

中國工商銀行(亞洲)信用卡資料概要
2024年3月

利率和財務費用															
購物簽賬實際年利率	當您開立賬戶時實際年利率為 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部結欠，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。														
拖欠款項的實際年利率	不適用														
免息還款期	<ul style="list-style-type: none"> 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)、超逾信用卡金額(如有)，包括可能收取之年費，加1%結欠本金。 港幣賬戶：最低收費為 HK\$50 ，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)	<table border="1"> <thead> <tr> <th>主卡</th> <th>附屬卡</th> </tr> </thead> <tbody> <tr> <td>• Visa Infinite卡 • 萬事達世界卡 / 聯營銀聯鑽石卡 • Visa Signature卡</td> <td>HK\$6,800 HK\$3,000</td> </tr> <tr> <td>• 白金卡 / 銀聯雙幣鑽石卡</td> <td>HK\$1,900 HK\$950</td> </tr> <tr> <td>• 白金卡 / 銀聯雙幣鑽石卡</td> <td>HK\$1,800 HK\$900</td> </tr> <tr> <td>• 白金卡 / 銀聯雙幣鑽石卡</td> <td>HK\$1,000 HK\$500</td> </tr> <tr> <td>• 金卡 / 鈦金卡</td> <td>HK\$480 HK\$240</td> </tr> <tr> <td>• 普通卡</td> <td>HK\$240 HK\$120</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	• Visa Infinite卡 • 萬事達世界卡 / 聯營銀聯鑽石卡 • Visa Signature卡	HK\$6,800 HK\$3,000	• 白金卡 / 銀聯雙幣鑽石卡	HK\$1,900 HK\$950	• 白金卡 / 銀聯雙幣鑽石卡	HK\$1,800 HK\$900	• 白金卡 / 銀聯雙幣鑽石卡	HK\$1,000 HK\$500	• 金卡 / 鈦金卡	HK\$480 HK\$240	• 普通卡	HK\$240 HK\$120
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現金透支手續費	港幣賬戶：每次為交易金額之 3% 或最低收費為 HK\$50 人民幣賬戶：每次為交易金額之 3% 或最低收費為 RMB50 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。														
外幣簽賬兌換收費 (適用於一般港幣信用卡)	每項非港幣交易將收取 1.9% (已包括交易金額之 1% 卡協會的匯兌收費及 0.9% 本行所收取的費用)。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。														
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	最低還款額之 5% (最低收費 HK\$130 / RMB130)或為上期月結單的最低還款額，以較低者為準。如您在「到期還款日」尚未繳付「最低還款額」，須付逾期費用。														
超逾信用額手續費	港幣賬戶： HK\$150 (每個月結單計算) 人民幣賬戶： RMB150 (每個月結單計算) 如您的結欠超逾信用額，須付超逾信用額手續費。														
退票/自動轉賬被拒手續費	港幣賬戶：每張支票/每筆交易 HK\$110 人民幣賬戶：每張支票/每筆交易 RMB110														

最低還款額說明表

假設：

- 結欠為港幣 20,000 元
- 利率：每月 1.25% (相當於購物簽賬的實際年利率為 16.08%，而現金借貸的實際年利率為 18.06%)
- 假設沒有新交易
- 假設沒有年費和其他費用
- 結單日期後第 26 日到期還款並假設於到期日或之前還款

假設您的信用卡沒有額外收費，而每個月繳付...	您償還港幣20,000元的欠款約需.....	及預計需繳付之總額為...
只支付最低還款額	286個月	港幣43,512元
港幣694元	3年	港幣24,953元 (節省金額 = 港幣 18,559元)

以上例子只供參考，如欲獲取適用於閣下個人情況的計算結果，請使用我行網頁信用卡服務內提供的還款計算機：中國工商銀行(亞洲)網站 > e工具 > 計算機 > 信用卡還款計算機 或到 <https://www.icbcasia.com/hk/tc/e-tools/calculator/credit-card-repayment-calculator/default.html>。

* 上述之實際年利率乃根據銀行營運守則計算。

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先通知。

KEY FACTS STATEMENT FOR ICBC (ASIA) CREDIT CARD
March 2024

INTEREST RATES AND INTEREST CHARGES																						
Annualized Percentage Rate(APR) for Retail Purchase	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	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.																					
Delinquent APR	N/A																					
Interest Free Period	<ul style="list-style-type: none"> 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), including annual membership fees that may be charged, plus 1% of outstanding principal. HKD Account: minimum HK\$50 , whichever is higher RMB Account: minimum RMB50 , whichever is higher																					
FEES																						
Annual Membership Fee (per card)	<table border="1"> <thead> <tr> <th></th> <th>Principal Card</th> <th>Supplementary Card</th> </tr> </thead> <tbody> <tr> <td>• Visa Infinite Card</td> <td>HK\$6,800</td> <td>HK\$3,000</td> </tr> <tr> <td>• World Mastercard / Co-brand UnionPay Diamond Card</td> <td>HK\$1,900</td> <td>HK\$950</td> </tr> <tr> <td>• Visa Signature Card</td> <td>HK\$1,800</td> <td>HK\$900</td> </tr> <tr> <td>• Platinum Card / UnionPay Dual Currency Diamond Card</td> <td>HK\$1,000</td> <td>HK\$500</td> </tr> <tr> <td>• Gold Card / Titanium Card</td> <td>HK\$480</td> <td>HK\$240</td> </tr> <tr> <td>• Classic Card</td> <td>HK\$240</td> <td>HK\$120</td> </tr> </tbody> </table> <p>An annual fee is payable on issue and on each anniversary date of issuance of a new Card.</p>		Principal Card	Supplementary Card	• Visa Infinite Card	HK\$6,800	HK\$3,000	• World Mastercard / Co-brand UnionPay Diamond Card	HK\$1,900	HK\$950	• Visa Signature Card	HK\$1,800	HK\$900	• Platinum Card / UnionPay Dual Currency Diamond Card	HK\$1,000	HK\$500	• Gold Card / Titanium Card	HK\$480	HK\$240	• Classic Card	HK\$240	HK\$120
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Cash Advance Handling Charge	HKD Account: 3% of transaction amount per transaction or minimum HK\$50 RMB Account: 3% of transaction amount per transaction or minimum RMB50 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.																					
Fees relating to Foreign Currency Transaction (Applicable to General HKD Credit Card)	1.9% of every transaction effected in a currency other than Hong Kong Dollars (inclusive of 1% exchange charges by Card Association and 0.9% charges by the Bank on the transaction amount). 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.																					
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	5% of minimum payment due (minimum HK\$130 / RMB130) 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.																					
Over-the-limit Fee	HKD Account: HK\$150 per billing cycle RMB Account: RMB150 per billing cycle If the Outstanding Balance exceeds the Credit Limit, over-the-limit fee will be levied.																					
Returned Cheque / Rejected Autopay Handling Charge	HKD Account: HK\$110 per cheque / per transaction RMB Account: RMB110 per cheque / per transaction																					

Illustration Table for Minimum Payment

Assumptions:

- Outstanding Balance = \$20,000
- Interest Rate = 1.25% per month (equivalent to an annualized percentage rate of 16.08% on purchase and 18.06% on cash advance)
- Assumed No new transaction
- Assumed No annual fee and other fees
- Repayments are due on the 26th day after the statement date and assumed that repayments are made on or before due date

If you make no additional charges using this credit card and each month you pay...	You will pay off the outstanding balance of HK\$20,000 in about...	And you will end up paying an estimated total of...
Only the minimum payment	286 months	HK\$43,512
HK\$ 694	3 years	HK\$24,953 (Savings = HK\$18,559)

The above example is for reference only, to calculate the above information applicable to your specific case, please use our online repayment calculator in our website: ICBC (Asia) website > eTools > Calculator > Credit Card Repayment Calculator or visit <https://www.icbcasia.com/hk/en/e-tools/calculator/credit-card-repayment-calculator/default.html>

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

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.