

CMB Wing Lung Dual Currency Platinum Card Key Facts Statement

(Effective Date: 1st October 2018)

Finance Charges					
Annualised Percentage Rate (APR) for Retail Purchase	33.22% when you open your account and it will be reviewed from time to time. The Bank will not charge you finance charge if you pay your statement balance in full by the payment due date each month. Otherwise, finance charge will be charged on the unpaid balance of your credit card account after the date of the previous statement on a daily basis until payment in full.				
APR for Cash Advance	36.16% when you open your account and it will be reviewed from time to time. Finance charge will be charged on the amount of cash advance and its handling fee from the date of the transaction on a daily basis until payment in full.				
Delinquent APR	N/A				
Interest Free Period	<ul style="list-style-type: none"> ▪ Up to 54 days ▪ No interest-free period on Cash Advance and Balance Transfer 				
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 for HKD account and / or RMB200 for RMB account), plus the overdue or overlimit due (whichever is higher)				
Fees and Charges					
Annual Membership Fee	<table style="width: 100%; border: none;"> <tr> <td style="text-align: center; border-bottom: 1px solid black;"><u>Principal Card</u></td> <td style="text-align: center; border-bottom: 1px solid black;"><u>Supplementary Card</u></td> </tr> <tr> <td style="text-align: center;">HKD800 (per card)</td> <td style="text-align: center;">HKD400 (per card)</td> </tr> </table>	<u>Principal Card</u>	<u>Supplementary Card</u>	HKD800 (per card)	HKD400 (per card)
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HKD800 (per card)	HKD400 (per card)				
Cash Advance Handling Fee	HKD account: 3% of cash advance amount (Min. Charge: HKD50) plus HKD20 (per transaction) RMB account: 3% of cash advance amount (Min. Charge: RMB50) plus RMB20 (per transaction)				
Transaction Fee for Foreign Currency Transaction	N/A				
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.				

Late Payment Charge	HKD account: HKD250 RMB account: RMB250 or an amount equivalent to the Minimum Payment stated in the statement (whichever is lower)
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)
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)

Remark:

1. The Annualised Percentage Rates (“APR”) are calculated according to the standard method set out in the *Code of Banking Practice*.
2. Cardholder may request the Bank to decline the authorization of card transactions exceeding a credit limit.

CMB Wing Lung Bank Limited