

# 創興信用卡收費表

Chong Hing Credit Card Charges Table

(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	每個月結單 \$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



創興銀行有限公司  
Chong Hing Bank Limited

## 項目

## 收費 (港幣)

- |                                 |           |
|---------------------------------|-----------|
| 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<br>(只限轉賬至本行戶口) | 每次 \$50   |
| 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匯率折算為港幣 (如適用); 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:

- 在境外之外幣或港幣交易 (包括於非香港結算之商戶以外幣或港幣交易, 如網上商戶交易), 收費將為簽賬額之 1.75% (已包括 VISA 所收取簽賬額 1% 之費用)
- 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:

- 在境外之外幣交易 (包括於非香港結算之商戶以外幣交易, 如網上商戶交易), 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)
- 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 1.55% (已包括萬事達卡收取簽賬額 0.8% 之費用)
- 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。

- 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。

# Chong Hing Credit Card Charges Table

(Effective 1 October 2010)

<u>Items</u>	<u>Charges (HK\$)</u>
<b>1. Annual Fee</b>	
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
<b>2. Finance Charges</b>	
<b>2.1 MAN / :pearl MasterCard</b>	
(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%)
<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. \$55)
<b>4. Returned Cheque / Rejected Autopay Charge</b>	\$120 per item
<b>5. Late Payment Charge</b>	5% on Minimum Payment (min. \$150 & max. \$200)
<b>6. Replacement Card Fee</b>	\$100 per card
<b>7. Over Limit Charge</b>	\$150 per billing cycle
<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

## Items

## Charges (HK\$)

11. **Credit Balance Withdrawal by Transfer** \$50 per time  
**(Transfer to Chong Hing Bank account only)**

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 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:

For a VISA transaction :

- 1.75% charge per transaction amount for Hong Kong Currency / Foreign Currency transactions made outside Hong Kong (including transactions in Foreign Currency or Hong Kong Currency at any merchant that transactions are not settled in Hong Kong, e.g. internet transactions) (inclusive of a fee charged by VISA at the rate of 1% on the transaction amount)
- 0.75% charge per transaction amount for Foreign Currency transactions made in Hong Kong

For a MasterCard transaction :

- 1.75% charge per transaction amount for Foreign Currency transactions made outside Hong Kong (including transactions in Foreign Currency at any merchant that transactions are not settled in Hong Kong, e.g. internet transactions) (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 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 transactions) (inclusive of a fee charged by MasterCard at the rate of 0.8% on the transaction amount)
- 0.95% charge per transaction amount for Foreign Currency 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.

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.

Customer Services Hotline : 3768 8888 Website : [www.chbank.com](http://www.chbank.com)