

ICBC信用卡服務收費表

年費

- 白金卡 — 主卡每張HKD1,000；附屬卡每張HKD500
- 金卡 / 鈦金卡 — 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

最低還款額之5%(最低收費為HKD130；最高收費為HKD250)

財務費用

- 零售交易 年利率31.89%*
- 現金透支 年利率36.76%*

* 此實際年利率乃根據銀行營運守則計算。

現金透支手續費

每次為現金透支金額之3%(最低收費為HKD50)

超逾信用額手續費

HKD150 (每發出月結單計算)

信用卡取消費用

- 主卡 每張HKD700
- 附屬卡 每張HKD400
(如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

信用卡賬戶間轉賬手續費

每次轉賬HKD200

賬戶結餘退款 / 提款手續費

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以現金提取結餘，將被視為現金透支計算該手續費。

退票 / 自動轉賬被拒手續費

每張支票 / 每次HKD110

處理爭議事項手續費

每項HKD150 (如證實為無根據之爭議交易)

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

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%

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會員，而有關修改將根據適用的條款及條件生效。

Fee Schedule of ICBC Credit Card

Annual Fee

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

Late Payment Charge 5% on minimum payment due (minimum HKD130; maximum HKD250)

Finance Charge

- Retail Transaction 31.89%* per annum
- Cash Advance 36.76%* per annum

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

Cash Advance Handling Charge 3% per transaction on cash advance amount (minimum HKD50)

Over Limit Charge HKD150 per statement cycle

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

Fund / Balance Transfer Between Card Account HKD200 per transfer

Credit Balance Refund / Withdrawal Handling Charge 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.

Dishonored Cheque / Rejected Autopay Handling Charge HKD110 per cheque / per transaction

Dispute Handling Charge HKD150 per unfounded dispute transaction

Statement Retrieval Charge HKD50 per statement cycle

Sales Slip Retrieval Charge HKD50 per copy

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%

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.