

This information is intended to be used as a quick consumer guide and must be read together with the ICBC Dual Currency Credit Card Cardmember Agreement ("Cardmember Agreement") only. This forms the "Fee Schedule" defined in the Cardmember Agreement. For full details, please refer to the Cardmember Agreement, which provisions shall prevail in the event of any inconsistencies. All terms which are not defined herein shall bear the meanings ascribed to them in the Cardmember Agreement.							
FEES TYPE	UnionPay Dual Currency Credit Card (RMB/SGD)				Visa Dual Currency Credit Card (USD/SGD)		
Annual Membership Fee (Inclusive of GST)		Principal	Supplementary			Principal	Supplementary
	Classic	SS\$30.00	SS\$15.00		Platinum	SS\$150.00	SS\$75.00
	Gold	SS\$120.00	SS\$60.00				
	Platinum	SS\$150.00	SS\$75.00				
Repayment Grace Period	25 days from statement date						
Minimum Payment	<b>SGD Card Account</b>				<b>SGD Card Account</b>		
	Minimum Payment is 3% of the monthly balance outstanding, plus any minimum payment sum outstanding from the previous Statement, plus amounts in excess of the credit limit, or S\$50.00, whichever is greater.				Minimum Payment is 3% of the monthly balance outstanding, plus any minimum payment sum outstanding from the previous Statement, plus amounts in excess of the credit limit, or S\$50.00, whichever is greater.		
	<b>RMB Card Account</b>				<b>USD Card Account</b>		
	Minimum payment is 3% of the monthly balance outstanding, plus any minimum payment sum outstanding from the previous Statement, plus amounts in excess of the credit limit, or ¥ 50.00, whichever is greater.				Minimum payment is 3% of the monthly balance outstanding, plus any minimum payment sum outstanding from the previous Statement, plus amounts in excess of the credit limit, or US\$50.00, whichever is greater.		
Overlimit Fees	If the current balance account exceeds the credit limit, an overlimit fee of S\$40 (SGD Card Account) or ¥40.00 (RMB Card Account) will be charged.				If the current balance account exceeds the credit limit, an overlimit fee of S\$40 (SGD Card Account) or US\$40.00 (USD Card Account) will be charged.		
Late Payment Charge	Kindly ensure that your payment reaches us on or before PAYMENT DUE DATE by paying the minimum payment or the closing balance on or before the due date.						
	<b>SGD Card Account</b>				<b>SGD Card Account</b>		
	Late payment charge rate is calculated at 5% of the whole amount of minimum payment (please see above), or S\$40.00, whichever is greater.				Late payment charge rate is calculated at 5% of the whole amount of minimum payment (please see above), or S\$40.00, whichever is greater.		
	<b>RMB Card Account</b>				<b>USD Card Account</b>		
Interest Charge for Purchases	No Interest charges will be levied if payment of the whole of the statement balance is received by the Bank on or before the Payment Due Date (except on cash advance and balance transfer). If payment is not made in full by the payment due date, interest charges will be calculated at such rate per annum on a daily basis in the currency of the card account on (a) the amount of each transaction made from the date of transaction until the receipt of full payment (b) the current balance specified in the statement less any partial payment, from the date of such partial payment to the date the Bank receives full payment of the current balance. The interest charges for purchases are as follows:-						
		SGD Account interest rate	24% per annum			SGD Account interest rate	24% per annum
		RMB Account interest rate	18.25% per annum			USD Account interest rate	24% per annum
Cash Advance Fee Charge	<b>SGD Card Account cash advance fee and charge</b>				<b>SGD Card Account cash advance fee and charge</b>		
	• Fee: 5% of amount withdrawn (minimum charge of S\$15.00) per transaction.				• Fee: 5% of amount withdrawn (minimum charge of S\$15.00) per transaction.		
	• Finance Charge: 24% per annum on the amount withdrawn, chargeable on a daily basis on each cash advance and accruing from the date of such advance until the date upon which such advance (and any outstanding interest) is repaid in full.				• Finance Charge: 24% per annum on the amount withdrawn, chargeable on a daily basis on each cash advance and accruing from the date of such advance until the date upon which such advance (and any outstanding interest) is repaid in full.		
	<b>RMB Card Account cash advance fee and charge</b>				<b>USD Card Account cash advance fee and charge</b>		
Retrieval Fees (Inclusive of GST)	(a) Requests for copies of sales drafts and statements are subjected to the following charges:						Charge (per copy of each statement)
		Sales Draft	Current To 2 Months				SS\$ 5.00
			More than 2 Months To 1 Year				SS\$10.00
		Statement of Account	Current to 3 months old				Free
			Above 3 months old				SS\$5.00
			Overseas address and duplicate statement request				SS\$5.00
	(b) Service charge for insufficient funds				Returned cheque (per returned cheque)		SS\$40.00
					Returned GIRO (per returned GIRO)		SS\$40.00
	(c) Card Replacement Fee				Each card replacement (Principal or Supplementary)		SS\$20.00
Transactions in Foreign Currencies	(a) No administrative fee will be charged for Card Transactions in RMB & SGD.				(a) No administrative fee will be charged for Card Transactions in USD & SGD.		
	(b) When a Cardmember uses the Card outside the above regions, the Card Transactions may be charged in the official currency of the country wherein such Card Transaction has taken place and converted into Singapore Dollars at such exchange rate determined by China UnionPay. Such transaction will also be subject to an administrative fee, amounting to 1.5% of the transaction amount.				(b) Non-SGD, non-USD and non-AUD transaction: The transaction will be converted at the prevailing exchange rates of Visa, first to USD then, to SGD. AUD transaction: The transaction will be converted to SGD at the prevailing exchange rates of Visa.		
	(c) A cash transactional fee of 1% will be charged on any withdrawals over the counter from the RMB Card Account.				(c) Non-SGD and Non-USD transaction made using Visa Cards: an administrative fee of 2.5% on the amount converted will be charged.		
					(d) A cash transactional fee of 1% will be charged on any withdrawals over the counter from the USD Card Account.		
					(e) Dynamic currency conversion: If your card transaction is converted into USD/SGD via dynamic currency conversion (a service offered at certain overseas ATMs, merchants or websites), you acknowledge that the process of conversion and the exchange rates applied will be determined by the relevant ATM operator, merchant or dynamic currency conversion service provider, as the case may be. Visa card transactions converted via dynamic currency conversion will be subject to a fee of 0.8% on the converted USD/SGD amount. Currently, the fee of 0.8% is absorbed by us, we will notify you of any change.		
Fees for Balance Inquiry at ATM	(a) The balance inquiry fee at China UnionPay or ICBC ATM is ¥4.00 per transaction within Mainland China.				(a) The balance inquiry fee at Visa, Plus or ICBC ATM is US\$0.62 per transaction within U.S. Territory.		
	(b) The balance inquiry fee at China UnionPay or ICBC ATM is S\$0.80 per transaction outside Mainland China.				(b) The balance inquiry fee at Visa, Plus or ICBC ATM is S\$0.80 per transaction outside Singapore and U.S. Territory.		
Lost or Stolen Cards Report & Limitation of Liability	Please report loss of card immediately by calling Card Centre at our 24-hour Hotline: (65) 6369 5588. Your liability for any unauthorised transactions carried out due to the loss or theft of the card is limited to S\$100 only if you :- (a) has immediately notified the Bank of the loss, theft or unauthorised disclosure; (b) has assisted the Bank in the recovery of the unauthorised charges incurred; (c) furnishes the Bank with a police report accompanied by written confirmation of the loss, theft or unauthorised disclosure and any other information that the Bank may require; and (d) the Bank is satisfied that such loss, theft or unauthorised disclosure is not due to the Cardmember's negligence or default.						