

## 創興信用卡主要收費一覽表

(2014年10月31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 <b>25.34%</b> (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%) / <b>38.48%</b> (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 <b>25.87%</b> (銀聯雙幣信用卡港幣卡賬戶及MAN萬事達卡之月息為1.9%) / <b>26.04%</b> (銀聯雙幣信用卡人民幣卡賬戶之月息為1.9%) / <b>39.06%</b> (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 <b>56</b> 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 <b>1%</b> 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 <b>220</b> 元	港幣 <b>110</b> 元
- 金卡 / 鈦金卡	港幣 <b>480</b> 元	港幣 <b>240</b> 元
- 白金卡	港幣 <b>800</b> 元	港幣 <b>400</b> 元
- 鑽石卡	港幣 <b>1,500</b> 元	港幣 <b>750</b> 元
現金透支手續費	<p>銀聯雙幣信用卡 人民幣卡賬戶</p> <p>透支額的<b>4%</b>及另加人民幣<b>20</b>元 (最低為人民幣<b>55</b>元)</p> <p>VISA卡 / 萬事達卡 / 銀聯雙幣信用卡 港幣卡賬戶</p> <p>透支額的<b>3%</b>及另加港幣<b>20</b>元 (最低為港幣<b>55</b>元)</p>	
外幣交易手續費	<p>銀聯雙幣信用卡</p> <p>不適用</p> <p>VISA卡</p> <p>萬事達卡</p> <ul style="list-style-type: none"> <li>- 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<b>1.75%</b>(已包括VISA所收取簽賬額<b>1%</b>之費用)</li> <li>- 在香港之外幣交易(包括於香港結算之商戶以外幣交易)，收費將為簽賬額之<b>0.75%</b>(此類交易VISA將不會收取費用)</li> <li>- 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<b>1.75%</b>(已包括萬事達卡收取簽賬額<b>1%</b>之費用)</li> <li>- 在香港之外幣交易(包括於香港結算之商戶以外幣交易)，收費將為簽賬額之<b>0.95%</b>(已包括萬事達卡收取簽賬額<b>0.2%</b>之費用)</li> </ul>	

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。
銀聯雙幣信用卡	不適用
VISA卡	- 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 <b>1.75%</b> (已包括VISA所收取簽賬額 <b>1%</b> 之費用)
萬事達卡	- 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 <b>1.55%</b> (已包括萬事達卡收取簽賬額 <b>0.8%</b> 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 <b>5%</b> (最低為人民幣 <b>150</b> 元及最高為人民幣 <b>200</b> 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 <b>5%</b> (最低為港幣 <b>150</b> 元及最高為港幣 <b>200</b> 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	每期月結單人民幣 <b>150</b> 元
VISA卡 / 萬事達卡 / 銀聯雙幣信用卡 港幣卡賬戶	每期月結單港幣 <b>150</b> 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 31 October 2014)

Interest Rates and Interest Charges	
Annualised Percentage Rate (APR) for Retail Purchase	<p><b>25.34%</b> (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) / <b>38.48%</b> (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.</p>
APR for Cash Advance	<p><b>25.87%</b> (monthly rate at 1.9% for UnionPay Dual Currency Credit Card HKD Card Accounts and MAN MasterCards) / <b>26.04%</b> (monthly rate at 1.9% for UnionPay Dual Currency Credit Card RMB Card Accounts) / <b>39.06%</b> (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).</p>
Delinquent APR	Not applicable
Interest Free Period	Up to <b>56</b> days
Minimum Payment	The total amount of credit card interest, financial charges and Bank's fees (including annual membership fees), plus <b>1%</b> 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		<b>4%</b> on cash amount drawn plus RMB20 (minimum RMB55)
VISA Card / MasterCard / UnionPay Dual Currency Credit Card HKD Card Account		<b>3%</b> on cash amount drawn plus HK\$20 (minimum HKD55)
Fees relating to Foreign Currency Transaction		
UnionPay Dual Currency Credit Card		Not applicable
VISA Card		- <b>1.75%</b> 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 VISA at the rate of 1% on the transaction amount)
		- <b>0.75%</b> charge per transaction amount for Foreign Currency transactions made in Hong Kong (including transactions in Foreign Currency at any merchant that transactions are settled in Hong Kong) (not charged by VISA for such transaction)
MasterCard		- <b>1.75%</b> 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)
		- <b>0.95%</b> charge per transaction amount for Foreign Currency

	transactions made in Hong Kong (including transactions in Foreign Currency at any merchant that transactions are settled in Hong Kong) (inclusive of a fee charged by MasterCard at the rate of 0.2% on the transaction amount)
<b>Fee relating to Settling Foreign Currency Transaction in Hong Kong Dollars</b>	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.
UnionPay Dual Currency Credit Card	Not applicable
VISA Card	- <b>1.75%</b> 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 VISA at the rate of 1% on the transaction amount)
MasterCard	- <b>1.55%</b> 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)

<b>Late Payment Fee</b> UnionPay Dual Currency Credit Card RMB Card Account  VISA Card / MasterCard / UnionPay Dual Currency Credit Card HKD Card Account	<b>5%</b> on Minimum Payment (minimum RMB150 & maximum RMB200) or the amount of minimum payment, whichever is lower  <b>5%</b> on Minimum Payment (minimum HKD150 & maximum HKD200) or the amount of minimum payment, whichever is lower
<b>Over-the-limit Fee</b> UnionPay Dual Currency Credit Card RMB Card Account  VISA Card / MasterCard / UnionPay Dual Currency Credit Card HKD Card Account	<b>RMB150</b> per billing cycle  <b>HKD150</b> per billing cycle
<b>Returned Cheque / Rejected Autopay Charge</b> UnionPay Dual Currency Credit Card RMB Card Account  VISA Card / MasterCard / UnionPay Dual Currency Credit Card HKD Card Account	Waived  Waived

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 / Chong Hing UnionPay Dual Currency Credit Card Cardholder Agreement.