

# WING LUNG RMB CREDIT CARD LIST OF SERVICE CHARGES

Effective: April 1, 2014

Item(s)	Charges (RMB)
<b>Annual Membership Fee</b>	<u>Principal Card</u> <u>Supplementary Card</u>
• Gold Card	RMB550 @            RMB275 @
• Classic Card	RMB220 @            RMB110 @
<b>Finance Charge</b>	
• Retail Purchase	30% per annum (APR: 33.22%)
• Cash Advance	30% per annum (APR: 36.16%)
<b>Cash Advance Handling Fee</b>	3% of withdrawal amount (min: RMB50) plus RMB20 @
<b>Minimum Payment</b>	Total fees and charges currently billed to the statement plus 1% of the statement balance (excluding any fees and charges currently billed) as at the statement date (minimum RMB200), plus overdue or overlimit due whichever is higher
<b>Late Payment Charge</b>	RMB250 or an amount equivalent to the Minimum Payment stated on the statement (whichever is lower)
<b>Overlimit Charge</b>	An Overlimit Charge of RMB180 per month will be charged if the statement balance exceeds 5% or above of the credit limit (Each card account will be charged maximum once per statement cycle)

<b>Replacement Card</b>	RMB100 @
<b>Dishonoured Cheque/ Rejected Autopay Handling Fee</b>	RMB200 @ (Dishonoured Cheque / Rejected Autopay Handling Fee will be waived if Late Payment Charge is levied on the same statement)
<b>Duplicate Statement</b>	RMB50 @
<b>Sales Slip Retrieval</b>	RMB30 (copy) / RMB60 (original)
<b>Withdrawal of Card Balance by HKD Cheque or Cashier Order</b>	RMB75 @
<b>Account Enquiry at ATM</b>	RMB2 per item
<b>Credit Reference Letter</b>	RMB200 @

1.The above charges are subject to change at any time at our discretion 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.Wing Lung Bank may, from time to time during the next 12 months, require access to the consumer credit data held by the consumer credit reference agency concerning an individual and/or his guarantor to review the existing consumer credit facilities, which includes increasing, decreasing or canceling the credit amount and/or putting in place or implementing a scheme of arrangement. 4. The above annualised 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 to authorize Card Transactions exceeding a credit limit.