

# WING LUNG CREDIT CARD LIST OF SERVICE CHARGES

Effective: April 1, 2014

Item(s)	Charges (HKD)	
	Principal Card	Supplementary Card
<b>Annual Membership Fee</b>		
• Luxe Visa Infinite	HK\$6,000 @	N/A
• Corporate Card	HK\$800 @	N/A
• Platinum Card	HK\$800 @	HK\$400 @
• Gold Card	HK\$480 @	HK\$240 @
• Classic Card	HK\$220 @	HK\$110 @
<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: HK\$50) plus HK\$20 @	
<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 HK\$200), plus overdue or overlimit due whichever is higher	
<b>Late Payment Charge</b>	HK\$250 or an amount equivalent to the Minimum Payment stated on the statement (whichever is lower)	
<b>Overlimit Charge</b>	An Overlimit Charge of HK\$180 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>		
• Luxe Visa Infinite	HK\$2,000 @	
• Platinum/Gold/Classic/Corporate Card	HK\$100 @	
<b>Dishonoured Cheque/ Rejected Autopay Handling Fee</b>	HK\$200 @ (Dishonoured Cheque / Rejected Autopay Handling Fee will be waived if Late Payment Charge is levied on the same statement)	

<b>Duplicate Statement</b>	HK\$50 @
<b>Sales Slip Retrieval</b>	HK\$30 (copy) / HK\$60 (original)
<b>Withdrawal of Card Balance by Cheque or Cashier Order</b>	HK\$75 @
<b>Cash withdrawal through VISA PLUS or MASTERCARD CIRRUS network</b>	HK\$25 @
<b>Payment over Counter by Cash or Cheque</b>	HK\$30 per item
<b>Transaction Fee for Foreign Currency Transaction</b>	Transaction in foreign currency made outside of Hong Kong or in Hong Kong which are debited to your 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 (transaction fee(s) charged by Visa/MasterCard to the Bank included, if applicable)
<b>Annual Fee for Printing Service of Company Logo on Cardface (only applicable to Corporate Card)</b>	HK\$100 per Card
<b>Credit Reference Letter</b>	HK\$200 @

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. Minimum payment for Corporate Card is calculated on an individual Cardholder's account basis. 4. 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. 5. 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. 6. Cardholders may request the Bank to decline to authorize Card Transactions exceeding a credit limit.