

創興銀聯雙幣信用卡收費表

Chong Hing UnionPay Dual
Currency Credit Card Charges Table

(2023 年 9 月 28 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550元 每張港幣275元 每張港幣1,800元 每張港幣900元
2. 財務費用 未繳購物簽賬利息 現金透支利息#	個人卡 / 公司卡 港幣卡賬戶/人民幣卡賬戶： 年息32.16% (實際年利率：35.90%) 個人卡 / 公司卡 港幣卡賬戶/人民幣卡賬戶： 年息29.52% (實際年利率：35.97%)
3. 現金透支手續費	港幣卡賬戶： 透支額4%及另加港幣20元 (最低為港幣100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100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： 港幣280元或最低還款額，以較低者為準 人民幣卡賬戶： 人民幣280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： 每月月結單港幣200元 人民幣卡賬戶： 每月月結單人民幣200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70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100元
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： 每次轉戶金額的 1 % 人民幣卡賬戶： 每次轉戶金額的 1 %

項目	收費
12. 爭議交易手證費	每項爭議交易港幣100元
13. 信用狀況證明書	每份港幣300元
14. 外幣交易手續費	不適用
15. 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。
16. 經櫃檯付款手續費	每張卡之每次交易港幣30元

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. 須受創興銀聯雙幣信用卡持卡人合約之條款及細則約束。
2. 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 from 28 September 2023)

Items

Charges

1. Annual Fee Gold Card (Principal) (Supplementary) Diamond Card (Principal) (Supplementary)	HKD550 per card HKD275 per card HKD1,800 per card HKD900 per card
2. Finance Charges Interest on unsettled Retail Purchase Interest on Cash Advance[#]	<u>Personal Card / Corporate Card</u> HKD Card Account / CNY Card Account 32.16% per annum (Annualised percentage rate: 35.90%) <u>Personal Card / Corporate Card</u> HKD Card Account / CNY Card Account 29.52% per annum (Annualised percentage rate: 35.97%)
3. Cash Advance Fee	HKD Card Account: 4% on cash amount drawn plus HKD20 (min. HKD100) CNY Card Account: 4% on cash amount drawn plus CNY20 (min. CNY100)
4. Returned Cheque / Rejected Autopay Charge	Waived
5. Late Payment Charge	HKD Card Account: HKD280 or the amount of Minimum Payment, whichever is lower CNY Card Account: CNY280 or the amount of Minimum Payment, whichever is lower
6. Replacement Card Fee	HKD100 per card
7. Over Limit Charge	HKD Card Account: HKD200 per billing cycle CNY Card Account: CNY200 per billing cycle
8. Statement Copy Retrieval Fee	HKD50 per set
9. Sales Slip Retrieval Fee	HKD70 per copy
10. Credit Balance Withdrawal by Cashier's Order (Applicable to HKD Card Account only)	HKD100 per cashier's order

<u>Items</u>	<u>Charges</u>
11. Credit Balance Withdrawal by Transfer (Transfer to Chong Hing Bank account only)	HKD Card Account: 1% of transfer amount each transaction CNY Card Account: 1% of transfer amount each transaction
12. Dispute Transaction Handling Fee	HKD100 per dispute transaction
13. Credit Reference Letter	HKD300 per letter
14. Fees relating to Foreign Currency Transaction	Not applicable
15. Fee relating to Settling Foreign Currency Transaction in Hong Kong Dollars	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.
16. Over-the-counter Payment Handling Fee	HKD30 for each transaction per card

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

*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. Governed by the terms and conditions of Chong Hing UnionPay Dual Currency Credit Card Cardholder Agreement.
2. 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

越秀集團成員
A Member of Yuexiu Group