

# 創興銀聯雙幣信用卡收費表

Chong Hing UnionPay Dual  
Currency Credit Card Charges Table

(2014年10月31日起生效)

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22.8% (實際年利率： <b>25.34%</b> )  港幣卡賬戶： 年息22.8% (實際年利率： <b>25.87%</b> )  人民幣卡賬戶： 年息22.8% (實際年利率： <b>26.04%</b> )
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	豁免
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) 或最低還款額，以較低者為準  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
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： 每個月結單港幣150元  人民幣卡賬戶： 每個月結單人民幣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



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Chong Hing Bank Limited

項目	收費
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. 外幣交易手續費	不適用
13. 以港幣支付外幣簽賬的有關費用	不適用  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。

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。

# 創興銀聯雙幣信用卡收費表

*Chong Hing UnionPay Dual  
Currency Credit Card Charges Table*

(Effective 31 October 2014)

Items

Charges

<b>1. Annual Fee</b> <b>Gold Card (Principal)</b> <b>(Supplementary)</b>  <b>Diamond Card (Principal)</b> <b>(Supplementary)</b>	HKD480 per card HKD240 per card  HKD1,500 per card HKD750 per card
<b>2. Finance Charges</b> <b>Interest on unsettled Retail Purchase</b>  <b>Interest on Cash Advance</b>	HKD Card Account / RMB Card Account: 22.8% per annum (Annualised percentage rate: <b>25.34%</b> )  HKD Card Account: 22.8% per annum (Annualised percentage rate: <b>25.87%</b> ) RMB Card Account: 22.8% per annum (Annualised percentage rate: <b>26.04%</b> )
<b>3. Cash Advance Fee</b>	HKD Card Account: 3% on cash amount drawn plus HKD20 (min. HKD55)  RMB Card Account: 4% on cash amount drawn plus RMB20 (min. RMB55)
<b>4. Returned Cheque / Rejected Autopay Charge</b>	Waived
<b>5. Late Payment Charge</b>	HKD Card Account: 5% on Minimum Payment (min. HKD150 & max. HKD200) or the amount of Minimum Payment, whichever is lower  RMB Card Account: 5% on Minimum Payment (min. RMB150 & max. RMB200) or the amount of Minimum Payment, whichever is lower
<b>6. Replacement Card Fee</b>	HKD100 per card
<b>7. Over Limit Charge</b>	HKD Card Account: HKD150 per billing cycle RMB Card Account: RMB150 per billing cycle
<b>8. Statement Copy Retrieval Fee</b>	HKD50 per set
<b>9. Sales Slip Retrieval Fee</b>	HKD50 per copy

ItemsCharges

<b>10. Credit Balance Withdrawal by Cashier's Order</b> <b>(Applicable to HKD Card Account only)</b>	HKD50 per Cashier's Order
<b>11. Credit Balance Withdrawal by Transfer</b> <b>(Transfer to Chong Hing Bank account only)</b>	HKD Card Account: HKD50 per time RMB Card Account: RMB50 per time
<b>12. Fees relating to Foreign Currency Transaction</b>	Not applicable
<b>13. Fee relating to Settling Foreign Currency Transaction in Hong Kong Dollars</b>	Not applicable  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.

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.

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

網址 **www.chbank.com**  
Website

# 創興信用卡收費表

Chong Hing Credit Card Charges Table

(2014年10月31日起生效)

<u>項目</u>	<u>收費 (港幣)</u>
<b>1. 年費</b>	
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
<b>2. 財務費用</b>	
<b>2.1 MAN 萬事達卡</b>	
未繳購物簽賬利息	年息 22.8% (實際年利率: <b>25.34%</b> )
現金透支利息	年息 22.8% (實際年利率: <b>25.87%</b> )
<b>2.2 其他創興信用卡</b>	
未繳購物簽賬利息	年息 33% (實際年利率: VISA 及萬事達卡 - <b>38.48%</b> )
現金透支利息	年息 33% (實際年利率: VISA 及萬事達卡 - <b>39.06%</b> )
<b>3. 現金透支手續費</b>	透支額的 3% 及另加 \$20 (最低為 \$55)
<b>4. 退票 / 自動轉賬退回手續費</b>	豁免
<b>5. 遲繳費用</b>	最低還款額的 5% (最低為 \$150 及最高為 \$200) 或最低還款額, 以較低者為準



創興銀行有限公司  
Chong Hing Bank Limited

<u>項目</u>	<u>收費（港幣）</u>
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
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滙率折算為港幣（如適用）；該滙率再加入本銀行所收取之服務費用，詳細列明如下：

### 外幣交易手續費：

- |        |   |
|--------|---|
| VISA 卡 | <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 1.75%（已包括 VISA 所收取簽賬額 1% 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 0.75%（此類交易 VISA 將不會收取費用）</li> </ul>  |
| 萬事達卡   | <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 1.75%（已包括萬事達卡收取簽賬額 1% 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 0.95%（已包括萬事達卡收取簽賬額 0.2% 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。

- |        |   |
|--------|---|
| 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 1.75%（已包括 VISA 所收取簽賬額 1% 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 1.55%（已包括萬事達卡收取簽賬額 0.8% 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。交易處理日並不等同簽賬當日，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。

# 創興信用卡收費表

Chong Hing Credit Card Charges Table

(Effective 31 October 2014)

<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 MasterCard</b>	
Interest on unsettled Retail Purchase	22.8% per annum (Annualised percentage rate: <b>25.34%</b> )
Interest on Cash Advance	22.8% per annum (Annualised percentage rate: <b>25.87%</b> )
<b>2.2 Other Chong Hing Credit Cards</b>	
Interest on unsettled Retail Purchase	33% per annum (Annualised percentage rate: VISA & MasterCard - <b>38.48%</b> )
Interest on Cash Advance	33% per annum (Annualised percentage rate: VISA & MasterCard - <b>39.06%</b> )
<b>3. Cash Advance Fee</b>	3% on cash amount drawn plus \$20 (min. \$55)
<b>4. Returned Cheque / Rejected Autopay Charge</b>	Waived
<b>5. Late Payment Charge</b>	5% on Minimum Payment (min. \$150 & max. \$200) or the amount of minimum payment, whichever is lower
<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



創興銀行有限公司  
Chong Hing Bank Limited



<u>Items</u>	<u>Charges (HK\$)</u>
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 (Transfer to Chong Hing Bank account only)	\$50 per time

**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:

**Fees relating to Foreign Currency Transaction :**

- |            |   |
|------------|---|
| VISA Card  | <ul style="list-style-type: none"> <li>- 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 VISA at the rate of 1% on the transaction amount)</li> <li>- 0.75% 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)</li> </ul>   |
| MasterCard | <ul style="list-style-type: none"> <li>- 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)</li> <li>- 0.95% 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)</li> </ul> |

## **Fee relating to Settling Foreign Currency Transaction in Hong Kong Dollars :**

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.

VISA Card - 1.75% 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 - 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)

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