

**ICBC信用卡服務收費表  
(Visa雙幣信用卡)**

利率和財務費用									
<b>購物簽賬實際年利率</b>	當您開立賬戶時，購物簽賬實際年利率為 <b>16.08%-31.89%*</b> (港幣賬戶)及 <b>19.86%*</b> (人民幣賬戶)，但會不時作出檢討。如果您在每月的到期還款日或之前支付全數結欠，銀行不會向您收取利息。否則，利息將按： (i) 未清付的結欠金額從上期結單日之翌日起按日計算直至全數償還為止，及 (ii) 每項新信用卡交易(在上期結單日後記賬的)亦將由該項交易的記賬日起按日計算直至全數償還為止。								
<b>現金透支實際年利率</b>	當您開立賬戶時，現金透支實際年利率為 <b>18.06%-36.76%*</b> (港幣賬戶)及 <b>20.54%*</b> (人民幣賬戶)，但會不時作出檢討。利息會由記賬日起按日計息，直至全數償還為止。								
<b>免息還款期</b>	長達 <b>55天</b> (免息還款期並不適用於現金透支交易)								
<b>最低還款額</b>	港幣賬戶：所有利息及費用、逾期繳款金額(如有)及超逾信用卡金額(如有)，加1%結欠本金。(最低收費為HKD50，以較高者為準) 人民幣賬戶：下列三項之總和：(1)上期月結單最低還款額未償還之金額，(2)於當期月結單所示的應償還款額("當期應償還款額")所超逾信用卡賬戶所指定的信用額之金額及(3)當期應償還款額在扣除上述兩項後結餘之10%。								
收費項目									
<b>年費(以每張卡計)</b>	<table border="1"> <thead> <tr> <th>主卡</th> <th>附屬卡</th> </tr> </thead> <tbody> <tr> <td>白金卡 <b>HK\$1,000</b></td> <td><b>HK\$500</b></td> </tr> <tr> <td>金卡 <b>HK\$480</b></td> <td><b>HK\$240</b></td> </tr> <tr> <td>普通卡 <b>HK\$240</b></td> <td><b>HK\$120</b></td> </tr> </tbody> </table> <p>(銀行將於每張新卡發出時或該卡發出後的每個周年日收取年費。)</p>	主卡	附屬卡	白金卡 <b>HK\$1,000</b>	<b>HK\$500</b>	金卡 <b>HK\$480</b>	<b>HK\$240</b>	普通卡 <b>HK\$240</b>	<b>HK\$120</b>
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收費項目	
<b>現金透支手續費</b>	每項現金透支均須繳付手續費及財務費用。財務費用由現金透支之記賬日計起，直至現金透支全數清還。 港幣或其他外幣現金透支：每次為現金透支金額之 <b>3%</b> (最低收費為HKD50) 人民幣現金透支：每次為現金透支金額之 <b>1%</b> (最低收費為RMB2；最高收費為RMB100，如透過內地銀聯自動櫃員機網絡現金透支，則按不同地區每次額外收取RMB2至RMB4)
<b>外幣簽賬兌換收費(不適用於銀聯雙幣信用卡)</b>	所有外幣簽賬均折算為港幣後記入您的信用卡賬戶內。由於市場匯率波動，實際採用之匯率可能與簽賬日之匯率有所不同。 每項非港幣交易將收取 <b>1.9%</b> (已包括交易金額之 <b>1%</b> 卡協會的匯兌收費及 <b>0.9%</b> 本行所收取的費用)。
<b>以港幣支付外幣簽賬的有關費用</b>	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，所涉的費用可能會較以外幣簽賬的手續費為高。銀行不會就港幣支付外幣簽賬的交易收取費用。
<b>逾期費用</b>	如您在「到期還款日」尚未繳付「最低還款額」，須付逾期費用。 港幣賬戶：最低還款額之 <b>5%</b> (最低收費為 <b>HKD130</b> 或為上期月結單的最低還款額，以較低者為準) 人民幣賬戶：最低還款額之 <b>5%</b> (最低收費為 <b>RMB130</b> 或為上期月結單的最低還款額，以較低者為準)
<b>超逾信用額手續費</b>	如您的結欠超逾信用額，須付超逾信用額手續費。 港幣賬戶： <b>HKD150</b> (每月結單計算) 人民幣賬戶：超逾金額之 <b>5%</b> (最低收費為RMB5；最高收費為RMB300)
<b>退票/自動轉賬被拒手續費</b>	港幣賬戶：每張支票/每次 <b>HKD110</b> 人民幣賬戶：每張支票/每次 <b>HKD100</b>
<b>補發新卡費用</b>	每張 <b>HK\$100</b> (於到期日前補發新卡)
<b>信用卡賬戶間資金轉賬手續費</b>	每次轉賬 <b>HK\$200</b>

收費項目	
<b>賬戶結餘退款/提款手續費</b>	港幣賬戶：以本票提取賬戶結餘，每張本票收取 <b>HK\$60</b> 。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。 人民幣賬戶：提取金額之 <b>1%</b> (最低收費為RMB2；最高收費為RMB100，如透過內地銀聯自動櫃員機網絡提取，則按不同地區每次額外收取RMB2至RMB4)
<b>內地中國工商銀行分行櫃檯還款手續費</b>	此收費適用於未能出示信用卡或非持卡人之還款交易，每次還款額之 <b>0.5%</b> (最低收費為RMB2；最高收費為RMB100)
<b>處理爭議事項手續費</b>	每項 <b>HK\$150</b> (如證實為無根據之爭議交易)
<b>索取月結單手續費</b>	每個月結單 <b>HK\$50</b>
<b>索取簽賬單據副本手續費</b>	每張 <b>HK\$50</b>
<b>申請提升信用額手續費</b>	臨時提升：每次 <b>HK\$50</b> 永久提升：每次 <b>HK\$100</b>
<b>銀行證明信手續費</b>	每份 <b>HK\$200</b>
<b>稽核確認書手續費</b>	每次 <b>HK\$300</b>
<b>銀行櫃位繳付信用卡賬項手續費</b>	每卡每次 <b>HK\$20</b>
<b>郵寄信用卡賬戶月結單服務年費</b>	每年 <b>HK\$20<sup>#</sup></b>

\* 上述之實際年利率乃根據銀行營運守則計算。

<sup>#</sup> 長者、18歲以下之客戶豁免收費。現領取政府傷殘津貼/綜合社會保障援助計劃的客戶及低收入人士亦可申請豁免收費，詳情請與本行職員聯繫。

生效日期：2020年4月1日

註：本銀行可不時修改上述服務收費表。若有修改，本銀行將以其認為適當的方式給予信用卡持卡人事先通知。

**Fee Schedule of ICBC Credit Card  
(Visa Dual Currency Credit Card)**

INTEREST RATES AND INTEREST CHARGES									
<b>Annualized Percentage Rate (APR) for Retail Purchase</b>	APR for Retail Purchase is <b>16.08%-31.89%*</b> (HKD account) and <b>19.86%*</b> (RMB account) when you open your account and it will be reviewed from time to time. The Bank will not charge you interest if you pay your balance in full by the due date each month. Otherwise, interest will be charged on: (i) the unpaid balance from the date after the previous Statement date on a daily basis until payment in full, and (ii) the amount of each new Card Transaction (posted into since the previous Statement date) from the posting date of that new Card Transaction on a daily basis until payment in full.								
<b>APR for Cash Advance</b>	APR for Cash Advance is <b>18.06%-36.76%*</b> (HKD account) and <b>20.54%*</b> (RMB account) when you open your account and it will be reviewed from time to time. Interest will be charged on the amount of cash advance from the post date on a daily basis until payment in full.								
<b>Interest Free Period</b>	Up to <b>55</b> days (No interest-free period on cash advance transaction)								
<b>Minimum Payment</b>	HKD Account: All interest and fees and charges, overdue payment amount (if any) and over credit limit amount (if any), plus 1% of outstanding principal. (minimum HKD50, whichever is higher) RMB Account: The summation of the following 3 items in the respective card account: (1) the unpaid amount of the minimum payment amount shown on previous statement, (2) the amount by which the outstanding amount payable as stated in the current statement ("Current Outstanding Amount") exceeds the credit limit assigned to the card account and (3) 10% of the balance of the Current Outstanding Amount after deduction of the above 2 items.								
FEES									
<b>Annual Membership Fee (per card)</b> Platinum Card Gold Card Classic Card	<table border="0"> <tr> <td><b>Principal Card</b></td> <td><b>Supplementary Card</b></td> </tr> <tr> <td><b>HK\$1,000</b></td> <td><b>HK\$500</b></td> </tr> <tr> <td><b>HK\$480</b></td> <td><b>HK\$240</b></td> </tr> <tr> <td><b>HK\$240</b></td> <td><b>HK\$120</b></td> </tr> </table> <p>An annual fee is payable on issue and on each anniversary date of issuance of a new Card.</p>	<b>Principal Card</b>	<b>Supplementary Card</b>	<b>HK\$1,000</b>	<b>HK\$500</b>	<b>HK\$480</b>	<b>HK\$240</b>	<b>HK\$240</b>	<b>HK\$120</b>
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FEES	
<b>Cash Advance Handling Charge</b>	Finance charge will accrue on each cash advance from the post date of cash advance until repayment in full. A handling charge of each cash advance will also be levied. HKD or foreign currencies Cash Advance: <b>3%</b> of the cash advance amount per transaction (minimum HKD50) RMB Cash Advance: <b>1%</b> of the cash advance amount per transaction (minimum RMB2; maximum RMB100); subject to different regions, additional RMB2 to RMB4 per transaction will be levied if the cash advance is made through UnionPay ATM network in Mainland China.
<b>Fees relating to Foreign Currency Transaction</b> (Not applicable to UnionPay Dual Currency Card)	Foreign currency transactions made outside Hong Kong are converted into HK\$ and debited to your Card Account. The exchange rate may differ from the rate on the transaction date due to market fluctuation. <b>1.9%</b> of every transaction effected in a currency other than Hong Kong Dollars (inclusive of <b>1%</b> exchange charges by Card Association and <b>0.9%</b> charges by the Bank on the transaction amount).
<b>Fees relating to Settling Foreign Currency Transaction in Hong Kong Dollars</b>	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 relevant fees for settling foreign currency transactions in Hong Kong dollars are not charged by the Bank.
<b>Late Payment Fee</b>	If you fail to make specified Minimum Payment by the Payment Due Date, Late Payment Fee will be levied. HKD Account: <b>5%</b> of minimum payment due (minimum <b>HKD130</b> or the Minimum Payment of the last statement, whichever is lower) RMB Account: <b>5%</b> of minimum payment due (minimum <b>RMB130</b> or the Minimum Payment of the last statement, whichever is lower)
<b>Over-the-limit Fee</b>	If the Outstanding Balance exceeds the Credit Limit, over-the-limit fee will be levied. HKD Account: <b>HKD150</b> per statement cycle RMB Account: <b>5%</b> on the overlimit amount (minimum RMB5; maximum RMB300)
<b>Returned Cheque/Rejected Autopay Handling Charge</b>	HKD Account: <b>HKD110</b> per cheque/per transaction RMB Account: <b>HKD100</b> per cheque/per transaction
<b>Card Replacement Fee</b>	<b>HK\$100</b> per card (for each re-issued card before expiry of the existing card)

FEES	
<b>Fund Transfer Between Card Account</b>	<b>HK\$200</b> per transfer
<b>Credit Balance Refund/Withdrawal Handling Charge</b>	HKD Account: <b>HKD60</b> 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. RMB Account: 1% on the withdrawal amount (minimum RMB2; maximum RMB100); subject to different regions, additional RMB2 to RMB4 per transaction will be levied if the withdrawal is made through UnionPay ATM network in Mainland China.
<b>Handling Charge of Card Repayment over-the-counter in Mainland China</b>	<b>0.5%</b> on repayment amount transaction (minimum RMB2; maximum RMB100). This charge is applicable to cardholder who cannot present the credit card or appoints 3 <sup>rd</sup> party for card repayment.
<b>Dispute Handling Charge</b>	<b>HK\$150</b> per unfounded dispute transaction
<b>Statement Retrieval Charge</b>	<b>HK\$50</b> per statement cycle
<b>Sales Slip Retrieval Charge</b>	<b>HK\$50</b> per copy
<b>Credit Limit Upgrade Handling Charge</b>	Temporary Upgrade: <b>HK\$50</b> per application Permanent Upgrade: <b>HK\$100</b> per application
<b>Reference Letter Handling Charge</b>	<b>HK\$200</b> per letter
<b>Audit Confirmation Charge</b>	<b>HK\$300</b> per confirmation
<b>Charge for over-the-counter payment per card</b>	<b>HK\$20</b> for each transaction
<b>Credit Card Paper Statement Service Annual Fee</b>	<b>HK\$20</b> per year <sup>#</sup>

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

<sup>#</sup> Exemption to senior citizens, customers aged below 18. Customers receiving Government Disability Allowances/Comprehensive Social Security Assistance and low-income customers can also apply for fee exemption. Please contact our branch staff for details.

Effective Date: 1 April 2020

Note:

We may change the above fees and charges in this Fee Schedule from time to time. Such variations will be notified to Cardholder beforehand in a manner we consider appropriate.