applicable to HKD Card Account only)	HKD50 per Cashier's Order
11. Credit Balance Withdrawal by Transfer (Transfer to Chong Hing Bank account only)	HKD Card Account: HKD50 per time RMB Card Account: RMB50 per time
12. HKD CHATS Repayment Fee	HKD10 per time

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。

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.