

3 December 2024

Dear Valued Customers,

**Notice of Amendment to Fee Schedules on ICBC Credit Cards**

Industrial and Commercial Bank of China (Asia) Limited (the “Bank”) would like to notify you that the amendments to its fee schedules on ICBC Credit Card will take effect from 10 February 2025 (the “Effective Date”). The amended content are underlined and listed below.

**1. Fee Schedule (General HKD Credit Card)**

Item	Original Charge	Revised Charge
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. 3% of the cash advance amount per transaction ( <u>minimum HKD50</u> )	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. 3% of the cash advance amount per transaction ( <u>minimum HKD100</u> )
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 ( <u>minimum HKD130</u> or the Minimum Payment of the last statement, whichever is lower)	If you fail to make specified Minimum Payment by the Payment Due Date, Late Payment Fee will be levied. 5% of minimum payment due ( <u>minimum HKD220</u> or the Minimum Payment of the last statement, whichever is lower)
Card Replacement Fee	<u>HKD100 per card (for each re-issued card before expiry of the existing card)</u>	Not applicable
Fund Transfer Between Card Account	<u>HKD200 per transfer</u>	Not applicable
Dispute Handling Charge	<u>HKD150 per unfounded dispute transaction</u>	Not applicable
Credit Limit Upgrade	<u>Temporary Upgrade:</u>	Not applicable

Handling Charge	HKD50 per application Permanent Upgrade: HKD100 per application	
Audit Confirmation Charge	HKD300 per confirmation	Not applicable

## 2. Fee Schedule (UnionPay Dual Currency Credit Card)

Item	Original Charge	Revised Charge
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 <u>(minimum HKD50)</u> RMB Account: 3% of the cash advance amount per transaction <u>(minimum RMB50)</u>	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 <u>(minimum HKD100)</u> RMB Account: 3% of the cash advance amount per transaction <u>(minimum RMB100)</u>
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 <u>(minimum HKD130/RMB130)</u> or the Minimum Payment of the last statement, whichever is lower)	If you fail to make specified Minimum Payment by the Payment Due Date, Late Payment Fee will be levied. 5% of minimum payment due <u>(minimum HKD220/RMB220)</u> or the Minimum Payment of the last statement, whichever is lower)
Card Replacement Fee	HKD100 per card <u>(for each re-issued card before expiry of the existing card)</u>	Not applicable
Fund Transfer Between Card Account	<u>HKD200 per transfer</u>	Not applicable
Dispute Handling Charge	<u>HKD150 per unfounded dispute transaction</u>	Not applicable
Credit Limit Upgrade	HKD Account: <u>HKD50</u>	Not applicable

Handling Charge	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)	
Audit Confirmation Charge	HKD300 per confirmation	Not applicable

### 3. Fee Schedule (HKD Corporate Credit Card)

Item	Original Charge	Revised Charge
Cash Advance Handling Charge (If applicable)	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. 3% of the cash advance amount per transaction (minimum HKD50)	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. 3% of the cash advance amount per transaction (minimum HKD100)
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 or the Minimum Payment of the last statement, whichever is lower)	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 HKD220 or the Minimum Payment of the last statement, whichever is lower)
Card Replacement Fee	HKD100 per card (for	Not applicable

	<u>each re-issued card before expiry of the existing card)</u>	
Fund Transfer Between Card Account	<u>HKD200 per transfer</u>	Not applicable
Dispute Handling Charge	<u>HKD150 per unfounded dispute transaction</u>	Not applicable
Credit Limit Upgrade Handling Charge	<u>Temporary Upgrade: HKD50 per application</u> <u>Permanent Upgrade: HKD100 per application</u>	Not applicable
Audit Confirmation Charge	<u>HKD300 per confirmation</u>	Not applicable

#### 4. Fee Schedule (UnionPay Dual Currency Credit Card)

Item	Original Charge	Revised Charge
Cash Advance Handling Charge (If applicable)	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 <u>(minimum HKD50)</u> RMB Account: 3% of the cash advance amount per transaction <u>(minimum RMB50)</u>	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 <u>(minimum HKD100)</u> RMB Account: 3% of the cash advance amount per transaction <u>(minimum RMB100)</u>
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 <u>(minimum HKD130/ RMB130</u> or the Minimum Payment of the last statement, whichever is lower)	If you fail to make specified Minimum Payment by the Payment Due Date, Late Payment Fee will be levied. 5% of minimum payment due <u>(minimum HKD220/RMB220</u> or the Minimum Payment of the last statement, whichever is lower)
Card Replacement Fee	<u>HKD100 per card (for</u>	Not applicable

	<u>each re-issued card before expiry of the existing card)</u>	
Fund Transfer Between Card Account	<u>HKD200 per transfer</u>	Not applicable
Dispute Handling Charge	<u>HKD150 per unfounded dispute transaction</u>	Not applicable
Credit Limit Upgrade Handling Charge	<u>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)</u>	Not applicable
Audit Confirmation Charge	<u>HKD300 per confirmation</u>	Not applicable

Please note that your continuous use of the Bank's services on or after the Effective Date mentioned above will be regarded as your acceptance of the above amendment. If you decline to accept the above amendments, we may not be able to continue to provide the relevant service(s) to you and please notify us through the following Customer Service Hotline for the card cancellation arrangement.

The amended version of its fee schedules on ICBC Credit Card will be available on Bank's website ([www.icbcasia.com](http://www.icbcasia.com) > Personal > Credit Cards > Useful information > Fee Schedule, Credit Card Agreement & Reminder on Credit Card Usage) from the Effective Date.

For enquiry, please call our Customer Service Hotline at (852) 218 95588, browse our website or visit any of our branches.

Industrial and Commercial Bank of China (Asia) Limited

(The English version of this Notice shall prevail wherever there is a discrepancy between the English and the Chinese versions.)