

# 創興信用卡收費表

Chong Hing Credit Card Charges Table

(2025 年 12 月 1 日起生效)

項目	收費（港幣）
<b>1. 年費</b>	
普通卡 (主卡)	每張 \$300
(附屬卡)	每張 \$150
鈦金卡 / 金卡 (主卡)	每張 \$600
(附屬卡)	每張 \$300
白金卡 (主卡)	每張 \$1,500
(附屬卡)	每張 \$750
<b>2. 財務費用</b>	
<b>2.1 萬事達卡（鈦金卡 / 白金卡）</b>	
購物簽賬利率 <sup>a</sup>	年息 27.6% (實際年利率： <b>30.29%</b> )
現金透支利率 <sup>a</sup>	年息 27.6% (實際年利率： <b>33.36%</b> )
<b>2.2 其他創興信用卡</b>	
購物簽賬利率 <sup>a</sup>	年息 32.16% (實際年利率： VISA 及萬事達卡 - <b>35.90%</b> )
現金透支利率 <sup>a</sup>	年息 29.52% (實際年利率： VISA 及萬事達卡 - <b>35.97%</b> )
<b>3. 現金透支手續費</b>	透支額的 4% 及另加 \$20 (最低為 \$100)
<b>4. 退票 / 自動轉賬退回手續費</b>	每筆 \$150 (如已收取遲繳費用，於同一月結單之退票 / 自動轉賬退回手續費可獲豁免)
<b>5. 遲繳費用</b>	\$300 或最低還款額，以較低者為準
<b>6. 補發新卡費用</b>	每張 \$120
<b>7. 超逾信用限額費用</b>	每個月結單 \$200
<b>8. 郵寄月結單費用<sup>*</sup></b>	每期 VISA 及 / 或萬事達信用卡月結單 \$5 每期銀聯雙幣信用卡月結單 \$5
<b>9. 索取月結單副本費用</b>	每份 \$55
<b>10. 索取簽賬購物單據副本費用</b>	每張 \$70

項目	收費（港幣）
<b>11. 以本票提取信用卡結餘</b>	每張本票 \$100
<b>12. 以轉賬形式提取信用卡結餘（只限轉賬至本行戶口）</b>	每次轉戶金額的 1% 或每次 \$100，以較高者為準
<b>13. 爭議交易手續費<sup>*</sup></b>	每項爭議交易 \$150
<b>14. 信用狀況證明書</b>	每份 \$300
<b>15. 在港以外簽賬 / 港元以外貨幣簽賬之交易費用</b>	
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用之滙率折算為港幣（如適用）；該滙率再加入本銀行所收取之服務費用，詳細列明如下：	
<b>外幣交易手續費：</b>	
— 在香港及境外之外幣交易，收費將為簽賬額之 1.95%（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：</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。	
— 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 1.95%（已包括 VISA / 萬事達卡所收取簽賬額 1% 之費用）	
另該滙率是取自 VISA 及萬事達卡進行交易處理當日之滙率價格。交易處理日並不同簽賬當日，因此滙率可能受市場浮動所影響。	
<b>16. 經櫃檯付款手續費</b>	每張卡之每次交易 \$30

## 借定唔借？還得到先好借！

<sup>a</sup>如果客戶在每月的到期還款日或之前支付全數欠款，本行將不會向客戶收取利息。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。

<sup>\*</sup>現金透支利息費用可能會在信用卡月結單截止日之後產生，為減少利息費用，請於下一個信用卡月結單日期前致電本行 24 小時信用卡客戶服務熱線(852) 3768 8888 安排全額清還利息費用。

<sup>\*</sup>如調查結果為客戶曾授權及進行交易，本行將收取爭議交易手續費。

<sup>\*</sup>以下客戶可豁免費用：65 歲或以上的客戶將獲自動豁免；領取綜合社會保障援助或政府傷殘津貼人士須連同相關證明文件向本行提出申請。

註： 1. 創興銀行有限公司保留一切修訂上述收費之權利。

2. 須受創興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 **www.chbank.com**  
Website

# 創興信用卡收費表

Chong Hing Credit Card Charges Table

(Effective from 1 December 2025)

Items	Charges (HK\$)
<b>1. Annual Fee</b>	
Standard Card (Principal)	\$300 per card
(Supplementary)	\$150 per card
Titanium Card / (Principal)	\$600 per card
Gold Card (Supplementary)	\$300 per card
Platinum Card (Principal)	\$1,500 per card
(Supplementary)	\$750 per card
<b>2. Finance Charges</b>	
<b>2.1 Mastercard (Titanium Card / Platinum Card)</b>	
Interest Rate for Retail Purchase <sup>^</sup>	27.6% per annum (Annualised percentage rate: <b>30.29%</b> )
Interest Rate for Cash Advance <sup>#</sup>	27.6% per annum (Annualised percentage rate: <b>33.36%</b> )
<b>2.2 Other Chong Hing Credit Cards</b>	
Interest Rate for Retail Purchase <sup>^</sup>	32.16% per annum (Annualised percentage rate: VISA & Mastercard - <b>35.90%</b> )
Interest Rate for Cash Advance <sup>#</sup>	29.52% per annum (Annualised percentage rate: VISA & Mastercard - <b>35.97%</b> )
<b>3. Cash Advance Fee</b>	4% on cash amount drawn plus \$20 (min. \$100)
<b>4. Returned Cheque / Rejected Autopay Charge</b>	\$150 per transaction (Returned Cheque/ Rejected Autopay Charge will be waived if Late Payment Charge is levied on the same statement)
<b>5. Late Payment Charge</b>	\$300 or the amount of minimum payment, whichever is lower
<b>6. Replacement Card Fee</b>	\$120 per card
<b>7. Over Limit Charge</b>	\$200 per billing cycle
<b>8. Paper statement monthly fee<sup>*</sup></b>	\$5 per VISA and/or MasterCard credit card monthly statement \$5 per UnionPay Dual Currency credit card monthly statement
<b>9. Statement Copy Retrieval Fee</b>	\$55 per set
<b>10. Sales Slip Retrieval Fee</b>	\$70 per copy
<b>11. Credit Balance Withdrawal by Cashier's Order</b>	\$100 per cashier's order
<b>12. Credit Balance Withdrawal by Transfer (Transfer to Chong Hing Bank account only)</b>	1% of transfer amount each transaction or \$100 per transaction, whichever is higher
<b>13. Dispute Transaction Handling Fee<sup>*</sup></b>	\$150 per dispute transaction
<b>14. Credit Reference Letter</b>	\$300 per letter

## 15. Transaction(s) outside Hong Kong / Non-Hong Kong Dollar Transaction Fee(s)

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 as follows:

### Fees relating to Foreign Currency Transaction :

- 1.95% 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)

### 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.

- 1.95% 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)

The exchange rate is determined on the date that the transaction is processed by VISA / Mastercard, which may be different from the transaction date and therefore subject to market fluctuation.

## 16. Over-the-counter Payment Handling Fee \$30 for each transaction per card

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

<sup>^</sup>The Bank will not charge customers interest if customers pay his/her 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.

<sup>\*</sup>Interest charge on cash advance may be accrued after the monthly credit card statement cut-off date, in order to minimise the interest charges, please call our 24-hour Credit Card Customer Services Hotline at (852) 3768 8888 to arrange full payment of interest charge before the next monthly credit card statement date.

<sup>\*</sup>If the investigation result shows that the transaction(s) is/are proved to have been authorised and performed by the customers, the Bank will charge a Dispute Transaction Handling Fee.

<sup>\*</sup>Charge will be waived for the following customers: customers aged 65 or above are automatically waived; customers who receive Comprehensive Social Security Assistance or Government Disability Allowance must provide relevant documents.

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