



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

Annual Fee		Card Cancellation Fee	
• Platinum – HKD1,000 per Principal Card; HKD500 per Supplementary Card		• Principal Card	HKD700 per card
• Gold – HKD480 per Principal Card; HKD240 per Supplementary Card		• Supplementary Card	HKD400 per card (if card is voluntarily terminated by cardmember within one year of its first issue)
• Classic – HKD240 per Principal Card; HKD120 per Supplementary Card			
Late Payment Charge	HKD Account : 5% on minimum payment due (minimum HKD130; maximum HKD200) RMB Account : 5% on minimum payment due (minimum RMB1)	Funds Transfer Between Card Accounts Handling Charge	HKD200 per transfer
Finance Charge		Card Replacement Handling Charge	
• Retail Transaction	HKD Account : 16.08% - 29.33%* per annum RMB Account : 19.86%* per annum	• Principal Card	HKD100 per card
• Cash Advance	HKD Account : 24.01% - 31.52%* per annum RMB Account : 21.16%* per annum *The Annualised Percentage Rate is calculated according to the Code of Banking Practice.	• Supplementary Card	HKD100 per card
Cash Advance Handling Charge		Dishonored Cheque / Autopay Return Handling Charge	HKD100 per cheque / per transaction
• HKD or foreign currencies Cash Advance	3% on cash advance amount per transaction (minimum HKD50)	Statement Retrieval Handling Charge	HKD50 per statement cycle
• 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 China UnionPay ATM network in Mainland China.	Sales Draft Retrieval Handling Charge	HKD50 per copy
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 RMB2; maximum RMB100); subject to different regions, additional RMB2 to RMB4 per transaction will be levied if the withdrawal is made through China UnionPay ATM network in Mainland China.	Dispute Handling Charge	HKD100 per unfounded dispute transaction
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.	Credit Limit Upgrade Handling Charge	
Over Limit Charge	HKD Account : HKD130 per statement cycle RMB Account : 5% on the overlimit amount (minimum RMB5; maximum RMB300)	• Temporary Upgrade	HKD50 per application
		• Permanent Upgrade	HKD100 per application
		Reference Letter Handling Charge	HKD200 per letter
		Audit Confirmation Handling 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 China UnionPay network)

Date: April 2010

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.