

## 信用卡資料概要

### 財務費用

<p>消費賬項之財務費用 — 實際年利率<sup>(1)</sup></p>	<p>當客戶開立信用卡戶口時為<b>34.97%</b>，並將不時作出檢討。</p> <p>若客戶於到期還款日或之前清繳全部賬項，便毋須繳付任何財務費用。但若客戶只繳付部份賬項，則須另繳付按適用於客戶戶口之息率計算之財務費用。此費用將按未清付之尚欠賬項及所有下一張月結單截數日前之新信用卡交易（包括但不限於消費賬項、各項分期計劃供款、任何收費或費用等，現金透支除外）計算。財務費用會由交易當日起計算，直至清繳賬項為止。</p>
<p>現金透支費用 — 實際年利率<sup>(1)</sup> (不適用於專享卡)</p>	<p>當客戶開立信用卡戶口時為<b>38.37%</b>，並將不時作出檢討。</p> <p>現金透支之利息將由獲得該現金透支日起計算，直至清繳有關賬項為止，並按適用於客戶戶口之息率計算。</p>
<p>逾期還款 — 實際年利率<sup>(1)</sup> (不適用於Visa Infinite卡、World Mastercard及專享卡)</p>	<p>若客戶的信用卡戶口於過去6個月內有兩次或以上未能於到期還款日或之前繳付最低還款額（即逾期還款），消費賬項之財務費用將由第2次逾期還款後發出之月結單截數日後調整至<b>40.53%</b>。</p> <p>若客戶的信用卡戶口於過去6個月內有兩次或以上未能於到期還款日或之前繳付最低還款額（即逾期還款），現金透支之利息將由第2次逾期還款後發出之月結單截數日後調整至<b>44.62%</b>。</p> <p>直至客戶連續6個月內再無逾期還款紀錄，信用卡戶口之息率將於第6個月之月結單截數日後調整至原來息率。</p>
<p>免息還款期</p>	<p>長達56天</p>
<p>最低還款額 (不適用於World Mastercard、美元Visa金卡及專享卡)</p>	<p>最低還款額為HK\$300/人民幣300元（視乎卡類別而定）或以下第(i)至(iv)項之總和（以較高者為準）：</p> <p>(i) 所有費用及收費（包括財務費用及年費）；</p> <p>(ii) 任何仍未繳付上期最低還款額；</p> <p>(iii) 總結欠扣除第(i)及(ii)項金額後仍超逾信用限額的金額；及</p> <p>(iv) 總結欠扣除第(i)至(iii)項金額後之1%。</p>

### 費用

<p>年費</p>	<table border="1"> <tr> <td data-bbox="651 1317 997 1406">                     Visa Infinite卡/ World Mastercard                 </td> <td data-bbox="997 1317 1493 1406"> <table border="1"> <tr> <td>主卡</td> <td>- HK\$6,000</td> </tr> <tr> <td>附屬卡</td> <td>- HK\$1,000</td> </tr> </table> </td> </tr> </table>	Visa Infinite卡/ World Mastercard	<table border="1"> <tr> <td>主卡</td> <td>- HK\$6,000</td> </tr> <tr> <td>附屬卡</td> <td>- HK\$1,000</td> </tr> </table>	主卡	- HK\$6,000	附屬卡	- HK\$1,000									
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## 信用卡資料概要

現金透支手續費 (不適用於專享卡)	Visa Infinite卡/World Mastercard/ 優越理財World Mastercard/ 白金卡/金卡/普通卡/ 美元Visa金卡	• 每次收取現金透支金額的 <b>3.5%</b> (最低HK\$100/US\$13)
	人民幣白金卡/人民幣金卡/ 人民幣信用卡	• 每次收取現金透支金額的 <b>3.5%</b> (最低人民幣100元)
外幣兌換手續費 (不適用於人民幣信用卡及專享卡)	如非以港元或美元(只適用於美元Visa金卡)為交易貨幣,每次交易將收取 <b>1.95%/1.2%</b> (只適用於銀聯信用卡)	
以港幣支付外幣簽賬的有關費用 (不適用於銀聯信用卡及人民幣信用卡)	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。	
逾期費用	Visa Infinite卡/ 優越理財World Mastercard/ 白金卡/金卡/普通卡	若客戶未能於到期還款日或之前繳付最低還款額,則須另繳付逾期費用,每次為 <b>HK\$300</b> 或相等於最低還款額之金額(以較低者為準)。
	World Mastercard/美元Visa金卡/ 匡湖遊艇會會員信用卡	若客戶未能於到期還款日或之前繳付總結欠,則須另繳付逾期費用,每次為 <b>HK\$300/US\$38</b> 或相等於總結欠之金額(以較低者為準)。
	人民幣白金卡/人民幣金卡/ 人民幣信用卡	若客戶未能於到期還款日或之前繳付最低還款額,則須另繳付逾期費用,每次為 <b>人民幣300元</b> 或相等於最低還款額之金額(以較低者為準)。
過額費用	Visa Infinite卡/World Mastercard/ 優越理財World Mastercard/ 白金卡/金卡/普通卡/ 美元Visa金卡/ 匡湖遊艇會會員信用卡	若戶口之結欠(不包括由銀行收取之費用)超逾信用限額 <b>HK\$180/US\$23</b> 或以上,則須繳付每月 <b>HK\$180/US\$23</b> 過額費用
	人民幣白金卡/人民幣金卡/ 人民幣信用卡	若戶口之結欠(不包括由銀行收取之費用)超逾信用限額 <b>人民幣180元</b> 或以上,則須繳付每月 <b>人民幣180元</b> 過額費用。
郵寄結單服務年費 <sup>(2)</sup> (由2022年7月1日起生效)	優越理財World Mastercard/ 白金卡/金卡/普通卡/ 美元Visa金卡/消費卡	每戶口 <b>HK\$40/US\$5</b> (每年7月至翌年6月的12個月期間)
	人民幣白金卡/人民幣金卡/ 人民幣信用卡	每戶口 <b>人民幣40元</b> (每年7月至翌年6月的12個月期間)
退票/退回自動轉賬費用	• 如於同一月結單有任何退票/退回自動轉賬及其金額超過 <b>HK\$120/人民幣120元/US\$16</b> (視乎卡類別而定),則須繳付 <b>HK\$120/人民幣120元/US\$16</b> (視乎卡類別而定)之退票/退回自動轉賬費用一次。 • 若已收取逾期費用,於同一月結單之退票/退回自動轉賬費用將可獲豁免。	

註:

- 實際年利率乃依據銀行營運守則之指引計算。實際年利率是一個參考利率,以年化利率展示出包括銀行產品的基本利率及其他費用與收費。
- 如客戶的任何一個戶口於每年7月至翌年6月期間收取多於兩份郵寄結單,該戶口將被徵收**HK\$40/US\$5/人民幣40元**年費。長者(65歲或以上)、18歲以下人士、領取綜合社會保障援助人士(需提供有關證明)或出示傷殘人士證明文件(例如領取政府傷殘津貼文件)之人士可獲豁免是項年費。

## Credit Card Key Facts Statement

### Finance Charge

**Annualised Percentage Rate (“APR”) <sup>(1)</sup>  
for Retail Purchase**

**34.97%** when you open your account and it will be reviewed from time to time.

No finance charge will be levied if full payment of outstanding balance is made on or before the Payment Due Date. If only partial payment is made, a finance charge at the rate(s) applicable to the Customer’s account will be applied to the outstanding amount of the existing balance and to all new credit card transactions (including but not limited to retail purchase, instalment of all kinds of instalment plans, any fees and charges etc, except cash advance) made prior to the next statement date. Finance charges will be calculated from the date of transaction to the date of full payment.

**APR <sup>(2)</sup> for Cash Advance  
(Not applicable to Private Label Card)**

**38.37%** when you open your account and it will be reviewed from time to time.

For cash advances, an interest at the rate(s) applicable to the Customer’s account will be calculated from the date of such advances to a date on which payment is received.

**Past Due APR <sup>(1)</sup>  
(Not applicable to Visa Infinite Card,  
World Mastercard and Private Label Card)**

Finance charges for retail purchase will be adjusted to **40.53%**, effective after the Closing Date of the statement issued immediately after the second past due, if the Customer fails to repay the Minimum Payment Amount on or before Payment Due Date (i.e. past due) for the Customer’s credit card account twice or more in the past 6 months.

Interest of cash advance will be adjusted to **44.62%**, effective after the Closing Date of the statement issued immediately after the second past due, if the Customer fails to repay the Minimum Payment Amount on or before Payment Due Date (i.e. past due) for the Customer’s credit card account twice or more in the past 6 months.

If there is no past due for 6 consecutive months, original rate will be charged effective after the Closing Date of the statement for the 6<sup>th</sup> month.

**Interest Free Period**

Up to 56 days

**Minimum Payment Amount  
(Not applicable to World Mastercard,  
USD Visa Gold Card and Private Label Card)**

The Minimum Payment Amount is HK\$300/CNY300 (subject to card type) or the sum of items (i) to (iv) below (whichever is higher):

- (i) all fees and charges (including finance charges and annual fees);
- (ii) any overdue Minimum Payment Amount;
- (iii) amount exceeding the prescribed credit limit after deducting the amount of items (i) and (ii) from the New Balance; and
- (iv) 1% of the New Balance after deducting the amount of items (i) to (iii).

### Fees & Charges

**Annual Fee**

Visa Infinite Card/ World Mastercard	Principal Card Supplementary Card	- <b>HK\$6,000</b> - <b>HK\$1,000</b>
Platinum Card	Principal Card Supplementary Card	- <b>HK\$1,500</b> - <b>HK\$750</b>
Gold Card	Principal Card Supplementary Card	- <b>HK\$600</b> - <b>HK\$300</b>
Classic Card	Principal Card Supplementary Card	- <b>HK\$300</b> - <b>HK\$150</b>
Renminbi Credit Card - Platinum Card	Principal Card Supplementary Card	- <b>CNY1,500</b> - <b>CNY750</b>
- Gold Card	Principal Card Supplementary Card	- <b>CNY600</b> - <b>CNY300</b>
- Classic Card	Principal Card Supplementary Card	- <b>CNY300</b> - <b>CNY150</b>
USD Visa Gold Card	Principal Card Supplementary Card	- <b>US\$78</b> - <b>US\$39</b>



## Credit Card Key Facts Statement

<b>Cash Advance Handling Fee</b> <b>(Not applicable</b> to Private Label Card)	Visa Infinite Card/World Mastercard/ Prestige World Mastercard/ Platinum Card/Gold Card/ Classic Card/USD Visa Gold Card	• <b>3.5%</b> of the cash advance amount <b>(minimum HK\$100/US\$13)</b> per cash advance transaction
	Renminbi Platinum Card/ Renminbi Gold Card/ Renminbi Credit Card	• <b>3.5%</b> of the cash advance amount <b>(minimum CNY100)</b> per cash advance transaction
<b>Foreign Currency Conversion Fee</b> <b>(Not applicable</b> to Renminbi Credit Card and Private Label Card)	<b>1.95%/1.2%</b> (only applicable to UnionPay Credit Card) of every transaction effected in currencies other than Hong Kong Dollars or US Dollars (only applicable to USD Visa Gold Card)	
<b>Fee Relating to Settling Foreign Currency            Transaction in Hong Kong Dollars</b> <b>(Not applicable</b> to UnionPay Credit Card and Renminbi 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 fees to be applied before the transactions are entered into as settling foreign currency transactions in Hong Kong Dollars may involve a cost higher than the foreign currency transaction handling fee.	
<b>Late Charge</b>	Visa Infinite Card/ Prestige World Mastercard/ Platinum Card/Gold Card/ Classic Card	If the Customer fails to make the Minimum Payment Amount on or before the Payment Due Date, a late charge of <b>HK\$300</b> or an amount equal to the Minimum Payment Amount (whichever is lower) will be levied each time.
	World Mastercard/ USD Visa Gold Card/Club Marina Cove Membership Credit Card	If the Customer fails to make full payment of the New Balance on or before the Payment Due Date, a late charge of <b>HK\$300/US\$38</b> or an amount equal to the New Balance (whichever is lower) will be levied each time.
	Renminbi Platinum Card/ Renminbi Gold Card/ Renminbi Credit Card	If the Customer fails to make the Minimum Payment Amount on or before the Payment Due Date, a late charge of <b>CNY300</b> or an amount equal to the Minimum Payment Amount (whichever is lower) will be levied each time.
<b>Overlimit Fee</b>	Visa Infinite Card/World Mastercard/ Prestige World Mastercard / Platinum Card/Gold Card/ Classic Card/USD Visa Gold Card/ Club Marina Cove Membership Credit Card	An overlimit fee of <b>HK\$180/US\$23</b> per month will be charged if the outstanding balance (excluding fees and charges charged by the bank) exceeds the prescribed credit limit by HK\$180/US\$23 or above.
	Renminbi Platinum Card/ Renminbi Gold Card/ Renminbi Credit Card	An overlimit fee of <b>CNY180</b> per month will be charged if the outstanding balance (excluding fees and charges charged by the bank) exceeds the prescribed credit limit by CNY180 or above.
<b>Paper Statement Service Annual Fee</b> <sup>(2)</sup> (Effective from 1 July 2022)	Prestige World Mastercard/ Platinum Card/Gold Card/ Classic Card/USD Visa Gold Card/ Spending Card	<b>HK\$40/US\$5</b> per account (for every 12 months period from July to June of the following year)
	Renminbi Platinum Card/ Renminbi Gold Card/ Renminbi Credit Card	<b>CNY40</b> per account (for every 12 months period from July to June of the following year)

## Credit Card Key Facts Statement

### Returned Cheque/ Autopay Reject Handling Fee

- A returned cheque/autopay reject handling fee of **HK\$120/CNY120/US\$16** (subject to card type) will be charged once on the same statement if there is any returned cheque/autopay reject amount more than HK\$120/CNY120/US\$16 (subject to card type).
- Returned cheque/autopay reject handling fee will be waived if late charge is levied on the same statement.

#### Note:

- (1) The Annualised Percentage Rates ("APR") are reference rates calculated according to the standard method set out in the Code of Banking Practice. An APR is a reference rate which includes the basic interest rate and other fees and charges of a product expressed as an annualised rate.
- (2) A fee of HK\$40/US\$5/CNY40 per account will be charged if customers receive more than 2 paper statements for every 12 months from July to June of the following year. Exemptions apply to senior citizens (aged 65 or above), customers aged below 18, recipients of Comprehensive Social Security Assistance (supporting documents required) or persons who present a proof of disability document (e.g. document of receiving government disability allowance).