

## 創興信用卡資料概要

(2023年9月28日起生效)

利率及利息收費	
購物簽賬實際年利率	當您開立賬戶時，購物簽賬實際年利率為 <b>24.58%</b> (萬事達卡(鈦金卡及白金卡)之月息為1.9%) / <b>35.90%</b> (銀聯雙幣信用卡、VISA卡及其他萬事達卡之月息為2.68%)，但會不時作出檢討。如果您在每月的到期還款日或之前支付全數欠款，我們將不會向您收取利息。否則，利息將按 (i) 自月結單日起尚未繳付之每日結欠(不論到期與否)之財務費用，直至月結單結欠中尚未繳付之款額全數清還為止；及(ii) 新交易款額之財務費用，即使任何該等新交易款額尚未到期繳付，亦須由所有新交易於過賬當日起計算(現金貸款除外，其財務費用由貸款當日起計算)，直至有關信用卡賬戶之所有尚未繳付款額全數清還為止。
現金透支實際年利率	當您開立賬戶時，現金透支實際年利率為 <b>27.03%</b> (萬事達卡(鈦金卡及白金卡)之月息為1.9%) / <b>35.97%</b> (銀聯雙幣信用卡、VISA卡及其他萬事達卡之月息為2.46%)，但會不時作出檢討。利息計算由有關貸款日期起，直至貸款金額清還之日為止。
拖欠下的實際年利率	不適用
免息還款期	長達 <b>56</b> 天
最低還款額	信用卡利息及財務費用、銀行費用之全數金額(包括會員年費)及總交易結欠之 <b>1%</b> 的總和或最低港幣/人民幣五十元(以較高者為準)，但不會高於月結單結欠。

借定唔借? 還得到先好借!

費用		
會員年費(以每張卡計)	主卡	附屬卡
- 普通卡	港幣 <b>300</b> 元	港幣 <b>150</b> 元
- 金卡/鈦金卡	港幣 <b>550</b> 元	港幣 <b>275</b> 元
- 白金卡	港幣 <b>1,500</b> 元	港幣 <b>750</b> 元
- 鑽石卡	港幣 <b>1,800</b> 元	港幣 <b>900</b> 元
現金透支手續費	透支額的 <b>4%</b> 及另加人民幣 <b>20</b> 元(最低為人民幣 <b>100</b> 元)	
銀聯雙幣信用卡 人民幣卡賬戶	透支額的 <b>4%</b> 及另加港幣 <b>20</b> 元(最低為港幣 <b>100</b> 元)	
VISA卡/萬事達卡/ 銀聯雙幣信用卡 港幣卡賬戶	透支額的 <b>4%</b> 及另加港幣 <b>20</b> 元(最低為港幣 <b>100</b> 元)	
在港以外簽賬/ 港元以外貨幣簽賬 之交易費用	所有外幣交易(包括境外及本地之交易)/跨境港幣交易(包括於境外以港幣交易或於非香港結算之商戶以港幣交易，如網上商戶交易)乃根據VISA及萬事達卡於處理該賬目當日所採取之匯率折算為港幣(如適用)；該匯率再加入本銀行所收取之服務費用，詳細列明於以下(A)外幣交易手續費；及(B)以港幣支付外幣簽賬的有關費用。	
(A) 外幣交易手續費	不適用	
銀聯雙幣信用卡 VISA卡/萬事達卡	- 在香港及境外之外幣交易，收費將為簽賬額之 <b>1.95%</b> (如為境外簽賬，該收費已包括VISA/萬事達卡所收取簽賬額1%之費用)	
(B) 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。	
銀聯雙幣信用卡 VISA卡/萬事達卡	不適用	
	- 在境外之港幣交易(包括於非香港結算之商戶以港幣交易，如網上商戶交易)，收費將為簽賬額之 <b>1.95%</b> (已包括VISA/萬事達卡所收取簽賬額1%之費用)	

遲繳費用	銀聯雙幣信用卡 人民幣卡賬戶	人民幣 <b>280</b> 元或最低還款額，以較低者為準
	VISA卡/萬事達卡/ 銀聯雙幣信用卡 港幣卡賬戶	港幣 <b>280</b> 元或最低還款額，以較低者為準
超逾信用限額費用	銀聯雙幣信用卡 人民幣卡賬戶	每個月結單人民幣 <b>200</b> 元
	VISA卡/萬事達卡/ 銀聯雙幣信用卡 港幣卡賬戶	每個月結單港幣 <b>200</b> 元
退票/自動轉賬退回手續費	銀聯雙幣信用卡 人民幣卡賬戶	豁免
	VISA卡/萬事達卡/ 銀聯雙幣信用卡 港幣卡賬戶	豁免
信用卡分期計劃	銀聯雙幣信用卡 人民幣卡賬戶	不適用
	VISA卡/萬事達卡/ 銀聯雙幣信用卡 港幣卡賬戶	本行提供信用卡分期計劃。每月手續費及實際年利率會根據個別客戶的資格而有所不同。請致電客戶服務熱線查詢有關詳情。
		提早還款之行政費用為每計劃港幣 <b>250</b> 元

## 繳付信用卡最低還款額的資料(只供參考)

創興信用卡客戶可根據以下例子，參考個別利息以最低還款額付款之有關資料。以下列表及數據只供參考，並不反映客戶之戶口實際狀況<sup>1</sup>。

假設：

- 購物簽賬之結欠：港幣/人民幣20,000元
- 新簽賬項：港幣/人民幣0元
- 年費及其他收費：港幣/人民幣0元
- 於到期繳款日還款

利息 <sup>2</sup>	假設客戶沒有因此卡而產生額外費用，並每月繳付：	閣下清還結欠(港幣/人民幣20,000元)之時間約為：	閣下最後還款總額估計為：
年息 32.16%	最低還款額 <sup>3</sup>	320 個月	港幣/人民幣72,539元
	港幣/人民幣873元	36 個月	港幣/人民幣31,401元 節省 = 港幣/人民幣41,138元 <sup>4</sup>
年息 22.8%	最低還款額 <sup>3</sup>	303 個月	港幣/人民幣56,564元
	港幣/人民幣773元	36 個月	港幣/人民幣27,797元 節省 = 港幣/人民幣28,767元 <sup>4</sup>

- 如欲以適用於閣下指定的年息和購物簽賬結欠計算以上資料，請使用本行網站www.chbank.com內的信用卡結欠還款計算機(於主頁點選「個人銀行」>「信用卡」>「信用卡結欠還款計算機」)。
- 根據淨值法計算：逾期未繳購物簽賬之年息為32.16%(VISA卡、萬事達卡及銀聯雙幣信用卡之實際年利率為35.90%)，現金透支之年息為29.52%(VISA卡、萬事達卡及銀聯雙幣信用卡之實際年利率為35.97%)；逾期未繳購物簽賬之年息為22.8%(萬事達卡(鈦金卡/白金卡)之實際年利率為24.58%)，現金透支之年息為22.8%(萬事達卡(鈦金卡及白金卡)之實際年利率為27.03%)。
- 每月之最低還款額將不相同。
- 節省金額為「只繳付最低還款額之總額」減去「於36個月清還所有結欠之總額」。

註：

- 創興銀行有限公司保留一切修訂上述收費之權利。
- 須受創興信用卡持卡人合約 / 創興銀聯雙幣信用卡持卡人合約之條款及細則約束。

客戶服務熱線 3768 8888  
Customer Services Hotline

網址  
Website [www.chbank.com](http://www.chbank.com)

越秀集團成員  
A Member of Yuexiu Group

## Chong Hing Credit Card Key Facts Statement

(Effective from 28 September 2023)

Interest Rates and Interest Charges	
<b>Annualised Percentage Rate (APR) for Retail Purchase</b>	<b>24.58%</b> (monthly rate at 1.9% for Mastercards (Titanium / Platinum)) / <b>35.90%</b> (monthly rate at 2.68% for UnionPay Dual Currency Credit Card, VISA Cards and other Mastercards) when you open your account and it will be reviewed from time to time. We will not charge you interest if you pay your balance in full by the due date each month. Otherwise, interest will be charged on (i) the daily unpaid balance (whether due or not) from the statement date until the outstanding amount of the statement balance is repaid in full; and (ii) the amount of all new transactions (other than cash advance, in which case the finance charge is calculated from the date of advance) from the date of respective posting dates of the new transactions, notwithstanding that any such new transactions amounts are not due for payment, until all outstanding balance in respect of the card account is settled in full.
<b>APR for Cash Advance</b>	<b>27.03%</b> (monthly rate at 1.9% for Mastercards (Titanium / Platinum)) / <b>35.97%</b> (monthly rate at 2.46% for UnionPay Dual Currency Credit Card, VISA Cards and other Mastercards) when you open your account and it will be reviewed from time to time. Interest will be charged on the amount of cash advance from the respective dates of advance until the date of repayment of the advanced amount(s).
<b>Delinquent APR</b>	Not applicable
<b>Interest Free Period</b>	Up to <b>56</b> days
<b>Minimum Payment</b>	The total amount of credit card interest, financial charges and Bank's fees (including annual membership fees), plus <b>1%</b> of total outstanding balance of transactions or minimum HKD / CNY50 (whichever is the higher), but not more than the statement balance.

Fees		
<b>Annual Membership Fee</b> (per card) - Standard Card - Gold Card / Titanium Card - Platinum Card - Diamond Card	<u>Principal</u>	<u>Supplementary</u>
	HKD300	HKD150
	HKD550	HKD275
	HKD1,500	HKD750
	HKD1,800	HKD900
<b>Cash Advance Fee</b> UnionPay Dual Currency Credit Card CNY Card Account  VISA Card / Mastercard / UnionPay Dual Currency Credit Card HKD Card Account	<b>4%</b> on cash amount drawn plus CNY20 (minimum CNY100)	
	<b>4%</b> on cash amount drawn plus HK\$20 (minimum HKD100)	
<b>Transaction(s) outside Hong Kong / Non-Hong Kong Dollar Transaction Fee(s)</b>	For all Foreign Currency transactions (including transactions made outside Hong Kong and in Hong Kong) / cross-border transactions in Hong Kong Currency (including transactions made outside Hong Kong in Hong Kong Currency or transactions in Hong Kong Currency at any merchant that transactions are not settled in Hong Kong, e.g. internet merchant transactions), shall be converted into Hong Kong Currency at the VISA/Mastercard exchange rate on the day the transaction is processed by VISA/Mastercard (if applicable). Such exchange rate plus a service charge levied by the Bank are detailed in below (A) Fees relating to Foreign Currency Transaction; and (B) Fee relating to Settling Foreign Currency Transaction in Hong Kong Dollars.	
<b>(A) Fee relating to Foreign Currency Transaction</b> UnionPay Dual Currency Credit Card  VISA Card / Mastercard	Not applicable	
	- <b>1.95%</b> charge per transaction amount for Foreign Currency transactions made in Hong Kong and outside Hong Kong (inclusive of a fee charged by VISA / Mastercard at the rate of 1% on the transaction amount if the transaction is made outside Hong Kong)	
<b>(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	

UnionPay Dual Currency Credit Card  VISA Card / Mastercard	since settling foreign currency transactions in Hong Kong dollars may involve a cost higher than the foreign currency transaction handling fee.  Not applicable  - <b>1.95%</b> charge per transaction amount for Hong Kong Currency transactions made outside Hong Kong (including transactions in Hong Kong Currency at any merchant that transactions are not settled in Hong Kong, e.g. internet merchant transactions) (inclusive of a fee charged by VISA / Mastercard at the rate of 1% on the transaction amount)
<b>Late Payment Fee</b> UnionPay Dual Currency Credit Card CNY Card Account  VISA Card / Mastercard / UnionPay Dual Currency Credit Card HKD Card Account	<b>CNY280</b> or the amount of minimum payment, whichever is lower  <b>HKD280</b> or the amount of minimum payment, whichever is lower
<b>Over-the-limit Fee</b> UnionPay Dual Currency Credit Card CNY Card Account  VISA Card / Mastercard / UnionPay Dual Currency Credit Card HKD Card Account	<b>CNY200</b> per billing cycle  <b>HKD200</b> per billing cycle
<b>Returned Cheque / Rejected Autopay Charge</b> UnionPay Dual Currency Credit Card CNY Card Account  VISA Card / Mastercard / UnionPay Dual Currency Credit Card HKD Card Account	Waived  Waived
<b>Credit Card Instalment Plan</b> UnionPay Dual Currency Credit Card CNY Card Account  VISA Card / Mastercard / UnionPay Dual Currency Credit Card HKD Card Account	Not applicable  The Bank offers Credit Card Instalment Plan. The monthly handling fee and annualized percentage rate differ depending on individual customer eligibility. Please call our Customer Services Hotline to enquire for more details.  Administration fee of <b>HKD250</b> per plan for early repayment

## Information Regarding Making Credit Card Minimum Payment (For reference only)

Chong Hing Credit Card cardholders can take the examples shown below to refer to the information regarding making minimum payments on respective interest rates. The below summary and figures displayed are for your reference only. They do not reflect the real situation of your account<sup>1</sup>.

Assumptions:

- 1) Outstanding Balance from Retail Purchases: HKD/CNY20,000
- 2) New Transaction: HKD/CNY0
- 3) Annual Fee and Other Fees: HKD/CNY0
- 4) The payment settled on the payment due date

Interest Rate <sup>2</sup>	If you make no additional charges using this card and each month you pay:	You will pay off the outstanding balance (HKD/CNY20,000) in about:	You will end up paying an estimated total amount of:
32.16% per annum	minimum payment <sup>3</sup>	320 months	HKD/CNY72,539
	HKD/CNY873	36 months	HKD/CNY31,401 Savings = HKD/CNY41,138 <sup>4</sup>
22.8% per annum	minimum payment <sup>3</sup>	303 months	HKD/CNY56,564
	HKD/CNY773	36 months	HKD/CNY27,797 Savings = HKD/CNY28,767 <sup>4</sup>

1. To calculate the above information which applicable to your specific interest rate per annum and outstanding balance from retail purchase, please use our Credit Card Balance Repayment Calculator accessible from the Bank's website [www.chbank.com](http://www.chbank.com) (On homepage, click "Personal Banking" > "Credit Card" > "Credit Card Balance Repayment Calculator").
2. Calculation is using Net Present Value (NPV) method: the Annualized Percentage Rate (APRs) for finance charge of 32.16% per annum is 35.90% (VISA Card, Mastercard and UnionPay Dual Currency Credit Card unsettled retail purchases(s)) and 29.52% per annum is 35.97% (VISA Card, Mastercard and UnionPay Dual Currency Credit Card cash advance(s)); the Annualized Percentage Rate (APRs) for finance charge of 22.8% per annum is 24.58% (Mastercards (Titanium/Platinum) unsettled retail purchase(s)) and 27.03% (Mastercards (Titanium/Platinum) cash advance(s)).
3. Minimum payment of each month to vary.
4. The saving amount is "The total payment amount of settling minimum payment each month" less "The total payment amount of paying off the outstanding amount in 36 months".

Remarks:

1. Chong Hing Bank Limited reserves the right to change the above charges.
2. Governed by the terms and conditions of Chong Hing Credit Card Cardholder Agreement / Chong Hing UnionPay Dual Currency Credit Card Cardholder Agreement.

To borrow or not to borrow? Borrow only if you can repay!

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