

創興信用卡資料概要(「概要」)

(2025年6月30日起生效)

此乃信用卡產品。

此概要所提供的利息、費用及收費等資訊僅供參考，請參閱本行的「創興信用卡持卡人合約」、「創興銀聯雙幣信用卡持卡人合約」、「創興信用卡收費表」及「創興銀聯雙幣信用卡收費表」以了解詳情。在申請此產品前，請閱讀並理解本概要中的資訊。提交申請時，您將被要求確認已閱讀並理解本概要的內容。

利率及利息收費	
購物簽賬利率	當您開立信用卡帳戶時，年息為 27.6% (萬事達鈦金卡及萬事達白金卡) / 32.16% (銀聯雙幣信用卡、VISA卡及其他萬事達卡)，而本行會不時作出檢討。
現金透支利率	當您開立信用卡帳戶時，年息為 27.6% (萬事達鈦金卡及萬事達白金卡) / 29.52% (銀聯雙幣信用卡、VISA卡及其他萬事達卡)，而本行會不時作出檢討。利息計算由有關貸款日期起，直至貸款金額清還之日為止。
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 30.29% (萬事達鈦金卡及萬事達白金卡)之月息為2.3%) / 35.90% (銀聯雙幣信用卡、VISA卡及其他萬事達卡之月息為2.68%)，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 33.36% (萬事達鈦金卡及萬事達白金卡)之月息為2.3%) / 35.97% (銀聯雙幣信用卡、VISA卡及其他萬事達卡之月息為2.46%)，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。

借定唔借? 還得到先好借!

費用	
會員年費 (以每張卡計) - 普通卡 - 金卡 / 鈦金卡 - 白金卡 - 鑽石卡	主卡 附屬卡 港幣300元 港幣150元 港幣600元 港幣300元 港幣1,500元 港幣750元 港幣1,800元 港幣900元
現金透支手續費 銀聯雙幣信用卡 人民幣卡賬戶 VISA卡 / 萬事達卡 / 銀聯雙幣信用卡 港幣卡賬戶	透支額的 4% 及另加人民幣20元 (最低為人民幣100元) 透支額的 4% 及另加港幣20元 (最低為港幣100元)
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取之匯率折算為港幣(如適用)；該匯率再加入本銀行所收取之服務費用，詳細列明於以下(A)外幣交易手續費；及(B)以港幣支付外幣簽賬的有關費用。
(A) 外幣交易手續費 銀聯雙幣信用卡 VISA卡 / 萬事達卡	不適用 - 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	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。 不適用 - 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 1.95% (已包括VISA / 萬事達卡所收取簽賬額1%之費用)
銀聯雙幣信用卡 VISA卡 / 萬事達卡	

遲繳費用	
銀聯雙幣信用卡 人民幣卡賬戶	人民幣 300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	港幣 300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200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200元
退票 / 自動轉賬退回手續費	(如已收取遲繳費用，於同一月結單之退票/ 自動轉賬退回手續費可獲豁免)
銀聯雙幣信用卡 人民幣卡賬戶	每筆 人民幣150元
VISA卡 / 萬事達卡 / 銀聯雙幣信用卡 港幣卡賬戶	每筆 港幣150元
信用卡分期計劃	
銀聯雙幣信用卡 人民幣卡賬戶	不適用
VISA卡 / 萬事達卡 / 銀聯雙幣信用卡 港幣卡賬戶	本行提供信用卡分期計劃。每月手續費及實際年利率會根據個別客戶的資格而有所不同。請致電客戶服務熱線查詢有關詳情。 提早還款之行政費用為每計劃 港幣250元

繳付信用卡最低還款額的資料(只供參考)

創興信用卡客戶可根據以下例子，參考個別利息以最低還款額付款之有關資料。以下列表及數據只供參考，並不反映客戶之戶口實際狀況¹。

假設：

- 購物簽賬之結欠：港幣/人民幣20,000元
- 新簽賬項：港幣/人民幣0元
- 年費及其他收費：港幣/人民幣0元
- 於到期繳款日還款

利息 ²	假設客戶沒有因此卡而產生額外費用，並每月繳付：	閣下清還結欠(港幣/人民幣20,000元)之時間約為：	閣下最後還款總額估計為：
年息 32.16%	最低還款額 ³	320 個月	港幣/人民幣72,539元
	港幣/人民幣873元	36 個月	港幣/人民幣31,401元 節省 = 港幣/人民幣41,138元 ⁴
年息 27.6%	最低還款額 ³	312 個月	港幣/人民幣64,708元
	港幣/人民幣823元	36 個月	港幣/人民幣29,627元 節省 = 港幣/人民幣35,081元 ⁴

註：

- 如欲以適用於 閣下指定的年息和購物簽賬結欠計算以上資料，請使用本行網站www.chbank.com內的信用卡結欠還款計算機（於主頁點選「個人銀行」>「信用卡」>「信用卡結欠還款計算機」）。
- 根據淨值法計算：逾期未繳購物簽賬之年息為32.16% (VISA卡、萬事達卡及銀聯雙幣信用卡之實際年利率為35.90%)，現金透支之年息為29.52% (VISA卡、萬事達卡及銀聯雙幣信用卡之實際年利率為35.97%)；逾期未繳購物簽賬之年息為27.6% (萬事達鈦金卡及萬事達白金卡)之實際年利率為30.29%，現金透支之年息為27.6%(萬事達鈦金卡及萬事達白金卡)之實際年利率為33.36%)。
- 每月之最低還款額將不相同。
- 節省金額為「只繳付最低還款額之總額」減去「於36個月清還所有結欠之總額」。

- 創興銀行有限公司保留一切修訂上述收費之權利。
- 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。
- 此概要的中文版本僅供參考。如中文及英文版本有任何不一致，概以英文版本為準。

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

網 址
Website **www.chbank.com**

越秀集團成員
A Member of Yuexiu Group

Chong Hing Credit Card Key Facts Statement("KFS")

(Effective from 30 June 2025)

This product is a credit card.

This KFS provides you with indicative information about interest, fees and charges of this product but please refer to Chong Hing Credit Card Cardholder Agreement, Chong Hing UnionPay Dual Currency Credit Card Cardholder Agreement, Chong Hing Credit Card Charges Table and Chong Hing UnionPay Dual Currency Credit Card Charges Table of the Bank for details.

Please read and understand the information in this KFS before you apply for this product. You will be requested to confirm that you have read and understood the information in this KFS when submitting the application.

Interest Rates and Interest Charges	
Interest Rate for Retail Purchase	27.6% per annum for Mastercards (Titanium / Platinum) / 29.52% per annum for UnionPay Dual Currency Credit Card, VISA Cards and other Mastercards when you open your account and it will be reviewed from time to time.
Interest Rate for Cash Advance	27.6% per annum for Mastercards (Titanium / Platinum) / 32.16% per annum for UnionPay Dual Currency Credit Card, 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).
Annualised Percentage Rate (APR) for Retail Purchase	30.29% (monthly rate at 2.3% for Mastercards (Titanium / Platinum)) / 35.90% (monthly rate at 2.68% for UnionPay Dual Currency Credit Card, 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	33.36% (monthly rate at 2.3% for Mastercards (Titanium / Platinum)) / 35.97% (monthly rate at 2.46% for UnionPay Dual Currency Credit Card, 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

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

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 / CNY50 (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	HKD300	HKD150
- Gold Card / Titanium Card	HKD600	HKD300
- Platinum Card	HKD1,500	HKD750
- Diamond Card	HKD1,800	HKD900
Cash Advance Fee UnionPay Dual Currency Credit Card CNY Card Account	4% on cash amount drawn plus CNY20 (minimum CNY100)	
VISA Card / Mastercard / UnionPay Dual Currency Credit Card HKD Card Account	4% on cash amount drawn plus HK\$20 (minimum HKD100)	
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 in below (A) Fees relating to Foreign Currency Transaction; and (B) Fee relating to Settling Foreign Currency Transaction in Hong Kong Dollars.	
(A) Fee relating to Foreign Currency Transaction UnionPay Dual Currency Credit Card VISA Card / Mastercard	Not applicable - 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)	
(B) 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	

UnionPay Dual Currency Credit Card VISA Card / Mastercard	since settling foreign currency transactions in Hong Kong dollars may involve a cost higher than the foreign currency transaction handling fee. Not applicable - 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)
Late Payment Fee UnionPay Dual Currency Credit Card CNY Card Account VISA Card / Mastercard / UnionPay Dual Currency Credit Card HKD Card Account	CNY300 or the amount of minimum payment, whichever is lower HKD300 or the amount of minimum payment, whichever is lower
Over-the-limit Fee UnionPay Dual Currency Credit Card CNY Card Account VISA Card / Mastercard / UnionPay Dual Currency Credit Card HKD Card Account	CNY200 per billing cycle HKD200 per billing cycle
Returned Cheque / Rejected Autopay Charge UnionPay Dual Currency Credit Card CNY Card Account VISA Card / Mastercard / UnionPay Dual Currency Credit Card HKD Card Account	(Returned Cheque / Rejected Autopay Charge will be waived if Late Payment Charge is levied on the same statement) CNY150 per transaction HKD150 per transaction
Credit Card Instalment Plan UnionPay Dual Currency Credit Card CNY Card Account VISA Card / Mastercard / UnionPay Dual Currency Credit Card HKD Card Account	Not applicable The Bank offers Credit Card Instalment Plan. The monthly handling fee and annualized percentage rate differ depending on individual customer eligibility. Please call our Customer Services Hotline to enquire for more details. Administration fee of HKD250 per plan for early repayment

Information Regarding Making Credit Card Minimum Payment (For reference only)

Chong Hing Credit Card cardholders can take the examples shown below to refer to the information regarding making minimum payments on respective interest rates. The below summary and figures displayed are for your reference only. They do not reflect the real situation of your account¹.

Assumptions:

- 1) Outstanding Balance from Retail Purchases: HKD/CNY20,000
- 2) New Transaction: HKD/CNY0
- 3) Annual Fee and Other Fees: HKD/CNY0
- 4) The payment settled on the payment due date

Interest Rate ²	If you make no additional charges using this card and each month you pay:	You will pay off the outstanding balance (HKD/CNY20,000) in about:	You will end up paying an estimated total amount of:
32.16% per annum	minimum payment ³	320 months	HKD/CNY72,539
	HKD/CNY873	36 months	HKD/CNY31,401 Savings = HKD/CNY41,138 ⁴
27.6% per annum	minimum payment ³	312 months	HKD/CNY64,708
	HKD/CNY823	36 months	HKD/CNY29,627 Savings = HKD/CNY35,081 ⁴

Remarks:

1. To calculate the above information which applicable to your specific interest rate per annum and outstanding balance from retail purchase, please use our Credit Card Balance Repayment Calculator accessible at the Bank's website www.chbank.com (On homepage, click "Personal Banking" > "Credit Card" > "Credit Card Balance Repayment Calculator").
2. Calculation is using Net Present Value (NPV) method: the Annualized Percentage Rate (APRs) for finance charge of 32.16% per annum is 35.90% (VISA Card, Mastercard and UnionPay Dual Currency Credit Card unsettled retail purchases(s)) and 29.52% per annum is 35.97% (VISA Card, Mastercard and UnionPay Dual Currency Credit Card cash advance(s)); the Annualized Percentage Rate (APRs) for finance charge of 27.6% per annum is 30.29% (Mastercards (Titanium/Platinum) unsettled retail purchase(s)) and 27.6% per annum is 33.36% (Mastercards (Titanium/Platinum) cash advance(s)).
3. Minimum payment of each month to vary.
4. The saving amount is "The total payment amount of settling minimum payment each month" less "The total payment amount of paying off the outstanding amount in 36 months".

- 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.
- The Chinese version of this KFS is for reference only. The English version will prevail if there is any inconsistency between the English and Chinese versions.

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

網址
Website www.chbank.com

越秀集團成員
A Member of Yuexiu Group