

BOC Credit Cards Fees Schedule^(a)

(Effective date: 16 February, 2009)

1. Annual Fee	
VISA Classic / MasterCard Standard	
• Main Card	HK\$220 per annum
• Additional Card	HK\$110 per annum
VISA Gold / MasterCard Gold / Titanium	
• Main Card	HK\$550 per annum
• Additional Card	HK\$275 per annum
VISA Platinum / MasterCard Platinum	
• Main Card	HK\$800 per annum
• Additional Card	HK\$600 per annum
Commercial Card	
• Membership Fee	HK\$300
• Classic Commercial Card	HK\$220 per annum
• Gold Commercial Card	HK\$480 per annum
• Platinum Commercial Card	HK\$980 per annum
Private Label Card	
• Main Card	HK\$220 per annum
• Additional Card	HK\$110 per annum
2. Cash Advance^(b) Handling Fee	
• Hong Kong Dollar Card	Hong Kong: 3% plus HK\$20 (or HK\$25 if the cash advance is made through PLUS/CIRRUS ATM Network) per transaction (3% plus HK\$25 per gift cheque purchase through ATM) Outside Hong Kong: 4% plus HK\$20 (or HK\$25 if the cash advance is made through PLUS/CIRRUS ATM Network) per transaction
• Hong Kong Dollar Card / MOP Card (Issued by Macau nominated banks)	Payment or fund transfer through "JET Payment": • Subscription of Initial Public Offering of securities or credit card payment : 3% plus HK\$20 • Donation to Community Chest of Hong Kong, payment for Government fees, public utilities, telecom, or insurance : 1% 4.5% plus HK\$/MOP20 (or HK\$/MOP25 if the cash advance is made through PLUS/CIRRUS ATM Network) per transaction (subject to a minimum of HK\$/MOP30)
3. Cash Before Card^(b) Handling Fee	Hong Kong: 3% plus HK\$20 per transaction
4. Balance Transfer Handling Fee	Hong Kong: 1% of the transfer amount
5. Minimum Payment	3% of total outstanding amount (subject to a minimum of HK\$50)
6. Interest Rate	Retail Spending Annual Interest Rate (APR) : maximum 30% ^{(c)(d)} (32.40% ^(e)) Cash Advance Annual Interest Rate (APR) ^(f) : maximum 30% ^(d) (34.11% ^(e)) (subject to a minimum of HK\$5)
7. Late Charge	5% of the Minimum Payment (subject to a minimum of HK\$130 and a maximum of HK\$200)
8. Returned Cheque & Rejected Autopay Charge	HK\$100 per transaction
9. Statement Copy Retrieval Fee	HK\$50 per copy
10. Sales Slip Retrieval Fee	HK\$30 per copy
11. Termination of Recurring Transaction	HK\$50 per transaction
12. Re-issue Card Fee	HK\$100 per card
13. Foreign Currency Cheque Repayment Fee	HK\$100 per cheque
14. Credit Balance Refund Fee^(g)	HK\$50 per transaction
15. Fees relating to Foreign Currency Transactions	(a) Transactions effected in currencies other than Hong Kong dollars which are converted into Hong Kong dollars on the date when the transaction is processed by the Company at an exchange rate determined by VISA/MasterCard shall be debited to your account plus a handling fee of 1.95% of that amount (inclusive of the reimbursement charge levied by VISA/MasterCard on the Company at the rate of 1%). (b) MasterCard transactions effected in currencies other than Hong Kong dollars which are simultaneously converted into Hong Kong dollars at an exchange rate determined at the time of transaction shall be debited to your account plus a handling fee of 0.95% of that amount (inclusive of the reimbursement charge levied by MasterCard on the Company at the rate of 0.8%).
16. Credit Reference Letter	HK\$200 per copy
17. MasterCard SideCard Administration Fee^(h)	HK\$30 per card
18. Overlimit Handling Fee⁽ⁱ⁾	HK\$100 per statement period

Remarks

- This Fees Schedule is applicable to VISA/MasterCard credit card including personal credit card, commercial credit card, all Affinity/Co-branded Cards and Virtual Cards. It is also applicable to Private Label Card save and except clauses 2, 3, 4, 11, 15 and 17. The Company reserves the right to vary the fees and charges from time to time by notice to customers. The fees and charges for other card products and/or services may be separately published.
- Any withdrawal or fund transfer of the credit balance or any part thereof from the credit card account by the cardholder, except effected by way of a refund procedure prescribed by the Company from time to time, will be treated as a cash advance transaction.
- If Spending Tier Rate is applicable to the cardholder's credit card account, the annual interest rate may be lower than that described herein. Please refer to the "Leaflet on Personalized Interest Rate" included in the welcome package or the Company's letter to the cardholder on Personalized Interest Rate.
- The Company may in accordance with the provisions for Overdue Interest Rate charge an annual rate in addition to the basic interest rate applicable to the outstanding balance in the cardholder's credit card account if no payment or payment of less than the Minimum Payment is made on or before the relevant Due Date for such number of times within such period as the Company may from time to time determine and notify the cardholder. Please refer to the "Leaflet on Personalized Interest Rate" included in the welcome package or the Company's letter on Personalized Interest Rate or its letter on Overdue Interest Rate to the cardholder.
- This Annualized Percentage Rate (APR) is computed in accordance with directions given by the Hong Kong Monetary Authority.
- This rate applies to all cash advance, cash before card and payment or fund transfer through "JET Payment" transactions.
- If the credit balance arises from any tax refund, the charge will be 2% of the tax refund (subject to a minimum of HK\$50).
- Chargeable upon the initial issuance and each renewal or re-issuance of a MasterCard SideCard.
- If the current balance exceeds the credit limit of the Card, an overlimit handling fee will be debited to the account.
- For card payment made by CHATS, service charges may be levied by the paying bank and the beneficiary banks. Please contact the relevant banks for the details of service charges.



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