

交通銀行銀聯雙幣信用卡收費表¹

項目

收費

年費

鑽石卡主卡	每張港幣1,000元
鑽石卡附屬卡	每張港幣500元
金卡主卡	每張港幣480元
金卡附屬卡	每張港幣240元

最低還款額

- 如總結欠相等於港幣200元/人民幣200元或以上，最低還款額將為以下項目的總和：
 (i) 所有記誌於本期信用卡戶口結單上的收費、費用、開支、利息及/或財務費用；
 (ii) 任何於上期信用卡戶口結單日期後產生且超越信用限額的金額；及
 (iii) 扣除所有記誌於信用卡戶口的收費、費用、開支、利息及/或財務費用後的結單總結欠的1%，
 或港幣200元/人民幣200元 (以較高者為準)，
 另加任何未償還的最低還款額。
 - 如總結欠少於港幣200元/人民幣200元，最低還款額將為總結欠。

財務收費

現金透支手續費

港幣賬戶	每筆透支金額之3.5% (最低收費港幣100元)
人民幣賬戶	每筆透支金額之3.5% (最低收費人民幣100元)

未繳清購物簽賬利息

港幣賬戶	年息30% (實際年利率34.49%) ³
人民幣賬戶	年息30% (實際年利率34.49%) ³

現金透支利息

港幣賬戶	2022年12月30日前： 年息30% (實際年利率 37.14%) ³ 2022年12月30日或之後： 年息28.8% (實際年利率 34.89%) ³
人民幣賬戶	2022年12月30日前： 年息30% (實際年利率 37.14%) ³ 2022年12月30日或之後： 年息28.8% (實際年利率 34.89%) ³

逾期收費

每期港幣300元或相等於最低還款額之金額 (以較低者為準)

超越信用限額手續費

每期港幣180元

補發信用卡費用(主卡/附屬卡)

每張港幣100元

退票或直接扣款或自動轉賬

每次/每張退票港幣120元

被退回收費

以銀行本票提取賬戶結餘收費

每張銀行本票港幣50元

索取結單副本收費

每張港幣50元

索取購物單據副本收費

每張港幣50元

處理被質疑交易的手續費

每項被質疑交易港幣\$30或財務費用 (以較高者為準)

以港幣支付外幣簽賬的有關費用

客戶在外地消費時，有時候可選擇以港幣支付外幣簽賬。此選項屬海外商戶的直接安排，而非由信用卡發卡機構提供。客戶應於簽賬前向該商戶查詢有關匯率及手續費的詳情，因為以港幣支付外幣簽賬，所涉及的費用可能會較以外幣簽賬的手續費為高。銀行不會就此等以港幣支付外幣簽賬的交易收取額外手續費。

中國銀聯跨境自動轉賬繳費手續費

每筆人民幣8元

非港幣或人民幣支票結算費用

每張港幣100元

信用證明書

每份港幣200元

信用卡郵寄結單服務費

每段收費周期收取港幣20元⁴
 (普通卡及金卡由2019年1月1日起生效；
 白金卡及鑽石卡由2020年1月1日起生效)

註：1.此收費表僅供參考之用。交通銀行(香港)有限公司(「銀行」)保留權力絕對酌情決定不時修訂或更改以上各項費用及收費(包括金額或比率)及/或調整此收費表。任何該等修訂、更改及調整在銀行按照交通銀行銀聯雙幣信用卡持卡人合約之條款通知持卡人後生效。2.最低收費是分別按購物簽賬及現金透支金額獨立計算及收取。3.利息實際利率乃根據香港金融管理局在銀行營運守則有關指引中建議採用的淨現值法及假設並以小數後兩個位計算。4.收費周期為每半年1月1日至6月30日及7月1日至12月31日。由生效日起，於每段收費周期以郵寄方式收取一封或以上之信用卡結單，將被收取有關之服務費。每段收費周期收取港幣20元，不論卡戶持有一張或超過一張主卡，並於收費周期內以郵寄方式收取結單，卡戶只會被收取一次服務費港幣20元，此服務費會在支賬期內按其最近一次使用的信用卡戶口扣除。每年1月1日至6月30日之收費會於同年7月內扣除；每年7月1日至12月31日之收費會於翌年1月內扣除。5.透過櫃檯或自動櫃員機從信用卡賬戶中提取現金結餘款項或其任何部份將被視為作現金透支計算該利息及手續費。6.非港幣或人民幣的交通銀行銀聯雙幣信用卡(「信用卡」)交易，按照中國銀聯股份有限公司於結算日所釐定之匯率折算為港幣，然後記入港幣賬戶。由於市場匯率波動，實際採用之匯率，可能與簽賬當日的匯率有所不同。7.如欲索取此收費表或查詢有關收費，請致電銀行客戶服務熱線(852) 223 95559或瀏覽銀行網址：www.hk.bankcomm.com。8.本收費表的中文版僅供參考，若中、英文版有任何矛盾或歧異，概以英文版為準。

日期：2022年12月

交通銀行(香港)有限公司(於香港註冊成立的有限公司)

Bank of Communications

CUP Dual Currency Credit Card Fees Schedule¹

Item	Charges
Annual Fee	
Diamond Principal Card	HKD1,000 per card
Diamond Supplementary Card	HKD500 per card
Gold Principal Card	HKD480 per card
Gold Supplementary Card	HKD240 per card
Minimum Payment	- If the total outstanding balance is HKD200 / CNY200 or above, the minimum payment will be the sum of the followings: (i) all charges, fees, costs, expenses, interests and/or finance charges posted to the current statement of Card Account; (ii) any amount in excess of the credit limit incurred after last statement date; and (iii) 1% of the statement balance excluding all charges, fees, costs, expenses, interests and/or finance charges posted to the Card Account, or HKD200 / CNY200, whichever is higher plus any outstanding minimum payment. - If the total outstanding balance is less than HKD200 / CNY200, the minimum payment will be the total outstanding balance.
Finance Charge	
<u>Cash Advance Handling Fee</u>	
HKD Account	3.5% of cash advance amount (minimum HKD100)
CNY Account	3.5% of cash advance amount (minimum CNY100)
<u>Interest on Unsettled Retail Purchase</u>	
HKD Account	30% per annum (APR34.49%) ³
CNY Account	30% per annum (APR34.49%) ³
<u>Interest on Cash Advance</u>	
HKD Account	<u>Before 30 December 2022:</u> 30% per annum (APR37.14%) ³ <u>On or after 30 December 2022:</u> 28.8% per annum (APR34.89%) ³
CNY Account	<u>Before 30 December 2022:</u> 30% per annum (APR37.14%) ³ <u>On or after 30 December 2022:</u> 28.8% per annum (APR34.89%) ³
Late Charge	HKD300 or an amount equal to Minimum Payment amount (whichever is lower) per statement cycle
Overlimit Handling Charge	HKD180 per statement cycle
Replacement Card Fee (Principal/Supplementary Card)	HKD100 per card
Rejected Direct Debit or Autopay Transaction/ Bounce Cheque Charge	HKD120 per transaction/ per bounced cheque
Charge on Credit Balance Withdrawal by Cashier Order	HKD50 per cashier order
Statement Copy Charge	HKD50 per copy
Sales Slip Copy Charge	HKD50 per copy
Dispute Transaction Handling Charge	HKD30 per disputed transaction or finance charge (whichever is higher)
Fee relating to Settling Foreign Currency Transaction in Hong Kong Dollars	Customers may sometimes be offered the option to settle foreign currency transactions in Hong Kong dollars at the point of sale overseas. Such option is a direct arrangement offered by the overseas merchants and not the card issuer. In such cases, customers are reminded to ask the merchants for the foreign currency exchange rates and the percentage of handling fees to be applied before the transactions are entered into since settling foreign currency transactions in Hong Kong dollars may involve a cost higher than the foreign currency transaction handling fee. The Bank will not impose any additional charges on settling these foreign currency transactions in Hong Kong dollars.
CUP Cross Border Autopay Service Fee	CNY8 per transaction
Foreign (Non HKD and CNY) Cheque Clearing Fee	HKD100 per cheque
Credit Reference Letter	HKD200 per copy
Credit Card Paper Statement Service Fee	HKD20 for each charging period ⁴ (Classic Card and Gold Card with effective from 1 January, 2019; Platinum Card and Diamond Card with effective from 1 January, 2020)

Remarks: 1. This Fees Schedule is for reference only. Bank of Communications (Hong Kong) Limited (the "Bank") reserves the right to amend or vary all the above fees and charges (as to the amount(s) and/or rate(s)) and/or to revise this Fees Schedule from time to time at its absolute discretion. Any such amendments, variations and changes shall become effective after notifying the same to the cardholders in accordance with the terms of Bank of Communications China UnionPay Dual Currency Credit Card Cardholder Agreement. 2. Minimum amount is severally calculated and charged to the retail purchase and cash advance amount. 3. The Annualized Percentage Rates (APRs) of interest are calculated in accordance with the Net Present Value method and assumptions set by the Hong Kong Monetary Authority in the relevant guidelines as referred to the Code of Banking Practice and is rounded up to the nearest 2 decimal places. 4. Charging Period refers to every half year from 1 January to 30 June and 1 July to 31 December. Starting from effective date, generate ONE or more paper statement(s) during the Charging Period. Fee will be levied on the credit card account. HK\$20 will be charged for each Charging Period. If a customer has more than one principal credit card and receives paper statements for all of the credit card account during Charging Period, a HK\$20 Fee will be applied and debited from the credit card account with the latest transaction record during the debit period. For the Fee generated during the period from 1 January to 30 June, the debit month will be in July of the same year; For the Fee generated during the period from 1 July to 31 December, the debit month will be in January of the following year. 5. Cash withdrawal on credit balance or any part thereof from the Card account either over the counter or through ATM will be treated as Cash Advance. Handling charge and interest will be charged accordingly. 6. All transactions effected by using Bank of Communications China UnionPay Dual Currency Credit Card ("the Card") in currencies other than HKD or CNY will be converted into HKD at the prevailing rate as determined by China UnionPay Co., Ltd. on the conversion date and posted to HKD Account. The exchange rate may differ from that on the transaction date due to market fluctuation. 7. For a copy of this Fees Schedule or any inquiries on charges, please call the Bank's Customer Services Hotline (852) 223 9559 or visit the Bank's website: www.hk.bankcomm.com. 8. The Chinese version of this Fees Schedule is for reference only and in the event of any conflicts or discrepancies between the Chinese and English versions, the English version shall prevail.

Date: December 2022

Bank of Communications (Hong Kong) Limited (A limited company registered in Hong Kong)