

創興信用卡申請表格 CHONG HING CREDIT CARD APPLICATION FORM

迎新禮品選擇 WELCOME GIFT SELECTION

(I) 本人欲申請「雙卡行」計劃 - 1張創興銀聯雙幣信用卡及1張「其他創興信用卡」
I wish to apply for "Dual Card Program" - ONE Chong Hing UnionPay Dual Currency Credit Card and ONE "Other Chong Hing Credit Card"

- 以HK\$50 x 6個月信用卡分期價換購JNC X 德國SCHOTT玻璃燒
To redeem JNC x German SCHOTT Glass Grill at HK\$50 x 6 months credit card installment (DC: 14010 ; VM; 14011)
- 以優惠價HK\$300換購JNC X 德國SCHOTT玻璃燒
To redeem JNC x German SCHOTT Glass Grill at a special price of HK\$300 (DC: 14012 ; VM; 14013)
- Casablanca Mr. Men & Little Miss床品套裝 (4呎半雙人)
Casablanca Mr. Men & Little Miss Bedding Set (4.5 ft. Twin Set) (DC: 14014 ; VM; 14015)
- HK\$350百佳超級市場禮券
HK\$350 Park'n Shop Cash Coupons (DC: 14016 ; VM; 14017)

如閣下申請兩張主卡而沒有註明迎新禮品選擇，本行將以「HK\$350百佳超級市場禮券」作為閣下之迎新禮品。
"HK\$350 Park'n Shop Cash Coupons" will be selected as your welcome gift if you applied for two principal cards and there is no specification of welcome gift.

(II) 只申請1張創興銀聯雙幣信用卡
Only apply for one Chong Hing UnionPay Dual Currency Credit Card

- HK\$200百佳超級市場禮券 HK\$200 Park'n Shop Cash Coupons (DC: 14018)

(III) 只申請1張「其他創興信用卡」
Only apply for one "Other Chong Hing Credit Card"

- HK\$150百佳超級市場禮券 HK\$150 Park'n Shop Cash Coupons (VM: 14019)

以上之主卡客戶迎新禮品只適用於過去12個月內未曾持有任何創興信用卡(包括聯營卡)之客戶。
Above mentioned welcome gifts for principal cardholders are only applicable to applicants not holding any personal credit card issued by Chong Hing Bank (including co-branded cards) currently or in the past 12 months.

有關迎新禮品之索取要求，請參閱宣傳單張之條款及細則。

For the spending requirement, please refer to the Terms and Conditions stated in the promotional leaflet.

創興信用卡類別 CHONG HING CREDIT CARD TYPE

請選擇信用卡類別。Please select card type.

如閣下於「迎新禮品」部份以(I)為選擇，其中一張必須為創興銀聯雙幣信用卡。
If you have selected part (I) in the "Welcome Gift" section, the Chong Hing UnionPay Dual Currency Credit Card must be chosen.

創興銀聯雙幣信用卡 (請選擇其中一款) Chong Hing UnionPay Dual Currency Credit Card (Please select one only)

- 銀聯雙幣鑽石卡 UnionPay Dual Currency Diamond Card (628QD1) 銀聯雙幣金卡 UnionPay Dual Currency Gold Card (638QG1)

「其他創興信用卡」(請選擇其中一款) "Other Chong Hing Credit Card" (Please select one only)

- VISA白金卡 VISA Platinum (188PV1) VISA卡 VISA Card (068VZ1)
- MAN白金卡 MAN Platinum (456PS1) MAN鈦金卡 MAN TITANIUM (367TT1) 萬事達卡 MasterCard (318MZ1)

創興銀聯雙幣信用卡：全卡年薪不少於港幣四萬八千元；鑽石卡年薪不少於港幣十五萬元。
Chong Hing UnionPay Dual Currency Credit Card: Minimum income requirement for Gold Cards and Diamond Cards are HK\$48,000 p.a. and HK\$150,000 p.a. respectively.

「其他創興信用卡」：普通卡年薪不少於港幣五萬元；鈦金卡年薪不少於港幣十二萬元；白金卡年薪不少於港幣二十五萬元。

"Other Chong Hing Credit Card": Minimum income required HK\$50,000 p.a. for Classic Cards, HK\$120,000 p.a. for Platinum Cards, HK\$250,000 p.a. for Platinum Cards.

若申請人並未選擇任何信用卡類別或所選之信用卡類別不獲批准，創興銀行有權根據申請人之入息或資產淨值給予申請人合適之信用卡類別。
If card type is not specified or selected card type is not approved, Chong Hing Bank may offer appropriate card type according to applicant's income or net worth.

簽賬獎賞計劃 REWARD SCHEME

- 「分分有禮」獎賞計劃 "Point-to-Gift" Redemption Program (0)

拒絕接受超逾信用限額授信安排 OPT-OUT FROM THE OVER-THE-LIMIT FACILITY

- 本人(等) 希望選擇拒絕接受超逾信用限額授信安排。
I / We wish to opt-out from the over-the-limit facility.

如果閣下選擇拒絕接受超逾信用限額授信安排，而交易款額超過閣下信用卡的信用限額，則閣下可能無法進行交易。然而，此項選擇拒絕接受功能不適用於八達通自動增值服務、不需授權而批出之交易、外匯兌換及非本行所能控制的任何其他交易。在此情況下，閣下將仍然有責任立即繳付在信用卡賬戶內超出信用限額的任何款額，並就每個月結單支付收費表內列明的超逾信用限額費用。如果閣下不選擇拒絕接受超逾信用限額授信安排，閣下將有責任立即繳付在信用卡賬戶內超出信用限額的任何款額，並就每個月結單支付收費表內列明的超逾信用限額費用。

If you choose to opt-out from the over-the-limit facility, you may not be able to effect a transaction if the amount exceeds the credit limit on your card. The opt-out is however not applicable to Octopus Automatic Add Value Service, offline transactions, foreign currency conversions, and any other transactions beyond the Bank's control. Under these circumstances, you will remain responsible to immediately make good any amount in the card account in excess of the credit limit, and pay an over limit charge as set out in the Charges Table for each billing cycle. If you choose not to opt-out from the over-the-limit facility, you will responsible to immediately make good any amount in the card account in excess of the credit limit, and pay an over limit charge as set out in the Charges Table for each billing cycle.

閣下可隨時選擇拒絕接受超逾信用限額授信安排，本行將會盡快辦理閣下有閣之申請。
You can choose to opt-out from the over-the-limit facility any time, the Bank will process such request as soon as possible.

自動櫃員機服務 ATM FACILITIES

如申請一張信用卡，請直接填寫賬戶資料。如申請「雙卡行」計劃，請於空格內填上「✓」以選擇欲設定自動櫃員機服務之卡類別(可選擇多於一項)。如客戶沒有說明，本行將根據主卡及/或附屬卡申請人之信用卡類別，設定其自動櫃員機服務。
If you apply for one credit card, please fill in the account information directly. If you apply for the "Dual Card Program", please put a "✓" in the box to specify which card type you wish to have ATM access (you may choose more than one card type). The Bank may set up ATM access of principal card and / or supplementary card according to the cardholder's selected card type if there is not being specified.

- 創興銀聯雙幣信用卡 (只適用於港幣卡賬戶) Chong Hing UnionPay Dual Currency Credit Card (Applicable to HKD Card Account only)
 「其他創興信用卡」(即閣下已選擇之信用卡類別) "Other Chong Hing Credit Card" (i.e. the card type you have selected)

本人/吾等欲透過信用卡使用自動櫃員機以處理本人/吾等在貴行以下之賬戶。本人/吾等明白及同意按照創興銀行有限公司所訂定的創興章程及條款，使用銀行自動櫃員機服務。
I/We wish to have ATM access to my/our Chong Hing Bank account(s) listed below via my/our Credit Card(s). I/We understand and agree that usage of the ATM facilities are subject to the Terms and Conditions for Chong Hing Cards of Chong Hing Bank Limited.

	主卡申請人 Principal Card Applicant	附屬卡申請人 Supplementary Card Applicant
螢幕顯示之語言 Language on screen	<input type="checkbox"/> 中文 (01) Chinese	<input type="checkbox"/> 中文 (01) Chinese
	<input type="checkbox"/> 英文 (02) English	<input type="checkbox"/> 英文 (02) English
支票戶口號碼 Current A/C No.		
簽署* Signature*	(S.V.)	(S.V.)
儲蓄戶口號碼 Savings A/C No.		
簽署* Signature*	(S.V.)	(S.V.)

* 請用留存於本行之印鑑簽署。Please use signature filed with the Bank.
注意：此項服務只適用於申請人之私人賬戶(不適用於聯名戶或公司戶)。
Note: This service is only applicable to the personal account of the applicant (Joint name or company account is not applicable).

全年消費概覽 ANNUAL SPENDING SUMMARY (只適用於 VISA白金卡 FOR VISA PLATINUM CARD ONLY)

收取Visa白金卡全年消費概覽(根據Visa白金卡客戶之簽賬記錄總結歸類，以供參考)
To receive Visa Platinum Card Annual Spending Summary (According to Visa Platinum Cardholder's transactions of similar nature as consolidated for reference)
如欲於每年度收取以上資料，請於方格內加上「✓」號。
Please tick the above box if you want to receive the above information annually.

網上交易指示 INTERNET TRANSACTIONS INSTRUCTIONS

- 主卡網上交易 Principal Card Internet Transactions
 附屬卡網上交易 Supplementary Card Internet Transactions

如欲以本行信用卡進行網上交易，請於方格內加上「✓」號，以授權本行批核該項交易。
Please tick the above box(es) if you want to use your credit card(s) for Internet transaction and authorize the Bank to approve such transactions.

其他指示 OTHER INSTRUCTIONS

請將信用卡、月結單及通訊信件寄在本人之 現居住址 現職機構地址
Please send the credit card(s), statement(s) and correspondence to my Present Home Address Address of Present Employer

注意：郵政信箱恕不接納。於特別情況下，本行有權要求客戶於指定分行領取其信用卡。

Note: P.O. Box is not acceptable. The Bank reserves its right by designating its branch for card collection as it thinks fit.

BR: 997/ _____

MCC: _____

注意事項 NOTICE

為確保閣下之申請能盡快處理，請附上以下文件之副本及於空格內加上「✓」號以茲註明，所有文件(包括此申請表)恕不退還。

To speed up the application process, please attach copies of the following documents and put a "✓" against the appropriate box(es). Documents supplied (including this Application Form) are not returnable.

- 閣下及附屬卡申請人的香港身份證(如適用)
如申請人並未持有香港永久性居民身份證，請提供有效護照/旅遊證件或中國公民身份證；如申請人有前名/別名，請提供有關證明文件
Your Hong Kong Identity Card and that of any Supplementary Card Applicant (if applicable). (For applicants who are not holders of HK Permanent ID Card, please provide copy of valid passport / travel document or ID Card of the People's Republic of China; for applicants who have former or other name(s), please provide supporting documents)
- 入息證明 Income Proof
- 閣下最近之薪俸稅單或公司商業登記證及最近之稅單；或
Your latest Income Tax Demand Note or Company Business Registration Certificate and the latest Tax Assessment Form ; QR
 - 閣下最近三個月之銀行月結單或存摺證明(須包括存摺內印有閣下姓名及賬戶號碼之首頁)
Your latest 3 months' bank statements or savings passbook (including the inside cover page of your savings passbook which shows your name and account number)
- 最近三個月內之現居住址證明，例如：電話費單、電費單或水費單等
Present residential address proof within the past 3 months, e.g. telephone bill, electricity bill or water bill, etc.

使用資料作直接促銷 USE OF DATA IN DIRECT MARKETING

本行擬把您的個人資料用於直接促銷，而本行須收到您對該擬進行的使用的同意（包括表示不反對），否則不得如此使用該資料。敬請注意：

- (i) 本行可能把本行不時持有您的姓名、聯絡資料、產品及服務組合資料、交易模式及行為、財務背景及人口統計數據用於直接促銷；
- (ii) 可用作促銷下列類別的服務、產品及事宜：
 - (1) 金融、保險、信用卡、銀行及相關服務及產品；
 - (2) 獎賞、忠誠或優惠計劃及相關服務及產品；
 - (3) 本行品牌合作夥伴提供的服務及產品（該等品牌合作夥伴的名稱可在相關服務及產品的申請表中找到）；及
 - (4) 為慈善或非牟利用途的捐款及捐贈；
- (iii) 上述服務、產品及事宜可能由本行或下列各方提供或（就捐款及捐贈而言）徵求：
 - (1) 本行集團成員公司；
 - (2) 第三方金融機構、保險公司、信用卡公司、證券及投資服務供應商；
 - (3) 第三方獎賞、忠誠、品牌合作或優惠計劃供應商；
 - (4) 本行及本行集團成員公司的品牌合作夥伴（該等品牌合作夥伴的名稱可在相關服務及產品的申請表中找到）；及
 - (5) 慈善或非牟利機構；
- (iv) 此外，本行亦擬將以上（i）段所述的資料提供予本行集團成員公司，以供其在促銷該等服務、產品及事宜中使用，而本行須收到您對該擬進行的提供的書面同意（包括表示不反對），否則不得如此提供該資料。

The Bank intends to use your data in direct marketing and may not so use the data unless it has received your consent (which includes an indication of no objection) to the intended use. This does not require and the Bank will not transfer your personal data to any third party for direct marketing purpose without your consent as aforesaid. Please note that:

- (i) your name, contact details, products and services portfolio information, transaction pattern and behaviour, financial background and demographic data held by the Bank from time to time may be used by the Bank in direct marketing;
- (ii) the following classes of services, products and things may be marketed:
 - (1) financial, insurance, credit card, banking and related services and products;
 - (2) reward, loyalty or privileges programmes and related services and products;
 - (3) services and products offered by the Bank's co-branding partners (the names of such co-branding partners can be found in the application form(s) for the relevant services and products); and
 - (4) donations and contributions for charitable or non-profit making purposes;
- (iii) the above services, products and things may be provided or (in the case of donations and contributions) solicited by the Bank or:
 - (1) the Bank's group companies;
 - (2) third party financial institutions, insurers, credit card companies, securities and investment services providers;
 - (3) third party reward, loyalty, co-branding or privileges programme providers;
 - (4) co-branding partners of the Bank and the Bank's group companies (the names of such co-branding partners can be found in the application form(s) for the relevant services and products); and
 - (5) charitable or non-profit making organisations;
- (iv) in addition, the Bank also intends to provide the data described in paragraph (i) above to the Bank's group companies for use by them in marketing those services, products and things, and the Bank may not so provide the data unless it has received your written consent (which includes an indication of no objection) to the intended provision.

您應在下列空格填上剔（"✓"）號 You should check ("✓") this box :

- 如您 **不**想本行透過以上述方式在直接促銷中使用您的個人資料。
if you **do not** wish the Bank to use your personal data in direct marketing as described above.
- 如您 **不**想本行向任何本行集團成員公司提供您的資料，以供其在直接促銷中使用。
if you **do not** wish the Bank to provide your personal data to the Bank's group companies for their use in direct marketing.

如您沒有填上剔（"✓"）號，則表示您同意所述的個人資料的使用。

Not checking a box will mean that you consent to the Bank's use of your personal data as described in relation to that box.

中英文本如有不符，概以英文本為準。

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

申請人聲明 DECLARATION OF APPLICANT(S)

此聲明對閣下有法律約束力，簽署前請先細閱此聲明及如有需要，請先尋求獨立專業意見。

所有於合約(定義見下文)已作解釋的詞語，除了此聲明另作解釋之外，在此聲明應作相同的解釋。

1. 本人(等)背頁簽署人，證實及確認由本人(等)在此申請提供的一切資料及所附之文件全屬正確及完整，並授權創興銀行有限公司(「銀行」)以任何其認為適當之途徑以核實該等資料之真確性及與有關方面交換資料，本人(等)並授權銀行索取其他關於本人(等)的信貸資料。
2. 本人(等)同意本人(等)提供的資料及文件、因使用創興銀聯雙幣信用卡及/或創興信用卡(「信用卡」)及有關服務而取得的資料可按銀行不時生效的個人資料及私隱政策而使用及處理。
3. 本人(等)確認銀行絕對有權拒絕此申請。若成功申請後，本人(等)須根據銀行信用卡持卡人合約之條款(「合約」)使用信用卡。本人(等)亦確認必須根據銀行的創興咭之有關條款使用自動櫃員機服務。該等條款及合約之文本可在銀行的總行及分行索取。如本人(等)不接納合約之條款，本人(等)須將信用卡剪成兩截及交回銀行註銷。本人(等)同意本人(等)使用或繼續使用或保留信用卡將被視為接納合約之條款。
4. 本人(等)知悉鑽石卡主卡的年費為港幣 1,500 元，鑽石卡附屬卡的年費為港幣 750 元；白金卡主卡的年費為港幣 800 元，白金卡附屬卡的年費為港幣 400 元；鈦金卡及金卡主卡的年費為每張港幣 480 元，鈦金卡及金卡附屬卡的年費為每張港幣 240 元；普通卡主卡的年費為港幣 220 元，普通卡附屬卡的年費為港幣 110 元。本人(等)同意應要求向銀行繳付上述有關之年費，但獲銀行絕對酌情豁免者則除外。
5. 本人(等)明白及同意主卡持卡人須就信用卡之所有交易及義務承擔責任，包括附屬卡持卡人進行或產生之交易及義務；而每名附屬卡持卡人只須就其進行或產生之交易及義務承擔責任。本人(等)亦同意須應銀行之要求，即時全數清還與本人(等)信用卡有關尚欠銀行之所有款額。
6. 本人(等)，背頁簽署之附屬卡申請人，明確授權背頁簽署之主卡申請人代本人(等)收取本人(等)之信用卡。
7. 本人(等)謹此確認及聲明如下：
 - (a) 本人(等)於香港或任何其他地方，從未因欠款而引致被取消或被停用信用卡或其他財務服務。本人(等)從未，於香港或任何其他地方，被宣告破產，或成為任何破產案件或相類似的法律程序的被申請者，或受任何接管令或相類似的命令的約束。
 - (b) 於香港或任何其他地方，並無任何關於本人(等)之破產令或相類命令的呈請被頒佈或正被處理，本人(等)亦無與本人(等)的債權人作出或正處理任何個人自願安排或相類安排之建議。本人(等)沒有任何超過 30 天之逾期欠款。
 - (c) 本人(等)經謹慎地考慮本人(等)的資產及負債狀況。本人(等)並無任何意圖於香港或任何其他地方，申請本人(等)的破產令或相類命令、或向本人(等)的債權人作出任何個人自願安排或相類安排的建議，而本人(等)亦認為並無任何理由需要提出任何上述申請或建議。
8. 如就此申請所提供的資料有任何更改，本人(等)現承諾將立即以書面通知銀行(包括但不限於有關職業及任何辦公或住宅地址之更改)。
9. 倘若本文之條款的中英文版本有任何分歧，則以英文版為準。倘若本文之條款與合約有任何分歧，則以合約為準。

THIS DECLARATION IS LEGALLY BINDING, PLEASE READ THIS DECLARATION AND SEEK INDEPENDENT PROFESSIONAL ADVICE IF APPROPRIATE BEFORE SIGNING.

Unless otherwise expressly provided, capitalized terms and expressions defined in the Agreement(s) (as defined below) shall have the same meanings in this Declaration.

1. I/We, the signed Applicant(s) overleaf, declare and confirm that all information and document(s) provided by me/us in this application are true and complete and authorize Chong Hing Bank Limited (the "Bank") to verify such information from, and to exchange such information with, whatever sources as the Bank may think fit. I/We also authorize the Bank to obtain other information of myself/ourselves from whatever sources the Bank may consider appropriate.
2. I/We agree that the information and document provided, and information derived from the use of the Chong Hing UnionPay Dual Currency Credit Card(s) and / or Chong Hing Credit Card(s) (the "Card") and related services may be used and dealt with in accordance with the Bank's personal data and privacy policy in force from time to time.
3. I/We acknowledge that the Bank has the absolute right to refuse this application. If this application is successful, I/we shall be bound by the terms and conditions of the Bank's relevant Card Cardholder Agreement(s) ("Agreement"). I/We also acknowledge that the use of ATM facilities is further subject to the Bank's Chong Hing Cards Terms and Conditions. Copies of these terms and conditions and the Agreement are available at the Bank's head office and branches. If I/we do not accept the Agreement, I/we shall cut the Card(s) into halves and return them to the Bank. I/We agree that my/our use, continued use or retention of the Card(s) shall constitute my/our acceptance of the Agreement.
4. **I/We understand that the annual fee for principal Diamond Card shall be HK\$1,500 and supplementary Diamond Card shall be HK\$750; the annual fee for principal Platinum Card shall be HK\$800 and supplementary Platinum Card shall be HK\$400; the annual fee for principal Titanium Card and Gold Card shall each be HK\$480 and supplementary Titanium Card and supplementary Gold Card shall each be HK\$240; the annual fee for the principal Classic Card shall be HK\$220 and supplementary Classic Card shall be HK\$110, which is payable upon demand unless otherwise waived by the Bank at its absolute discretion.**
5. I/We understand and agree that the principal card cardholder shall be liable for all transactions and obligations of the Card(s) including those incurred by the supplementary cardholder(s) and that each supplementary card cardholder shall only be liable for his/her transactions and obligations. I/We also agree to make immediate full payment of all monies due to the Bank with respect to my/our Card(s) on demand by the Bank.
6. I/We, the signed Supplementary Card Applicant overleaf, expressly authorize the signed Principal Card Applicant overleaf to collect my/our Cards on my/our behalf.
7. I/We hereby confirm and declare that:
 - (a) I/We did not have any credit card or other facility that was cancelled or suspended due to default payment in Hong Kong or elsewhere. I/We have never been adjudged bankrupt, or made the subject of any bankruptcy or similar proceedings, or of any receiving or similar order, in Hong Kong or elsewhere.
 - (b) No petition for bankruptcy or for similar order against me/us, individual voluntary arrangement with my/our creditor(s) or similar arrangement is made or otherwise is in process, whether in Hong Kong or elsewhere. I/We do not have any overdue payment over 30 days in respect of my/our indebtedness.
 - (c) I/We have conscientiously considered the status of my/our assets and liabilities. I/We have no intention to petition for my/our own bankruptcy or for any similar order, or propose to enter into with my/our creditors any individual voluntary arrangement or similar arrangement, in Hong Kong or elsewhere, nor do I/we see any reason why I/we should do so.
8. I/We hereby undertake to notify the Bank promptly in writing of any change in the information provided (including but not limited to any change of employment and business or residential correspondence address).
9. In case of any inconsistencies between the English and the Chinese versions of the terms and conditions herein, the English version shall prevail for all purposes. In case of any inconsistencies between the terms and conditions herein the Agreement, the Agreement shall prevail.

創興信用卡主要收費一覽表

(2013年12月1日起生效)

利率及利息收費	
購物簽賬實際年利率	當您開立賬戶時，購物簽賬實際年利率為 25.34% (銀聯雙幣信用卡港幣卡賬戶、銀聯雙幣信用卡人民幣卡賬戶及MAN萬事達卡之月息為1.9%) / 38.48% (VISA卡及其他萬事達卡之月息為2.75%)，但會不時作出檢討。如果您在每月的到期還款日或之前支付全數欠款，我們將不會向您收取利息。否則，利息將按 (i) 自月結單日起尚未繳付之每日結欠(不論到期與否)之財務費用，直至月結單結欠中尚未繳付之款額全數清還為止；及 (ii) 新交易款額之財務費用，即使任何該等新交易款額尚未到期繳付，亦須由所有新交易於過賬當日起計算(現金貸款除外，其財務費用由貸款當日起計算)，直至有關信用卡賬戶之所有尚未繳付款額全數清還為止。
現金透支實際年利率	當你開立賬戶時，現金透支實際年利率為 25.87% (銀聯雙幣信用卡港幣卡賬戶及MAN萬事達卡之月息為1.9%) / 26.04% (銀聯雙幣信用卡人民幣卡賬戶之月息為1.9%) / 39.06% (VISA卡及其他萬事達卡之月息為2.75%)，但會不時作出檢討。利息計算由有關貸款日期起，直至貸款金額清還之日為止。
拖欠下的實際年利率	不適用
免息還款期	長達 56 天
最低還款額	信用卡利息及財務費用、銀行費用之全數金額(包括會員年費)及總交易結欠之 1% 的總和或最低港幣/人民幣五十元(以較高者為準)，但不會高於月結單結欠。

費用		
會員年費(以每張卡計)	主卡	附屬卡
- 普通卡	港幣220元	港幣110元
- 金卡 / 鈦金卡	港幣480元	港幣240元
- 白金卡	港幣800元	港幣400元
- 鑽石卡	港幣1,500元	港幣750元
現金透支手續費	銀聯雙幣信用卡 人民幣卡賬戶 透支額的 4% 及另加人民幣20元(最低為人民幣55元) VISA卡 / 萬事達卡 / 銀聯雙幣信用卡 港幣卡賬戶 透支額的 3% 及另加港幣20元(最低為港幣55元)	
外幣交易手續費	銀聯雙幣信用卡 不適用 VISA卡 - 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% (此類交易VISA將不會收取費用) 萬事達卡 - 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)	

遲繳費用	銀聯雙幣信用卡 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)或最低還款額，以較低者為準 VISA卡 / 萬事達卡 / 銀聯雙幣信用卡 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)或最低還款額，以較低者為準
超逾信用限額費用	銀聯雙幣信用卡 人民幣卡賬戶 每個月結單人民幣 150 元 VISA卡 / 萬事達卡 / 銀聯雙幣信用卡 港幣卡賬戶 每個月結單港幣 150 元
退票 / 自動轉賬退回手續費	銀聯雙幣信用卡 人民幣卡賬戶 豁免 VISA卡 / 萬事達卡 / 銀聯雙幣信用卡 港幣卡賬戶 豁免

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 / 創興銀聯雙幣信用卡持卡人合約之條款及細則約束。

Chong Hing Credit Card Key Facts Statement

(Effective 1 December 2013)

Interest Rates and Interest Charges

Annualised Percentage Rate (APR) for Retail Purchase	25.34% (monthly rate at 1.9% for UnionPay Dual Currency Credit Card HKD Card Account, UnionPay Dual Currency Credit Card RMB Card Account and MAN MasterCards) / 38.48% (monthly rate at 2.75% for VISA Cards and other MasterCards) when you open your account and it will be reviewed from time to time. We will not charge you interest if you pay your balance in full by the due date each month. Otherwise, interest will be charged on (i) the daily unpaid balance (whether due or not) from the statement date until the outstanding amount of the statement balance is repaid in full; and (ii) the amount of all new transactions (other than cash advance, in which case the finance charge is calculated from the date of advance) from the date of respective posting dates of the new transactions, notwithstanding that any such new transactions amounts are not due for payment, until all outstanding balance in respect of the card account is settled in full.
APR for Cash Advance	25.87% (monthly rate at 1.9% for UnionPay Dual Currency Credit Card HKD Card Accounts and MAN MasterCards) / 26.04% (monthly rate at 1.9% for UnionPay Dual Currency Credit Card RMB Card Accounts) / 39.06% (monthly rate at 2.75% for VISA Cards and other MasterCards) when you open your account and it will be reviewed from time to time. Interest will be charged on the amount of cash advance from the respective dates of advance until the date of repayment of the advanced amount(s).
Delinquent APR	Not applicable
Interest Free Period	Up to 56 days
Minimum Payment	The total amount of credit card interest, financial charges and Bank's fees (including annual membership fees), plus 1% of total outstanding balance of transactions or minimum HKD / RMB50 (whichever is the higher), but not more than the statement balance.

Fees		
Annual Membership Fee (per card)	<u>Principal</u>	<u>Supplementary</u>
- Standard Card	HKD220	HKD110
- Gold Card / Titanium Card	HKD480	HKD240
- Platinum Card	HKD800	HKD400
- Diamond Card	HKD1,500	HKD750
Cash Advance Fee		
UnionPay Dual Currency Credit Card RMB Card Account	4% on cash amount drawn plus RMB20 (minimum RMB55)	
VISA Card / MasterCard / UnionPay Dual Currency Credit Card HKD Card Account	3% on cash amount drawn plus HK\$20 (minimum HKD55)	
Fees relating to Foreign Currency Transaction		
UnionPay Dual Currency Credit Card	Not applicable	
VISA Card	- 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)	
MasterCard	- 0.75% charge per transaction amount for Foreign Currency transactions made in Hong Kong (not charged by VISA for such 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)
Late Payment Fee	
UnionPay Dual Currency Credit Card RMB Card Account	5% on Minimum Payment (minimum RMB150 & maximum RMB200) or the amount of minimum payment, whichever is lower
VISA Card / MasterCard / UnionPay Dual Currency Credit Card HKD Card Account	5% on Minimum Payment (minimum HKD150 & maximum HKD200) or the amount of minimum payment, whichever is lower
Over-the-limit Fee	
UnionPay Dual Currency Credit Card RMB Card Account	RMB150 per billing cycle
VISA Card / MasterCard / UnionPay Dual Currency Credit Card HKD Card Account	HKD150 per billing cycle
Returned Cheque / Rejected Autopay Charge	
UnionPay Dual Currency Credit Card RMB Card Account	Waived
VISA Card / MasterCard / UnionPay Dual Currency Credit Card HKD Card Account	Waived

Remarks:

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