

交通銀行銀聯雙幣信用卡重要收費聲明¹

年利率及財務費用	
購物簽賬實際年利率*	當客戶開立賬戶時，購物簽賬實際年利率為 34.49% ² ，但會不時作出檢討。如果客戶在每月的到期繳款日或之前支付全數欠款，銀行不會向客戶收取利息。否則，利息將按 (i) 上一期結單結單日之後按日計息，直至全數清還為止，以及 (ii) 所有在上一期結單結單日後的所有新過賬交易款項須根據交易日期起按日計息，直至全數清還為止。
現金透支實際年利率*	<u>2022年12月30日前：</u> 當客戶開立賬戶時，現金透支實際年利率為 37.14% ² ，但會不時作出檢討。利息會由透支日期起按日計息，直至全數清還為止。 <u>2022年12月30日或之後：</u> 當客戶開立賬戶時，現金透支實際年利率為 34.89% ² ，但會不時作出檢討。利息會由透支日期起按日計息，直至全數清還為止。
拖欠下的實際年利率	不適用
免息還款期	<ul style="list-style-type: none"> ■ 購物簽賬：長達55天 ■ 現金透支：不設免息還款期
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。

收費項目		
會員年費 (以每張卡計)	主卡	附屬卡
	金卡 鑽石卡	港幣480元 港幣1,000元
		港幣240元 港幣500元
現金透支*	每筆現金透支金額之 3.5% (最低 港幣100元/人民幣100元)	
外幣交易相關費用	不適用	
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。	
逾期費用*	每期 港幣300元 或相等於最低還款額之金額(以較低者為準)	
過額費用	每期 港幣180元	
退票或直接扣款或自動轉賬被退回費用	每次/每張退票 港幣120元	

註：上述財務費用名稱相等於於行「交通銀行銀聯雙幣信用卡收費表」內之項目名稱，下列為有關項目名稱之對照表：

	銀行收費表之對應名稱
購物簽賬實際年利率	未繳清購物簽賬利息
現金透支實際年利率	現金透支利息
拖欠下的實際年利率	不適用
免息還款期	免息還款期
最低還款額	最低還款額
會員年費	年費
現金透支	現金透支手續費
外幣交易相關費用	不適用
逾期費用	逾期收費
過額費用	超越信用限額手續費
退票或直接扣款或自動轉賬被退回費用	退票或直接扣款或自動轉賬被退回收費

* 有關收費分別按港幣賬戶及人民幣賬戶獨立計算及收取。

- 此收費聲明僅供參考。交通銀行(香港)有限公司(「銀行」)保留絕對酌情權利以不時修訂或更改以上各項費用及收費(包括金額或比率)及/或調整此收費聲明。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。
- 上述之實際年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。
- 此收費聲明只列出重要收費項目。如欲查閱「交通銀行銀聯雙幣信用卡收費表」全文版本，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。
- 此收費聲明的中文版僅供參考，若中、英文版本有任何矛盾或歧異，概以英文本為準。

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 Key Facts Statement¹

INTEREST RATES AND FINANCE CHARGES

Annualized Percentage Rate (APR) for Retail Purchase*	34.49% ² when customers open an account and it will be reviewed from time to time. The Bank will not charge customers interest if customers pay the balance in full by the due date each month. Otherwise, interest will be charged on (i) the outstanding balance from the next calendar day of the previous credit card statement date on a daily basis until payment in full and (ii) the amount of each new transaction (entered into since the previous statement date) from the date of that new transaction on a daily basis until payment in full.
APR for Cash Advance*	<u>Before 30 December 2022:</u> 37.14% ² when customers open an account and it will be reviewed from time to time. Interest will be charged on the amount of cash advance from the date of the transaction on a daily basis until payment in full. <u>On or after 30 December 2022:</u> 34.89% ² when customers open an account and it will be reviewed from time to time. Interest will be charged on the amount of cash advance from the date of the transaction on a daily basis until payment in full.
Delinquent APR	Not applicable
Interest Free Period	<ul style="list-style-type: none"> ▪ Up to 55 days for Retail Purchase ▪ No interest-free period on Cash Advance
Minimum Payment*	<p>- If the total outstanding balance is HKD200/CNY200 or above, the minimum payment will be the sum of the followings:</p> <p>(i) all charges, fees, costs, expenses, interests and/or finance charges posted to the current statement of Card Account;</p> <p>(ii) any amount in excess of the credit limit incurred after last statement date; and</p> <p>(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.</p> <p>- If the total outstanding balance is less than HKD200/CNY200, the minimum payment will be the total outstanding balance.</p>

FEES

Annual Membership Fee (per card)		<u>Principal Card</u>	<u>Supplementary Card</u>
	Gold	HKD480	HKD240
	Diamond	HKD1,000	HKD500
Cash Advance*	3.5% of the cash advance amount per transaction (minimum HKD100/CNY100)		
Fees relating to Foreign Currency Transaction	Not applicable		
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.		
Late Payment Fee*	HKD300 or an amount equal to Minimum Payment amount (whichever is lower) per statement cycle		
Over-the-limit Fee	HKD180 per statement cycle		
Returned Payment Fee	HKD120 per returned payment / bounced cheque		

The above fees and charges are equivalent to the fees and charges stated in "Bank of Communications CUP Dual Currency Credit Card Fees Schedule". Below is the table for comparison,

	Corresponding Terms in the Bank
APR for Retail Purchase	Interest on Unsettled Retail Purchase
APR for Cash Advance	Interest on Cash Advance
Delinquent APR	Not applicable
Interest Free Period	Interest Free Repayment Period
Minimum Payment	Minimum Payment
Annual Membership Fee	Annual Fee
Cash Advance	Cash Advance Handling Fee
Fees relating to Foreign Currency Transaction	Not applicable
Late Payment Fee	Late Charge
Over-the-limit Fee	Overlimit Handling Charge
Returned Payment Fee	Rejected Direct Debit or Autopay Transaction/Bounce Cheque Charge

*Related fees and charges are severally calculated and charged to HKD and CNY accounts.

- This Key Facts Statement 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 the amount(s) and/or rate(s) and/or to revise this Key Facts Statement 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 CUP Dual Currency Credit Card Cardholder Agreement".
- 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 in the Code of Banking Practice and is rounded up to the nearest 2 decimal places.
- This Key Facts Statement states the key fees and charges only. For full version of "Bank of Communications CUP Dual Currency Credit Card Fees Schedule", please call the Bank's Customer Services Hotline (852) 223 96559 or visit the Bank's website: www.hk.bankcomm.com.
- The Chinese version of this Key Facts Statement 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)