

創興銀聯雙幣信用卡收費表

Chong Hing UnionPay Dual
Currency Credit Card Charges Table

(2025 年 12 月 1 日起生效)

項目	收費
1. 年費 金卡 (主卡) (附屬卡) 鑽石卡 (主卡) (附屬卡)	每張港幣600元 每張港幣300元 每張港幣1,800元 每張港幣900元
2. 財務費用 購物簽賬利率 [^] 現金透支利率 [#]	個人卡 / 公司卡 港幣卡賬戶/人民幣卡賬戶： 年息32.16% (實際年利率： 35.90%) 個人卡 / 公司卡 港幣卡賬戶/人民幣卡賬戶： 年息29.52% (實際年利率： 35.97%)
3. 現金透支手續費	港幣卡賬戶： 透支額4%及另加港幣20元 (最低為港幣100元) 人民幣卡賬戶： 透支額4%及另加人民幣20元 (最低為人民幣100元)
4. 退票/自動轉賬退回手續費	港幣卡賬戶：每筆港幣150元 人民幣卡賬戶：每筆人民幣150元 (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)
5. 遲繳費用	港幣卡賬戶： 港幣300元或最低還款額，以較低者為準 人民幣卡賬戶： 人民幣300元或最低還款額，以較低者為準
6. 補發新卡費用	每張港幣120元
7. 超逾信用限額費用	港幣卡賬戶： 每期月結單港幣200元 人民幣卡賬戶： 每期月結單人民幣200元
8. 郵寄月結單費用 ⁸	每期VISA及／或萬事達信用卡月結單港幣5元 每期銀聯雙幣信用卡月結單港幣5元
9. 索取月結單副本費用	每份港幣55元
10. 索取簽賬購物單據副本費用	每張港幣70元
11. 以本票提取信用卡結餘 (只適用於港幣卡賬戶)	每張本票港幣100元

項目	收費
12. 以轉賬形式提取信用卡結餘 (只限轉賬至本行賬戶)	港幣卡賬戶： 每次轉戶金額的1%或每次港幣100元，以較高者為準 人民幣卡賬戶： 每次轉戶金額的1%或每次人民幣100元，以較高者為準
13. 爭議交易手續費 [*]	每項爭議交易港幣150元
14. 信用狀況證明書	每份港幣300元
15. 外幣交易手續費	不適用
16. 以港幣支付外幣簽賬的有關費用	不適用 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。
17. 經櫃檯付款手續費	每張卡之每次交易港幣30元

[^] 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。

[#] 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。

^{*} 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。

⁸ 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. 須受創興銀聯雙幣信用卡持卡人合約之條款及細則約束。
 2. 創興銀行有限公司保留一切修訂上述收費之權利。

借定唔借？還得到先好借！

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Chong Hing UnionPay Dual
Currency Credit Card Charges Table

(Effective from 1 December 2025)

Items	Charges
1. Annual Fee Gold Card (Principal) (Supplementary) Diamond Card (Principal) (Supplementary)	HKD600 per card HKD300 per card HKD1,800 per card HKD900 per card
2. Finance Charges Interest Rate for Retail Purchase[^] Interest Rate for Cash Advance[#]	<u>Personal Card / Corporate Card</u> HKD Card Account / CNY Card Account 32.16% per annum (Annualised percentage rate: 35.90%) <u>Personal Card / Corporate Card</u> HKD Card Account / CNY Card Account 29.52% per annum (Annualised percentage rate: 35.97%)
3. Cash Advance Fee	HKD Card Account: 4% on cash amount drawn plus HKD20 (min. HKD100) CNY Card Account: 4% on cash amount drawn plus CNY20 (min. CNY100)
4. Returned Cheque / Rejected Autopay Charge	HKD Card Account: HKD150 per transaction CNY Card Account: CNY150 per transaction (Returned Cheque/ Rejected Autopay Charge will be waived if Late Payment Charge is levied on the same statement)
5. Late Payment Charge	HKD Card Account: HKD300 or the amount of Minimum Payment, whichever is lower CNY Card Account: CNY300 or the amount of Minimum Payment, whichever is lower
6. Replacement Card Fee	HKD120 per card
7. Over Limit Charge	HKD Card Account: HKD200 per billing cycle CNY Card Account: CNY200 per billing cycle
8. Paper statement monthly fee[*]	HKD5 per VISA and/or MasterCard credit card monthly statement HKD5 per UnionPay Dual Currency credit card monthly statement
9. Statement Copy Retrieval Fee	HKD55 per set
10. Sales Slip Retrieval Fee	HKD70 per copy

Items	Charges
11. Credit Balance Withdrawal by Cashier's Order (Applicable to HKD Card Account only)	HKD100 per cashier's order
12. Credit Balance Withdrawal by Transfer (Transfer to Chong Hing Bank account only)	HKD Card Account: 1% of transfer amount each transaction or HKD100 per transaction, whichever is higher CNY Card Account: 1% of transfer amount each transaction or CNY100 per transaction, whichever is higher
13. Dispute Transaction Handling Fee[*]	HKD150 per dispute transaction
14. Credit Reference Letter	HKD300 per letter
15. Fees relating to Foreign Currency Transaction	Not applicable
16. Fee relating to Settling Foreign Currency Transaction in Hong Kong Dollars	Not applicable 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.
17. Over-the-counter Payment Handling Fee	HKD30 for each transaction per card

[^] 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.

[#] 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.

^{*} 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.

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

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

客戶服務熱線 3768 8888
Customer Services Hotline

網址 Website www.chbank.com

越秀集團成員
A Member of Yuexiu Group