

# 創興信用卡收費表

Chong Hing Credit Card Charges Table

(2023 年 9 月 28 日起生效)

項目	收費（港幣）
<b>1. 年費</b>	
普通卡（主卡）	每張 \$300
（附屬卡）	每張 \$150
鈦金卡 / 金卡（主卡）	每張 \$550
（附屬卡）	每張 \$275
白金卡（主卡）	每張 \$1,500
（附屬卡）	每張 \$750
<b>2. 財務費用</b>	
<b>2.1 萬事達卡（鈦金卡 / 白金卡）</b>	
未繳購物簽賬利息	年息 22.8% （實際年利率： <b>24.58%</b> ）
現金透支利息*	年息 22.8% （實際年利率： <b>27.03%</b> ）
<b>2.2 其他創興信用卡</b>	
未繳購物簽賬利息	年息 32.16% （實際年利率： VISA 及萬事達卡 - <b>35.90%</b> ）
現金透支利息*	年息 29.52% （實際年利率： VISA 及萬事達卡 - <b>35.97%</b> ）
<b>3. 現金透支手續費</b>	透支額的 4% 及另加 \$20 （最低為 \$100）
<b>4. 退票 / 自動轉賬退回手續費</b>	豁免
<b>5. 遲繳費用</b>	\$280 或最低還款額，以較低者為準
<b>6. 補發新卡費用</b>	每張 \$100
<b>7. 超逾信用限額費用</b>	每期月結單 \$200
<b>8. 索取月結單副本費用</b>	每份 \$50
<b>9. 索取簽賬購物單據副本費用</b>	每張 \$70

項目	收費（港幣）
<b>10. 以本票提取信用卡結餘</b>	每張本票 \$100
<b>11. 以轉賬形式提取信用卡結餘 （只限轉賬至本行戶口）</b>	每次轉戶金額的 1%
<b>12. 爭議交易手續費</b>	每項爭議交易 \$100
<b>13. 信用狀況證明書</b>	每份 \$300
<b>14. 在港以外簽賬 / 港元以外貨幣簽賬之交易費用</b>	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：  <b>外幣交易手續費：</b> — 在香港及境外之外幣交易，收費將為簽賬額之 1.95%（如為境外簽賬，該收費已包括 VISA / 萬事達卡所收取簽賬額 1% 之費用）  <b>以港幣支付外幣簽賬的有關費用：</b> 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。 — 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 1.95%（已包括 VISA / 萬事達卡所收取簽賬額 1% 之費用）  另該滙率是取自 VISA 及萬事達卡進行交易處理當日之滙率價格。交易處理日並不同簽賬當日，因此滙率可能受市場浮動所影響。
<b>15. 經櫃檯付款手續費</b>	每張卡之每次交易 \$30

借定唔借？還得到先好借！

\*現金透支利息費用可能會在信用卡月結單截止日之後產生，為減少利息費用，請於下一個信用卡月結單日期前致電本行 24 小時信用卡客戶服務熱線(852) 3768 8888 安排全額清還利息費用。

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。

客戶服務熱線 3768 8888  
Customer Services Hotline

網址  
Website [www.chbank.com](http://www.chbank.com)

越秀集團成員  
A Member of Yuexiu Group

# 創 興 信 用 卡 收 費 表

Chong Hing Credit Card Charges Table

(Effective from 28 September 2023)

Items	Charges (HK\$)
<b>1. Annual Fee</b>	
Standard Card (Principal)	\$300 per card
(Supplementary)	\$150 per card
Titanium Card / (Principal)	\$550 per card
Gold Card (Supplementary)	\$275 per card
Platinum Card (Principal)	\$1,500 per card
(Supplementary)	\$750 per card
<b>2. Finance Charges</b>	
<b>2.1 Mastercard (Titanium Card / Platinum Card)</b>	
Interest on unsettled Retail Purchase	22.8% per annum (Annualised percentage rate: <b>24.58%</b> )
Interest on Cash Advance <sup>#</sup>	22.8% per annum (Annualised percentage rate: <b>27.03%</b> )
<b>2.2 Other Chong Hing Credit Cards</b>	
Interest on unsettled Retail Purchase	32.16% per annum (Annualised percentage rate: VISA & Mastercard - <b>35.90%</b> )
Interest on Cash Advance <sup>#</sup>	29.52% per annum (Annualised percentage rate: VISA & Mastercard - <b>35.97%</b> )
<b>3. Cash Advance Fee</b>	4% on cash amount drawn plus \$20 (min. \$100)
<b>4. Returned Cheque / Rejected Autopay Charge</b>	Waived
<b>5. Late Payment Charge</b>	\$280 or the amount of minimum payment, whichever is lower
<b>6. Replacement Card Fee</b>	\$100 per card
<b>7. Over Limit Charge</b>	\$200 per billing cycle
<b>8. Statement Copy Retrieval Fee</b>	\$50 per set
<b>9. Sales Slip Retrieval Fee</b>	\$70 per copy
<b>10. Credit Balance Withdrawal by Cashier's Order</b>	\$100 per cashier's order
<b>11. Credit Balance Withdrawal by Transfer (Transfer to Chong Hing Bank account only)</b>	1% of transfer amount each transaction
<b>12. Dispute Transaction Handling Fee</b>	\$100 per dispute transaction
<b>13. Credit Reference Letter</b>	\$300 per letter

## 14. 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 merchant 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 :

- 1.95% charge per transaction amount for Foreign Currency transactions made in Hong Kong and outside Hong Kong (inclusive of a fee charged by VISA / Mastercard at the rate of 1% on the transaction amount if the transaction is made outside Hong Kong)

### 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.

- 1.95% 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 merchant transactions) (inclusive of a fee charged by VISA / Mastercard at the rate of 1% 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.

## 15. Over-the-counter Payment Handling Fee

\$30 for each transaction per card

To borrow or not to borrow? Borrow only if you can repay!

<sup>#</sup>Interest charge on cash advance may be accrued after the monthly credit card statement cut-off date, in order to minimise the interest charges, please call our 24-hour Credit Card Customer Services Hotline at (852) 3768 8888 to arrange full payment of interest charge before the next monthly credit card statement date.

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