



Fee Schedule of ICBC Credit Card

Annual Fee

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

Late Payment Charge

5% on minimum payment due (minimum HKD130; maximum HKD200)

Finance Charge

- Retail Transaction 16.08%-31.89% *per annum
- Cash Advance 24.01%-36.76% *per annum

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

Cash Advance Handling Charge

3% on cash advance amount per transaction (minimum HKD50)

Over Limit Charge

HKD130 per statement cycle

Card Cancellation Fee

- Principal Card HKD700 per card
- Supplementary Card HKD400 per card

(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 per card
- Supplementary Card HKD100 per card

Dishonored Cheque /Autopay Return Handling Charge

HKD100 per cheque /per transaction

Statement Retrieval Handling Charge

HKD50 per statement cycle

Sales Draft Retrieval Handling Charge

HKD50 per copy

Dispute Handling Charge

HKD100 per unfounded disputed transaction

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 charged accordingly.

Credit Limit Upgrade Handling Charge

- 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%

Effective Date: April 2008

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.