

## 招商永隆銀聯雙幣信用卡 服務收費表

2022年6月1日生效

項目	收費
<b>會員年費</b>	<u>主卡</u> 港幣800元（每張） <u>附屬卡</u> 港幣400元（每張）
<b>財務費用</b>	
● 購物簽賬	港幣賬戶： 年息30%（實際年利率：33.22%） 人民幣賬戶： 年息30%（實際年利率：33.22%）
● 現金透支	港幣賬戶： 年息30%（實際年利率：36.16%） 人民幣賬戶： 年息30%（實際年利率：36.16%）
<b>現金透支手續費</b>	港幣賬戶： 現金透支額之3%（最低收費：港幣50元） 加港幣20元（每柱） 人民幣賬戶： 現金透支額之3%（最低收費：人民幣50元） 加人民幣20元（每柱）
<b>最低付款額</b>	各賬戶的當期月結單誌入的所有利息、費用、收費及各賬戶截至月結單日期結單結欠（不包括當期月結單誌入的任何利息、費用及收費）的1%（最低收費：港幣賬戶港幣200元及／或人民幣賬戶人民幣200元），再加上各賬戶的過期款項或超額款項（以較高者為準）
<b>逾期付款費用</b>	港幣賬戶：港幣250元 人民幣賬戶：人民幣250元 或相等於當期月結單之最低付款額（以較低者為準）
<b>超逾信用額費用</b>	月結單總結欠超出信用限額5%或以上，須繳付超逾信用額費用（每個招商永隆信用卡賬戶每月月結單最多收取一次） 港幣賬戶：港幣180元 人民幣賬戶：人民幣180元

項目	收費
<b>補發新卡</b>	港幣100元（每張）
<b>退票／自動轉賬退回手續費</b>	港幣賬戶：港幣200元（每柱） 人民幣賬戶：人民幣200元（每柱） （如已收取逾期付款費用，於同一月結單之退票／自動轉賬退回手續費將可獲豁免）
<b>索取月結單副本</b>	港幣50元（每份）
<b>索取簽購單據副本</b>	港幣30元（每份）
<b>以銀行支票或本票提取招商永隆信用卡賬戶結餘</b>	港幣賬戶：港幣75元（每柱） 人民幣賬戶：人民幣75元（每柱）
<b>以港幣支付外幣簽賬的有關費用</b>	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，所涉及的費用可能會較以外幣簽賬的手續費為高。本行就這些以港幣支付的外幣簽賬將不會收取額外手續費。
<b>信用狀況證明書</b>	港幣200元（每份）
<b>處理爭議交易手續費</b>	港幣150元（每項） （無效的爭議交易）

1. 招商永隆銀行有限公司（「本行」）保留隨時調整以上各項收費及按時收取其他項目服務費用之權利，屆時將另行通知。2. 如持卡人未能於到期付款日或以前清付最低付款額，本行將徵收逾期付款費用及財務費用。3. 上述實際年利率乃根據《銀行營運守則》之指引計算，而年費（如有）並未計算在內。4. 持卡人可以要求本行拒絕授權會引致超逾信用額的信用卡交易。5. 本行將於未來十二個月內不時從信貸資料機構提取閣下及／或閣下的擔保人的個人信貸資料以進行信貸審查（包括增加、縮減或取消信貸額及／或推行債務安排計劃）。

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

Effective on 1<sup>st</sup> June, 2022

Charge Item	Charge Scale				
<b>Annual Membership Fee</b>	<table style="width: 100%; border-collapse: collapse;"> <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)
<u>Principal Card</u>	<u>Supplementary Card</u>				
HKD800 (per card)	HKD400 (per card)				
<b>Finance Charge</b>					
● Retail Purchase	HKD account: 30% p.a. (APR: 33.22%) RMB account: 30% p.a. (APR: 33.22%)				
● Cash Advance	HKD account: 30% p.a. (APR: 36.16%) RMB account: 30% p.a. (APR: 36.16%)				
<b>Cash Advance Handling Fee</b>	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)				
<b>Minimum Payment</b>	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)				
<b>Late Payment Charge</b>	HKD account: HKD250 RMB account: RMB250 or an amount equivalent to the Minimum Payment stated in the statement (whichever is lower)				
<b>Overlimit Charge</b>	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)				

Charge Item	Charge Scale
<b>Replacement Card</b>	HKD100 (per card)
<b>Dishonoured Cheque / Rejected Autopay Handling Fee</b>	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)
<b>Duplicate Statement</b>	HKD50 (per copy)
<b>Sales Slip Copy Retrieval</b>	HKD30 (per copy)
<b>Withdrawal of CMB Wing Lung Credit Card Account Balance by Cheque or Cashier Order</b>	HKD account: HKD75 (per transaction) RMB account: RMB75 (per transaction)
<b>Fee relating to Settling Foreign Currency Transaction in Hong Kong Dollars</b>	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.
<b>Credit Reference Letter</b>	HKD200 (per copy)
<b>Dispute Transaction Handling Fee</b>	HKD150 (per item) (invalid dispute transaction)

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.