

BOC Express Cash Revolving Credit Fees Schedule^a

(Effective date: 17 February 2011)

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| 1. Annual Fee (only applicable to the customer who apply for the BOC Express Cash Revolving Credit on or after 1 June 2009) | 1% of credit limit (subject to a minimum of HK\$50 and a maximum of HK\$1,000) |
| 2. Handling Fee: Cash Advance^b / Balance Transfer Service^b / Cash Before Card Service^b / payment or fund transfer through "JET Payment"^b | Cash Advance / Balance Transfer Service / Cash Before Card Service / payment or fund transfer through "JET Payment" in Hong Kong: 2% of transaction amount plus HK\$20 per transaction (2% of transaction amount plus HK\$25 per gift cheque purchase through ATM)
Cash Advance in Mainland China & Macau: 2% of transaction amount plus HK\$20 per transaction |
| 3. Payment or fund transfer through "Online Bill Payment"^b | 2% of transaction amount plus HK\$20 per transaction |
| 4. Minimum Payment | 3% of total outstanding amount (subject to a minimum of HK\$40) |
| 5. Privileged Interest Rate^c | As prescribed for each cardholder, subject to a maximum of 36% ^d per annum (APR 43.53% ^e) |
| 6. Late Charge | 5% of the Minimum Payment (subject to a minimum of HK\$100 and a maximum of HK\$200) |
| 7. Returned Cheque / Rejected Autopay Charge | HK\$100 per transaction |
| 8. Overlimit Handling Fee^f | HK\$100 per statement period |
| 9. Statement Copy Retrieval Fee | Free |
| • Within the latest 2 months | HK\$50 per copy |
| • Preceding the latest 2 months | |
| 10. Sales Slip Retrieval Fee | HK\$30 per copy |
| 11. Re-issue Card Fee | HK\$100 per card |
| 12. Foreign Currency Cheque Repayment Fee | HK\$100 per cheque |
| 13. Credit Balance Refund | HK\$50 per transaction |
| 14. Credit Reference Letter | HK\$200 per copy |

Remarks:

^a The above charges are applicable to BOC Express Cash Revolving Credit only and are subject to revision from time to time.

^b Any withdrawal or fund transfer of the credit balance or any part thereof from BOC Express Cash Revolving Credit account, except effected by way of a refund procedure prescribed by BOC Credit Card (International) Limited (the "Company") from time to time, will be treated as a cash advance transaction.

^c This rate applies to all Cash Advance, Balance Transfer Service, Cash Before Card Service and payment or fund transfer through "JET Payment" or "Online Bill Payment" transactions.

^d In the event the account holder has not made any payment or the account holder has made a payment of less than the Minimum Payment on or before the relevant Due Date on two or more occasions in respect of the last 6 consecutive statements ("Triggering Event"), the Company will charge interest in respect of the outstanding balance in the account at the Overdue Interest Rate which is 4%p.a. over the applicable Privileged Interest Rate. The Overdue Interest Rate will apply during the period from the day following the statement date of the statement first issued after the occurrence of the Triggering Event until the statement date of the statement first issued after the cessation of the Triggering Event. Interest will be calculated at the applicable Privileged Interest Rate thereafter. Any special offers (such as preferential interest rates) applicable to the account will be suspended until such time as the Overdue Interest Rate ceases to apply.

^e This APR is computed in accordance with directions given by the Hong Kong Monetary Authority.

^f If the current balance exceeds the credit limit of the Revolving Credit, an Overlimit Handling Fee will be debited to the account.

Express Cash



中銀信用卡(國際)有限公司
BOC CREDIT CARD (INTERNATIONAL) LTD.