ICBC 工银亚洲

ICBC信用卡服務收費表
(銀聯兩幣卡)

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

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RMB130；最高收費為RMB250)

財務費用

- 零售交易 年利率31.89%*
- 現金透支 年利率37.52%*

* 此實際年利率乃根據銀行營運守則計算。

現金透支手續費
港幣賬戶：每次為現金透支金額之3% (最低收費為HKD50)
人民幣賬戶：每次為現金透支金額之4% (最低收費為RMB50)

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：RMB150 (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
  (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

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，將視為現金透支計算該手續費。

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RMB110

處理爭議事項手續費
港幣賬戶：每項HKD150 (如證實為無根據之爭議交易)
人民幣賬戶：每項RMB150 (如證實為無根據之爭議交易)

索取月結單手續費
每期月結單HKD50

索取簽賬單據副本手續費
港幣賬戶：每張HKD50
人民幣賬戶：每張RMB50

申請提升信貸額手續費
港幣賬戶：臨時提升每次HKD50；永久提升每次HKD100
人民幣賬戶：臨時提升每次RMB50；永久提升每次RMB100
(如同時申請提升港幣及人民幣賬戶信貸限額，則只收取港幣賬戶手續費)

銀行證明信手續費
每份HKD200

稽核確認書手續費
每次HKD300

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。

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Fee Schedule of ICBC Credit Card (UnionPay 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

Late Payment Charge
HKD Account : 5% on minimum payment due (minimum HKD130; maximum HKD250)
RMB Account : 5% on minimum payment due (minimum RMB130; maximum RMB250)

Finance Charge
- Retail Transaction 31.89%* per annum
- Cash Advance 37.52%* per annum

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

Cash Advance Handling Charge
HKD Account : 3% per transaction on cash advance amount (minimum HKD50)
RMB Account : 4% per transaction on cash advance amount (minimum RMB50)

Over Limit Charge
HKD Account : HKD150 per statement cycle
RMB Account : RMB150 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
HKD Account : HKD110 per cheque / per transaction
RMB Account : RMB110 per cheque / per transaction

Dispute Handling Charge
HKD Account : HKD150 per unfounded dispute transaction
RMB Account : RMB150 per unfounded dispute transaction

Statement Retrieval Charge HKD50 per statement cycle

Sales Slip Retrieval Charge
HKD Account : HKD50 per copy
RMB Account : RMB50 per copy

Credit Limit Upgrade Handling Charge
HKD Account : HKD50 per application for temporary upgrade; HKD100 per application for permenant upgrade.
RMB Account : RMB50 per application for temporary upgrade; RMB100 per application for permanent upgrade
(Only HKD Account handling charge will be applied for applying credit limit upgrade on both HKD Account and RMB Account at the same time)

Reference Letter Handling Charge HKD200 per letter

Audit Confirmation Charge HKD300 per confirmation

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.

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