

信用卡資料概要

財務費用

消費賬項之財務費用 — 實際年利率 ⁽¹⁾	當客戶開立信用卡戶口時為 35.72% ，並將不時作出檢討。 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之前之新信用卡交易（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、現金透支等）計算。財務費用會由交易當日起計算，直至清繳賬項為止。
現金透支費用 — 實際年利率 ⁽¹⁾ (不適用於專享卡)	當客戶開立信用卡戶口時為 35.98% ，並將不時作出檢討。 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之前之新信用卡交易（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、現金透支等）計算。
免息還款期	長達56天
最低還款額 (不適用於World Mastercard、美元Visa金卡及專享卡)	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）： (i) 所有費用及收費（包括財務費用及年費）； (ii) 任何仍未繳付上期最低還款額； (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 (iv) 總結欠扣除第(i)至(iii)項金額後之1%。

費用

年費	<table border="1" style="width: 100%;"> <tr> <td style="width: 60%;">Visa Infinite卡/ World Mastercard</td> <td>主卡 - HK\$6,000 附屬卡 - HK\$1,000</td> </tr> <tr> <td>白金卡</td> <td>主卡 - HK\$1,500 附屬卡 - HK\$750</td> </tr> <tr> <td>金卡</td> <td>主卡 - HK\$600 附屬卡 - HK\$300</td> </tr> <tr> <td>普通卡</td> <td>主卡 - HK\$300 附屬卡 - HK\$150</td> </tr> <tr> <td>人民幣信用卡 - 白金卡</td> <td>主卡 - 人民幣1,500元 附屬卡 - 人民幣750元</td> </tr> <tr> <td>- 金卡</td> <td>主卡 - 人民幣600元 附屬卡 - 人民幣300元</td> </tr> <tr> <td>- 普通卡</td> <td>主卡 - 人民幣300元 附屬卡 - 人民幣150元</td> </tr> <tr> <td>美元Visa金卡</td> <td>主卡 - US\$78 附屬卡 - US\$39</td> </tr> </table>	Visa Infinite卡/ World Mastercard	主卡 - HK\$6,000 附屬卡 - HK\$1,000	白金卡	主卡 - HK\$1,500 附屬卡 - HK\$750	金卡	主卡 - HK\$600 附屬卡 - HK\$300	普通卡	主卡 - HK\$300 附屬卡 - HK\$150	人民幣信用卡 - 白金卡	主卡 - 人民幣1,500元 附屬卡 - 人民幣750元	- 金卡	主卡 - 人民幣600元 附屬卡 - 人民幣300元	- 普通卡	主卡 - 人民幣300元 附屬卡 - 人民幣150元	美元Visa金卡	主卡 - US\$78 附屬卡 - US\$39
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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 1.95%/1.2% （只適用於銀聯信用卡）																

信用卡資料概要

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 HK\$300 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 HK\$300/US\$38 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 人民幣300元 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 HK\$180/US\$23 或以上，則須繳付每月 HK\$180/US\$23 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 人民幣180元 或以上，則須繳付每月 人民幣180元 過額費用。
郵寄結單服務年費⁽²⁾ (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 HK\$40/US\$5 (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 人民幣40元 (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	<ul style="list-style-type: none"> • 如於同一月結單有任何退票/退回自動轉賬及其金額超過HK\$120/人民幣120元/US\$16(視乎卡類別而定)，則須繳付HK\$120/人民幣120元/US\$16(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：

- (1) 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。
- (2) 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”) ⁽¹⁾ for Retail Purchase	35.72% 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, cash advance etc.) made prior to the next statement date. Finance charges will be calculated from the date of transaction to the date of full payment.
APR ⁽²⁾ for Cash Advance (Not applicable to Private Label Card)	35.98% 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, cash advance etc.) made prior to the next statement date.
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	<table border="1" style="width: 100%;"> <tr> <td style="width: 60%;">Visa Infinite Card/ World Mastercard</td> <td>Principal Card - HK\$6,000 Supplementary Card - HK\$1,000</td> </tr> <tr> <td>Platinum Card</td> <td>Principal Card - HK\$1,500 Supplementary Card - HK\$750</td> </tr> <tr> <td>Gold Card</td> <td>Principal Card - HK\$600 Supplementary Card - HK\$300</td> </tr> <tr> <td>Classic Card</td> <td>Principal Card - HK\$300 Supplementary Card - HK\$150</td> </tr> <tr> <td>Renminbi Credit Card - Platinum Card</td> <td>Principal Card - CNY1,500 Supplementary Card - CNY750</td> </tr> <tr> <td>- Gold Card</td> <td>Principal Card - CNY600 Supplementary Card - CNY300</td> </tr> <tr> <td>- Classic Card</td> <td>Principal Card - CNY300 Supplementary Card - CNY150</td> </tr> <tr> <td>USD Visa Gold Card</td> <td>Principal Card - US\$78 Supplementary Card - US\$39</td> </tr> </table>	Visa Infinite Card/ World Mastercard	Principal Card - HK\$6,000 Supplementary Card - HK\$1,000	Platinum Card	Principal Card - HK\$1,500 Supplementary Card - HK\$750	Gold Card	Principal Card - HK\$600 Supplementary Card - HK\$300	Classic Card	Principal Card - HK\$300 Supplementary Card - HK\$150	Renminbi Credit Card - Platinum Card	Principal Card - CNY1,500 Supplementary Card - CNY750	- Gold Card	Principal Card - CNY600 Supplementary Card - CNY300	- Classic Card	Principal Card - CNY300 Supplementary Card - CNY150	USD Visa Gold Card	Principal Card - US\$78 Supplementary Card - US\$39
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Cash Advance Handling Fee (Not applicable to Private Label Card)	<table border="1" style="width: 100%;"> <tr> <td style="width: 60%;">Visa Infinite Card/World Mastercard/ Prestige World Mastercard/ Platinum Card/Gold Card/ Classic Card/USD Visa Gold Card</td> <td>• 0.5% of the cash advance amount (minimum HK\$100/US\$13) per cash advance transaction</td> </tr> <tr> <td>Renminbi Platinum Card/ Renminbi Gold Card/ Renminbi Credit Card</td> <td>• 0.5% of the cash advance amount (minimum CNY100) per cash advance transaction</td> </tr> </table>	Visa Infinite Card/World Mastercard/ Prestige World Mastercard/ Platinum Card/Gold Card/ Classic Card/USD Visa Gold Card	• 0.5% of the cash advance amount (minimum HK\$100/US\$13) per cash advance transaction	Renminbi Platinum Card/ Renminbi Gold Card/ Renminbi Credit Card	• 0.5% of the cash advance amount (minimum CNY100) per cash advance transaction												
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Foreign Currency Conversion Fee (Not applicable to Renminbi Credit Card and Private Label Card)	1.95%/1.2% (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)																

Credit Card Key Facts Statement

<p>Fee Relating to Settling Foreign Currency Transaction in Hong Kong Dollars (Not applicable to UnionPay Credit Card and Renminbi Credit Card)</p>	<p>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.</p>	
<p>Late Charge</p>	<p>Visa Infinite Card/ Prestige World Mastercard/ Platinum Card/Gold Card/ Classic Card</p>	<p>If the Customer fails to make the Minimum Payment Amount on or before the Payment Due Date, a late charge of HK\$300 or an amount equal to the Minimum Payment Amount (whichever is lower) will be levied each time.</p>
	<p>World Mastercard/ USD Visa Gold Card/Club Marina Cove Membership Credit Card</p>	<p>If the Customer fails to make full payment of the New Balance on or before the Payment Due Date, a late charge of HK\$300/US\$38 or an amount equal to the New Balance (whichever is lower) will be levied each time.</p>
	<p>Renminbi Platinum Card/ Renminbi Gold Card/ Renminbi Credit Card</p>	<p>If the Customer fails to make the Minimum Payment Amount on or before the Payment Due Date, a late charge of CNY300 or an amount equal to the Minimum Payment Amount (whichever is lower) will be levied each time.</p>
<p>Overlimit Fee</p>	<p>Visa Infinite Card/World Mastercard/ Prestige World Mastercard / Platinum Card/Gold Card/ Classic Card/USD Visa Gold Card/ Club Marina Cove Membership Credit Card</p>	<p>An overlimit fee of HK\$180/US\$23 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.</p>
	<p>Renminbi Platinum Card/ Renminbi Gold Card/ Renminbi Credit Card</p>	<p>An overlimit fee of CNY180 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.</p>
<p>Paper Statement Service Annual Fee ⁽²⁾ (Effective from 1 July 2022)</p>	<p>Prestige World Mastercard/ Platinum Card/Gold Card/ Classic Card/USD Visa Gold Card/ Spending Card</p>	<p>HK\$40/US\$5 per account (for every 12 months period from July to June of the following year)</p>
	<p>Renminbi Platinum Card/ Renminbi Gold Card/ Renminbi Credit Card</p>	<p>CNY40 per account (for every 12 months period from July to June of the following year)</p>
<p>Returned Cheque/Autopay Reject Handling Fee</p>	<ul style="list-style-type: none"> 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:

- 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.
- 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).