

**ICBC信用卡服務收費表
(銀聯雙幣信用卡)**

利率和財務費用	
購物簽賬實際年利率	當您開立賬戶時，購物簽賬實際年利率為 16.08%-29.33%* ，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。
現金透支實際年利率	當您開立賬戶時，現金透支實際年利率為 18.06%-31.52%* ，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。
免息還款期	長達 55 天(免息還款期並不適用於現金透支交易)
最低還款額	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。 港幣賬戶：最低收費為HKD50，以較高者為準 人民幣賬戶：最低收費為RMB50，以較高者為準
收費項目	
年費(以每張卡計)	主卡 附屬卡
聯營鑽石卡	HK\$1,900 HK\$950
白金卡/ICBC銀聯雙幣鑽石卡	HK\$1,000 HK\$500
金卡	HK\$480 HK\$240
(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。)	

收費項目	
現金透支手續費	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 3% (最低收費為RMB50)
外幣簽賬兌換收費	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。
逾期費用	如您在「到期還款日」尚未繳付「最低還款額」，須付逾期費用。 最低還款額之 5% (最低收費為 HKD130/RMB130 或為上期月結單的最低還款額，以較低者為準)
超逾信用額手續費	如您的結欠超逾信用額，須付超逾信用額手續費。 港幣賬戶： HKD150 (每月結單計算) 人民幣賬戶： RMB150 (每月結單計算)
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
補發新卡費用	每張 HK\$100 (於到期日前補發新卡)
信用卡賬戶間資金轉賬手續費	每次轉賬 HK\$200
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 HK\$60 。透過櫃檯或自動柜員機以現金提取結餘，將視為現金透支計算該手續費。

收費項目	
處理爭議事項手續費	每項 HK\$150 (如證實為無根據之爭議交易)
索取月結單手續費	每個月結單 HK\$50
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
申請提升信用額手續費	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用額，則只收取港幣賬戶手續費)
銀行證明信手續費	每份 HK\$200
稽核確認書手續費	每次 HK\$300
郵寄信用卡賬戶月結單服務年費	每年 HK\$20[#]

* 上述之實際年利率乃根據銀行營運守則計算。

[#] 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：2023年12月31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人事先通知。
- 現金透支利息或會於信用卡月結單截數日期後持續累計並會顯示於下一期信用卡月結單。客戶可透過24小時客戶服務熱線查詢有關現行或適用於閣下的利率、累計現金透支利息以及如何於下一期信用卡月結單截數日期前悉數清還現金透支利息。

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

INTEREST RATES AND INTEREST CHARGES	
Annualized Percentage Rate (APR) for Retail Purchase	APR for Retail Purchase is 16.08%-29.33%* 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.
APR for Cash Advance	APR for Cash Advance is 18.06%-31.52%* 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.
Interest Free Period	Up to 55 days (No interest-free period on cash advance transaction)
Minimum Payment	All interest and fees and charges, overdue payment amount (if any) and over credit limit amount (if any), plus 1% of outstanding principal. HKD Account: minimum HKD50, whichever is higher RMB Account: minimum RMB50, whichever is higher
FEES	
Annual Membership Fee (per card)	Principal Card Supplementary Card
Co-brand Diamond Card	HK\$1,900 HK\$950
Platinum Card / ICBC UnionPay Dual Currency Diamond Card	HK\$1,000 HK\$500
Gold Card	HK\$480 HK\$240
An annual fee is payable on issue and on each anniversary date of issuance of a new Card.	

FEES	
Cash Advance Handling Charge	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 Account: 3% of the cash advance amount per transaction (minimum HKD50) RMB Account: 3% of the cash advance amount per transaction (minimum RMB50)
Fees relating to Foreign Currency Transaction	Not applicable
Fees 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 relevant fees for settling foreign currency transactions in Hong Kong dollars are not charged by the Bank.
Late Payment Fee	If you fail to make specified Minimum Payment by the Payment Due Date, Late Payment Fee will be levied. 5% of minimum payment due (minimum HKD130/RMB130 or the Minimum Payment of the last statement, whichever is lower)
Over-the-limit Fee	If the Outstanding Balance exceeds the Credit Limit, over-the-limit fee will be levied. HKD Account: HKD150 per statement cycle RMB Account: RMB150 per statement cycle
Returned Cheque / Rejected Autopay Handling Charge	HKD Account: HKD110 per cheque / per transaction RMB Account: RMB110 per cheque / per transaction
Card Replacement Fee	HK\$100 per card (for each re-issued card before expiry of the existing card)
Fund Transfer Between Card Account	HK\$200 per transfer

FEES	
Credit Balance Refund / Withdrawal Handling Charge	HK\$60 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.
Dispute Handling Charge	HK\$150 per unfounded dispute transaction
Statement Retrieval Charge	HK\$50 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 permanent 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	HK\$200 per letter
Audit Confirmation Charge	HK\$300 per confirmation
Credit Card Paper Statement Service Annual Fee	HK\$20 per year [#]

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

[#] 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: 31 December 2023

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.
- Interest for cash advance may be accrued after the statement cut-off date and will be displayed in the next statement. Please call our 24-hour Customer Service Hotline to ascertain your prevailing or applicable interest rate, accrued interest for cash advance and how to fully settle the cash advance interest before the next statement date.