



Fee Schedule of ICBC Credit Card (Dual Currency)

Item	Fees and Charges
Annual Fee	
• Gold – Principal Card	HKD480
– Supplementary Card	HKD240
• Classic – Principal Card	HKD240
– Supplementary Card	HKD120
Late Payment Charge	HKD Account : 5% on minimum payment due (minimum HKD100; maximum HKD200) RMB Account : 5% on minimum payment due (minimum RMB1)
Finance Charge	
• Retail Transaction	HKD Account : 29.35% *per annum RMB Account : 19.90% *per annum
• Cash Advance	HKD Account : 31.43% *per annum RMB Account : 21.19% *per annum
	*The Annualised Percentage Rate calculated according to the Code of Banking Practice.
Cash Advance Handling Charge	
• HKD or foreign currencies Cash Advance	3% per transaction on cash advance amount (minimum HKD50)
• RMB Cash Advance	1% per transaction on cash advance amount (minimum RMB3; maximum RMB500) plus RMB2 (applicable to network of China UnionPay in Mainland China)
Inter-bank Account Enquiry Fee	RMB Account: RMB 0.3 (applicable to network of China UnionPay in Mainland China)
Over Limit Charge	HKD Account: HKD100 per statement cycle RMB Account: 5% on the overlimit amount (minimum RMB5; maximum RMB300)
Card Cancellation Fee	
• Principal Card	HKD700
• Supplementary Card	HKD400 (if card is voluntarily terminated by cardmember within one year of its first issue)
Funds Transfer Between Card Accounts Handling Charge	HKD200 per transfer
Card Replacement Handling Charge	
• Principal Card	HKD100
• Supplementary Card	HKD100
Dishonored Cheque /Autopay Return Handling Charge	HKD100 per cheque /per transaction
Statement Retrieval Handling Charge	HKD50 per cycle statement
Sales Draft Retrieval Handling Charge	HKD50 per copy
Dispute Handling Charge	HKD100 per disputed transaction proved to be unfounded
Credit Balance Refund/ Withdrawal Handling Charge	HKD Account : HKD60 per cashier order issued for credit balance refund. Cash withdrawal on credit balance either over-the-counter or through ATM will be treated as Cash Advance and charged accordingly. RMB Account : 1% on the withdrawal amount (minimum RMB3; maximum RMB500)
Reference Letter Handling Charge	HKD200 per letter
Audit Confirmation Handling Charge	HKD300 per confirmation
Foreign Currency Transaction Charge	Exchange charges of relevant International Card Association plus 0.75%.

Effective Date: 16th July 2006

Note: We may change the above fees and charges in this Fee Schedule from time to time. Such variations will be notified to Cardmembers 30 days beforehand and become effective in accordance with the applicable terms and conditions.

All RMB fees and charges are subject to the laws and regulations of the People's Bank of China and/or Industrial and Commercial Bank of China in Mainland China.