

ICBC信用卡服務收費表 (Visa兩幣卡)

年費

- 白金卡 — 主卡每張HKD1,000；附屬卡每張HKD500
- 金卡 — 主卡每張HKD480；附屬卡每張HKD240
- 普通卡 — 主卡每張HKD240；附屬卡每張HKD120

逾期費用

港幣賬戶：最低還款額之5%(最低收費為HKD130；最高收費為HKD250)
人民幣賬戶：最低還款額之5%(最低收費為RMB1)

財務費用

- 零售交易 港幣賬戶：年利率29.33%*
人民幣賬戶：年利率19.86%*
- 現金透支 港幣賬戶：年利率31.52%*
人民幣賬戶：年利率20.54%*

* 此實際年利率乃根據銀行營運守則計算。

現金透支手續費

- 港幣或其他外幣現金透支 每次為現金透支金額之3%(最低收費為HKD50)
- 人民幣現金透支 每次為現金透支金額之1%(最低收費為RMB2；最高收費為RMB100，如透過內地銀聯自動櫃員機網絡現金透支，則按不同地區每次額外收取RMB2至RMB4)

賬戶結餘退款/ 提款手續費

港幣賬戶：以本票提取賬戶結餘，每張本票收取HKD60。透過櫃檯或自動櫃員機提取現金結餘，將視為現金透支計算該手續費。
人民幣賬戶：提取金額之1%(最低收費為RMB2；最高收費為RMB100，如透過內地銀聯自動櫃員機網絡提取，則按不同地區每次額外收取RMB2至RMB4)

內地中國工商銀行 分行櫃台還款手續費

每次還款額之0.5%(最低收費為RMB2；最高收費為RMB100)；此收費適用於未能出示信用卡或非持卡人還款交易

信用卡賬戶間轉賬 手續費

每次轉賬HKD200

超逾信用額手續費

港幣賬戶：HKD150 (每發出月結單計算)
人民幣賬戶：超逾金額之5%(最低收費為RMB5；最高收費為RMB300)

信用卡取消費

- 主卡 每張HKD700
- 附屬卡 每張HKD400
(適用於信用卡會員於首次新卡發出後一年內自願取消信用卡)

補發新卡費用

每張HKD100

退票 / 自動轉賬 被拒手續費

港幣賬戶：每張支票 / 每次HKD110
人民幣賬戶：每張支票 / 每次HKD100

索取月結單手續費

每個月結單HKD50

索取簽賬單據副本 手續費

每張HKD50

處理爭議事項手續費

港幣賬戶：每項HKD150
人民幣賬戶：每項HKD100
(如證實為無根據之爭議交易)

申請提升信貸額手續費

- 臨時提升 每次HKD50
- 永久提升 每次HKD100

銀行證明信手續費

每份HKD200

稽核確認書手續費

每次HKD300

外幣簽賬兌換收費

有關國際信用卡組織之1%匯兌收費加0.9% (經銀聯網絡之人民幣交易除外)

日期：二零一一年四月

註：本銀行可不時修改上述服務收費表。若有修改，本銀行將於三十天前將修改通知信用卡會員，而有關修改將根據適用的條款及條件生效。所有人民幣收費乃根據中國人民銀行及/或中國工商銀行的法律和規定所規限。

Fee Schedule of ICBC Credit Card (Visa Dual Currency Card)

Annual Fee

- Platinum Card – HKD1,000 per Principal Card;
HKD500 per Supplementary Card
- Gold Card – HKD480 per Principal Card;
HKD240 per Supplementary Card
- Classic Card – HKD240 per Principal Card;
HKD120 per Supplementary Card

Late Payment Charge

HKD Account : 5% on minimum payment due (minimum HKD130; maximum HKD250)
RMB Account : 5% on minimum payment due (minimum RMB1)

Finance Charge

- Retail Transaction HKD Account : 29.33%* per annum
RMB Account : 19.86%* per annum
- Cash Advance HKD Account : 31.52%* per annum
RMB Account : 20.54%* per annum

* The Annualised Percentage Rate is calculated according to the Code of Banking Practice.

Cash Advance Handling Charge

- HKD or foreign currencies 3% on cash advance amount per transaction (minimum HKD50)
Cash Advance
- RMB Cash Advance 1% on cash advance amount per transaction (minimum RMB2; maximum RMB100); subject to different regions, additional RMB2 to RMB4 per transaction will be levied if the cash advance is made through UnionPay ATM network in Mainland China.

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 charge accordingly.
RMB Account : 1% on the withdrawal amount (minimum RMB2; maximum RMB100); subject to different regions, additional RMB2 to RMB4 per transaction will be levied if the withdrawal is made through UnionPay ATM network in Mainland China.

Handling Charge of Card Repayment over-the-counter in Mainland China

0.5% on repayment amount per transaction (minimum RMB2; maximum RMB100).
This charge is applicable to cardmember who cannot present the credit card or appoints 3rd party for card repayment.

Fund / Balance Transfer Between Card Account

HKD200 per transfer

Over Limit Charge

HKD Account : HKD150 per statement cycle
RMB Account : 5% on the overlimit amount (minimum RMB5; maximum RMB300)

Card Cancellation Fee

- Principal Card HKD700 per card
 - Supplementary Card HKD400 per card
- (Applicable if card is voluntarily terminated by cardmember within one year of its first issue.)

Card Replacement Fee

HKD100 per card

Dishonored Cheque / Rejected Autopay Handling Charge

HKD Account : HKD110 per cheque / per transaction
RMB Account : HKD100 per cheque / per transaction

Statement Retrieval Charge

HKD50 per statement cycle

Sales Slip Retrieval Charge

HKD50 per copy

Dispute Handling Charge

HKD Account : HKD150 per unfounded dispute transaction
RMB Account : HKD100 per unfounded dispute transaction

Credit Limit Upgrade Handling Charge

- Temporary Upgrade HKD50 per application
- Permanent Upgrade HKD100 per application

Reference Letter Handling Charge

HKD200 per letter

Audit Confirmation Charge

HKD300 per confirmation

Foreign Currency Transaction Charge

Exchange charges of 1% by relevant International Card Association plus 0.9% (Exclude RMB transactions made via UnionPay network)

Date: April 2011

Note: We may change the above fees and charges in this Fee Schedule from time to time. Such variations will be notified to Cardmember 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.