

創興信用卡主要收費一覽表

(2015年8月1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 24.58% (銀聯雙幣信用卡及MAN萬事達卡之月息為1.9%) / 36.96% (銀聯雙幣公司卡、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 27.03% (銀聯雙幣信用卡及MAN萬事達卡之月息為1.9%) / 40.81% (銀聯雙幣公司卡、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 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。

費用		
會員年費(以每張卡計)	主卡	附屬卡
- 普通卡	港幣220元	港幣110元
- 金卡 / 鈦金卡	港幣480元	港幣240元
- 白金卡	港幣800元	港幣400元
- 鑽石卡	港幣1,500元	港幣750元
現金透支手續費		
銀聯雙幣信用卡	透支額的 4% 及另加人民幣20元(最低為人民幣100元)	
人民幣卡賬戶		
VISA卡 / 萬事達卡 / 銀聯雙幣信用卡	透支額的 4% 及另加港幣20元(最低為港幣100元)	
港幣卡賬戶		
外幣交易手續費		
銀聯雙幣信用卡	不適用	
VISA卡 / 萬事達卡	- 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)	
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 / 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 1.95% (已包括VISA / 萬事達卡所收取簽賬額1%之費用)	

忠告：借定唔借？還得到先好借！

遲繳費用	
銀聯雙幣信用卡 人民幣卡賬戶	人民幣 250 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 250 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	
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
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

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。

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

網址
 Website **www.chbank.com**

越秀集團成員
 A Member of Yuexiu Group

Chong Hing Credit Card Key Facts Statement

(Effective 1 August 2015)

Interest Rates and Interest Charges	
Annualised Percentage Rate (APR) for Retail Purchase	<p>24.58% (monthly rate at 1.9% for UnionPay Dual Currency Credit Card and MAN Mastercards) / 36.96% (monthly rate at 2.75% for UnionPay Dual Currency Corporate 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.</p>
APR for Cash Advance	<p>27.03% (monthly rate at 1.9% for UnionPay Dual Currency Credit Card and MAN Mastercard) / 40.81% (monthly rate at 2.75% for UnionPay Dual Currency Corporate 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).</p>
Delinquent APR	Not applicable
Interest Free Period	Up to 56 days
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.

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

Fees		
Annual Membership Fee (per card) - Standard Card - Gold Card / Titanium Card - Platinum Card - Diamond Card	<u>Principal</u>	<u>Supplementary</u>
	HKD220	HKD110
	HKD480	HKD240
	HKD800	HKD400
	HKD1,500	HKD750
Cash Advance Fee UnionPay Dual Currency Credit Card CNY Card Account VISA Card / Mastercard / UnionPay Dual Currency Credit Card HKD Card Account	4% on cash amount drawn plus CNY20 (minimum CNY100)	
	4% on cash amount drawn plus HK\$20 (minimum HKD100)	
Fees 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)	
Fee relating to Settling Foreign Currency Transaction in Hong Kong Dollars UnionPay Dual Currency Credit Card	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.	
	Not applicable	

VISA Card / Mastercard	- 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	CNY250 or the amount of minimum payment, whichever is lower HKD250 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	Waived Waived
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

Remarks:

- 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.