

交通銀行信用卡收費表¹

項目	收費(港幣)
年費	
VISA普通卡主卡	每張\$220
VISA金卡主卡	每張\$480
VISA白金卡主卡	每張\$1,000
VISA普通卡附屬卡	每張\$110
VISA金卡附屬卡	每張\$240
VISA白金卡附屬卡	每張\$500
最低還款額	- 如總結欠相等於\$200或以上，最低還款額將為以下項目的總和： (i) 所有記誌於本期信用卡戶口結單上的收費、費用、開支、利息及/或財務費用； (ii) 任何於上期信用卡戶口結單日期後產生且超越信用限額的金額；及 (iii) 扣除所有記誌於信用卡戶口的收費、費用、開支、利息及/或財務費用後的結單總結欠的1%， 或\$200 (以較高者為準)，另加任何未償還的最低還款額。 - 如總結欠少於\$200，最低還款額將為總結欠。
財務收費	
現金透支手續費	每筆透支金額之3.5% (最低收費\$100)
未繳清購物簽賬利息	年息30% (實際年利率34.49%) ³
現金透支利息	年息30% (實際年利率37.14%) ³
逾期收費	每期\$300或相等於最低還款額之金額 (以較低者為準)
超越信用限額手續費	每期\$180
補發信用卡費用(主卡/附屬卡)	每張\$100
退票或直接扣款或自動轉賬被退回收費	每次/每張退票\$120
以銀行本票提取賬戶結餘收費	每張銀行本票\$50
索取結單副本收費	每張\$50
索取購物單據副本收費	每張\$50
處理被質疑交易的手續費	每項被質疑交易\$30或財務費用 (以較高者為準)
海外交易/外幣兌換手續費	按照威士國際組織於結算日所釐定之匯率折算為港幣，另加 1.95%之手續費 (當中包括威士國際組織向銀行收取的1%交易徵費)。
以港幣支付外幣簽賬的有關費用	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。銀行不會就此等以港幣支付外幣簽賬的交易收取額外手續費。
外幣支票結算費用	每張\$100
信用證明書	每份\$200
透過信用卡VISA PLUS 聯網提取現金手續費	每次\$25
信用卡郵寄結單服務費	每段收費周期收取\$20 ⁴ (普通卡及金卡由2019年1月1日起生效； 白金卡及鑽石卡由2020年1月1日起生效)

註：1. 此收費表僅供參考之用。交通銀行（香港）有限公司（「銀行」）保留權力絕對酌情決定不時修訂或更改以上各項費用及收費（包括金額或比率）及/或調整此收費表。任何該等修訂、更改及調整在銀行按照交通銀行太平洋信用卡持卡人合約之條款通知持卡人後生效。2. 最低收費是分別按購物簽賬及現金透支金額獨立計算及收取。3. 利息實際年率乃根據香港金融管理局在銀行營運守則有關指引中建議採用的淨現值法及假設並以小數後兩個位計算。4. 收費周期為每半年1月1日至6月30日及7月1日至12月31日。由生效日起，於每段收費周期以郵寄方式收取一封或以上之信用卡結單，將被收取有關之服務費。每段收費周期收取港幣20元，不論卡戶持有一張或超過一張主卡，並於收費周期內以郵寄方式收取結單，卡戶只會被收取一次服務費港幣20元，此服務費會在支賬期內按其最近一次使用的信用卡戶口扣除。每年1月1日至6月30日之收費會於同年7月內扣除；每年7月1日至12月31日之收費會於翌年1月內扣除。5. 透過櫃檯或自動櫃員機從信用卡賬戶中提取現金結餘款項或其任何部份將被視為作現金透支計算該利息及手續費。6. 由於市場匯率波動，實際採用之匯率，可能與簽賬當日的匯率有所不同。7. 如欲索取此收費表或查詢有關收費，請致電銀行客戶服務熱線（852）223 95559或瀏覽銀行網址：www.hk.bankcomm.com。8. 本收費表的中文版僅供參考，若中、英文版有任何矛盾或歧異，概以英文版為準。

日期：2020年1月1日

交通銀行（香港）有限公司（交通銀行股份有限公司全資附屬公司）

Bank of Communications¹ Credit Card Fees Schedule

Item	Charges(HKD)
Annual Fee	
Visa Classic Principal Card	\$220 per card
Visa Gold Principal Card	\$480 per card
Visa Platinum Principal Card	\$1,000 per card
Visa Classic Supplementary Card	\$110 per card
Visa Gold Supplementary Card	\$240 per card
Visa Platinum Supplementary Card	\$500 per card
Minimum Payment	- If the total outstanding balance is \$200 or above, the minimum payment will be the sum of the followings: (i) all charges, fees, costs, expenses, interests and/or finance charges posted to the current statement of Card Account; (ii) any amount in excess of the credit limit incurred after last statement date; and (iii) 1% of the statement balance excluding all charges, fees, costs, expenses, interests and/or finance charges posted to the Card Account, or \$200, whichever is higher plus any outstanding minimum payment. - If the total outstanding balance is less than \$200, the minimum payment will be the total outstanding balance.
Finance Charge	
Cash Advance Handling Fee	3.5% of cash advance amount (minimum \$100)
Interest on Unsettled Retail Purchase	30% per annum (APR34.49%) ³
Interest on Cash Advance	30% per annum (APR37.14%) ³
Late Charge	\$300 or an amount equal to Minimum Payment amount (whichever is lower) per statement cycle
Overlimit Handling Charge	\$180 per statement cycle
Replacement Card Fee (Principal/Supplementary Card)	\$100 per card
Rejected Direct Debit or Autopay Transaction/Bounce Cheque Charge	\$120 per transaction/per bounced cheque
Charge on Credit Balance Withdrawal by Cashier Order	\$50 per cashier order
Statement Copy Charge	\$50 per copy
Sales Slip Copy Charge	\$50 per copy
Dispute Transaction Handling Charge	\$30 per disputed transaction or finance charge (whichever is higher)
Overseas Transaction/ Foreign Exchange Conversion Charge	The prevailing exchange rate as determined by VISA International on the conversion date plus 1.95% handling charge (inclusive of a fee charged by VISA International to the Bank at the rate of 1%).
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. The Bank will not impose any additional charges on settling these foreign currency transactions in Hong Kong dollars.
Foreign Cheque Clearing Fee	\$100 per cheque
Credit Reference Letter	\$200 per copy
Handling Fee for Cash Withdrawal through VISA PLUS Networks	\$25 per transaction
Credit Card Paper Statement Service Fee	\$20 for each charging period ⁴ (Classic Card and Gold Card with effective from 1 January, 2019; Platinum Card and Diamond Card with effective from 1 January, 2020)

Remarks: 1. This Fees Schedule is for reference only. Bank of Communications (Hong Kong) Limited (the "Bank") reserves the right to amend or vary all the above fees and charges (as the amount(s) and/or rate(s)) and/or to revise this Fees Schedule from time to time at its absolute discretion. Any such amendments, variations and changes shall become effective after notifying the same to the cardholders in accordance with the terms of Bank of Communications Pacific Credit Card Cardholder Agreement. 2. Minimum amount is severally calculated and charged to the retail purchase and cash advance amount. 3. The Annualized Percentage Rates (APRs) of interest are calculated in accordance with the Net Present Value method and assumptions set by the Hong Kong Monetary Authority in the relevant guidelines as referred to the Code of Banking Practice and is rounded up to the nearest 2 decimal places. 4. Charging Period refers to every half year from 1 January to 30 June and 1 July to 31 December. Starting from effective date, generate ONE or more paper statement(s) during the Charging Period. Fee will be levied on the credit card account. HK\$20 will be charged for each Charging Period. If a customer has more than one principal credit card and receives paper statements for all of the credit card account during Charging Period, a HK\$20 Fee will be applied and debited from the credit card account with the latest transaction record during the debit period. For the Fee generated during the period from 1 January to 30 June, the debit month will be in July of the same year; For the Fee generated during the period from 1 July to 31 December, the debit month will be in January of the following year. 5. Cash withdrawal on credit balance or any part thereof from the Card account either over the counter or through ATM will be treated as Cash Advance. Handling charge and interest will be charged accordingly. 6. The exchange rate may differ from that on the transaction date due to market fluctuation. 7. For a copy of this Fees Schedule or any inquiries on charges, please call the Bank's Customer Services Hotline (852)223 95559 or visit the Bank's website: www.hk.bankcomm.com. 8. The Chinese version of this Fees Schedule is for reference only and in the event of any conflicts or discrepancies between the Chinese and English versions, the English version shall prevail.

Date: 1 January 2020

Bank of Communications (Hong Kong) Limited

(A wholly owned subsidiary of Bank of Communications Co., Ltd.)