

CMB Wing Lung Credit Card List of Service Charges

Effective on 30th December, 2022

Charge Item	Charge Scale
Annual Membership Fee	<u>Principal Card</u> <u>Supplementary Card</u>
<ul style="list-style-type: none"> Luxe Visa Infinite Corporate Card Platinum Card Classic Card 	HKD6,000 (per card) N/A HKD800 (per card) N/A HKD800 (per card) HKD400 (per card) HKD220 (per card) HKD110 (per card)
Finance Charge	
<ul style="list-style-type: none"> Retail Purchase Cash Advance 	30% p.a. (APR: 33.22%) 30% p.a. (APR: 35.84%) <u>Remarks:</u> Please note that the interest charged shown in card statement on any cash advance made will only cover the interest accrued up to the statement cut-off date and the interest charge will continue to be accrued after the statement cut-off date. In order to minimize the interest charges, you may contact our Credit Card customer services designated hotline to inquire on how to fully settle the interest charge before the next statement date.
Cash Advance Handling Fee	2.5% of cash advance amount (Min. Charge: HKD50) plus HKD20 (per transaction)
Minimum Payment	Total interest, fees and charges currently billed to the statement plus 1% of the statement balance (excluding any interest, fees and charges currently billed) as at the statement date (Min. Charge: HKD200), plus the overdue or overlimit due (whichever is higher)
Late Payment Charge	HKD250 or an amount equivalent to the Minimum Payment stated in the statement (whichever is lower)
Overlimit Charge	HKD180 per month will be charged if the statement balance exceeds 5% or above of the credit limit (Each CMB Wing Lung Credit Card Account will be charged maximum once per statement cycle)
Replacement Card	
<ul style="list-style-type: none"> Luxe Visa Infinite Corporate Card / Platinum Card / Classic Card 	HKD2,000 (per card) HKD100 (per card)
Dishonoured Cheque / Rejected Autopay Handling Fee	HKD200 (per transaction) (Dishonoured Cheque / Rejected Autopay Handling Fee will be waived if Late Payment Charge is levied on the same statement)

Charge Item	Charge Scale
Duplicate Statement	HKD50 (per copy)
Sales Slip Copy Retrieval	HKD30 (per copy)
Withdrawal of CMB Wing Lung Credit Card Account Balance by Cheque or Cashier Order	HKD75 (per transaction)
Cash withdrawal through "VISA PLUS" or "MASTERCARD CIRRUS" Network	HKD25 (per transaction)
Payment over Counter by Cash or Cheque	HKD30 (per item)
Transaction Fee for Foreign Currency Transaction	Transaction in foreign currency made outside of Hong Kong or in Hong Kong which are debited to your CMB Wing Lung Credit Card Account after conversion into Hong Kong dollars on the date the item is processed at a rate determined by Visa / Mastercard plus a fee of 1.75% on the transaction amount (including transaction fee(s) charged by Visa / Mastercard to CMB Wing Lung Bank, if applicable)
Fee 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. For these transactions in Hong Kong dollars made outside Hong Kong, we will not charge any further markup.
Annual Fee for Printing Service of Company Logo on Cardface (applicable to Corporate Card only)	HKD100 (per card)
Credit Reference Letter	HKD200 (per copy)
Dispute Transaction Handling Fee	HKD150 (per item) (invalid dispute transaction)
Annual Paper Statement Fee (not applicable to Corporate Card)	HKD50 (per account) (receipt of paper statement by mail more than 2 months in each calendar year (i.e. January to December each year))
	Exemptions apply to cardholders aged 65 or above, recipients of Government's Disability Allowance or Comprehensive Social Security Assistance (with valid supporting documents).

1. CMB Wing Lung Bank Limited ("the Bank") reserves the right to change the above charges at any time and other service charges may apply from time to time with prior notice. 2. The Bank will collect Late Payment Charge and Finance Charge if cardholders do not settle the Minimum Payment on or before payment due date. 3. Minimum Payment for Corporate Card is calculated on an individual cardholder's account basis. 4. The above-mentioned Annualized Percentage Rates (APR) are calculated according to the standard method set out in the *Code of Banking Practice* and the applicable annual fee (if any) is not included in the APR calculation. 5. Cardholders may request the Bank to decline the authorization of card transactions exceeding a credit limit. 6. The Bank may, from time to time during the next 12 months, require access to the consumer credit data held by the credit reference agency concerning an individual and / or his guarantor to review the existing consumer credit facilities, which includes increasing, decreasing or cancelling the credit amount and / or putting in place or implementing a scheme of arrangement.

CMB Wing Lung UnionPay Dual Currency Credit Card List of Service Charges

Effective on 30th December, 2022

Charge Item	Charge Scale
Annual Membership Fee	<u>Principal Card</u> <u>Supplementary Card</u> HKD800 (per card) HKD400 (per card)
Finance Charge ● Retail Purchase ● Cash Advance	HKD account: 30% p.a. (APR: 33.22%) RMB account: 30% p.a. (APR: 33.22%) HKD account: 30% p.a. (APR: 35.84%) RMB account: 30% p.a. (APR: 35.84%) <u>Remarks:</u> Please note that the interest charged shown in card statement on any cash advance made will only cover the interest accrued up to the statement cut-off date and the interest charge will continue to be accrued after the statement cut-off date. In order to minimize the interest charges, you may contact our Credit Card customer services designated hotline to inquire on how to fully settle the interest charge before the next statement date.
Cash Advance Handling Fee	HKD account: 2.5% of cash advance amount (Min. Charge: HKD50) plus HKD20 (per transaction) RMB account: 2.5% of cash advance amount (Min. Charge: RMB50) plus RMB20 (per transaction)
Minimum Payment	Total interest, fees and charges currently billed to each account in the statement plus 1% of the statement balance (excluding any interest, fees and charges currently billed) of each account as at the statement date (Min. Charge: HKD200 for HKD account and / or RMB200 for RMB account), plus the overdue or overlimit due of each account (whichever is higher)
Late Payment Charge	HKD account: HKD250 RMB account: RMB250 or an amount equivalent to the Minimum Payment stated in the statement (whichever is lower)

Charge Item	Charge Scale
Overlimit Charge	HKD account: HKD180 RMB account: RMB180 will be charged if the statement balance exceeds 5% or above of the credit limit (Each CMB Wing Lung Credit Card Account will be charged maximum once per statement cycle)
Replacement Card	HKD100 (per card)
Dishonoured Cheque / Rejected Autopay Handling Fee	HKD account: HKD200 (per transaction) RMB account: RMB200 (per transaction) (Dishonoured Cheque / Rejected Autopay Handling Fee will be waived if Late Payment Charge is levied on the same statement)
Duplicate Statement	HKD50 (per copy)
Sales Slip Copy Retrieval	HKD30 (per copy)
Withdrawal of CMB Wing Lung Credit Card Account Balance by Cheque or Cashier Order	HKD account: HKD75 (per transaction) RMB account: RMB75 (per transaction)
Fee 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. For these transactions in Hong Kong dollars made outside Hong Kong, we will not charge any further markup.
Credit Reference Letter	HKD200 (per copy)
Dispute Transaction Handling Fee	HKD150 (per item) (invalid dispute transaction)
Annual Paper Statement Fee	HKD50 (per account) (receipt of paper statement by mail more than 2 months in each calendar year (i.e. January to December each year)) Exemptions apply to cardholders aged 65 or above, recipients of Government's Disability Allowance or Comprehensive Social Security Assistance (with valid supporting documents).

1. CMB Wing Lung Bank Limited ("the Bank") reserves the right to change the above charges at any time and other service charges may apply from time to time with prior notice. 2. The Bank will collect Late Payment Charge and Finance Charge if cardholders do not settle the Minimum Payment on or before payment due date. 3. The above-mentioned Annualized Percentage Rates (APR) are calculated according to the standard method set out in the *Code of Banking Practice* and the applicable annual fee (if any) is not included in the APR calculation. 4. Cardholders may request the Bank to decline the authorization of card transactions exceeding a credit limit. 5. The Bank may, from time to time during the next 12 months, require access to the consumer credit data held by the credit reference agency concerning an individual and / or his guarantor to review the existing consumer credit facilities, which includes increasing, decreasing or cancelling the credit amount and / or putting in place or implementing a scheme of arrangement.