

BOC CUP Dual Currency Credit Card Fees Schedule^(a)

(Effective date: 02 May, 2012)

1. Annual Fee	
Platinum Card	
• Main Card	HKD800 per annum
• Additional Card	HKD600 per annum
Gold Card	
• Main Card	HKD550 per annum
• Additional Card	HKD275 per annum
Commercial Card	
• Membership Free	HKD300
• Platinum Commercial Card	HKD980 per annum
2. Cash Advance^(b) Handling Fee	
• HKD account	Hong Kong:
	• Using JETCO or BOCHK, Nanyang Commercial and Chiyu bank counters and ATM machine: 3.5% of the amount plus HKD20 per transaction (subject to a minimum of HKD80)
	• Using CUP ATM machine: 4% of the amount plus HKD20 per transaction (subject to a minimum of HKD80)
	• Purchase gift cheque through BOCHK, Nanyang Commercial or Chiyu ATM machine: 3.5% of the amount plus HKD25 per transaction (subject to a minimum of HKD80)
	Macau:
	• Using JETCO ATM machine: 3.5% of the amount plus HKD20 per transaction (subject to a minimum of HKD80)
	• Using CUP ATM machine: 4% of the amount plus HKD20 per transaction (subject to a minimum of HKD80)
	Outside Hong Kong (exclude Macau & Mainland China):
	• Using CUP ATM machine: 4% of the amount plus HKD20 per transaction (subject to a minimum of HKD80)
	Payment or fund transfer through "JET Payment":
	• Subscription of Initial Public Offering of securities or credit card payment : 3.5% plus HKD20 per transaction (subject to a minimum of HKD80)
	• Donation to Community Chest of Hong Kong, payment for Government fee, public utilities, telecom, or insurance : 1%
	Hong Kong ^(c) :
	• 3.5% of the amount plus CNY20 per transaction (subject to a minimum of CNY80)
	Mainland China:
	• Using CUP ATM machine: 4% of the amount plus CNY25 per transaction (subject to a minimum of CNY80)
• CNY account	
3. Cash Before Card^(b) Handling Fee	
(applicable to HKD account only)	3% of the amount plus HKD20 per transaction
4. Balance Transfer Handling Fee	
(applicable to HKD account only)	1% of the transfer amount
5. Cross Border Bill Payment Service Fee^(d)	
6. Minimum Payment	
• HKD account	3% of total outstanding amount (subject to a minimum of HKD50)
• CNY account	3% of total outstanding amount (subject to a minimum of CNY50)
7. Interest Rate	
• Retail Spending	
HKD account	Maximum 30% ^(e) per annum (APR 34.46% ^(e)) (subject to a minimum of HKD5)
CNY account	Maximum 30% per annum (APR 34.46% ^(e)) (subject to a minimum of CNY5)
• Cash Advance	
HKD account	Maximum 30% ^{(f)(g)} per annum (APR 36.42% ^(g)) (subject to a minimum of HKD5)
CNY account	Maximum 30% per annum (APR 36.42% ^(g)) (subject to a minimum of CNY5)
8. Overdue Interest Rate (with an additional rate of 4% over that basic interest rate)	
• Retail Spending	
HKD account	Maximum 34% ^(h) per annum (APR 35.97% ^(h))
CNY account	Maximum 34% ^(h) per annum (APR 35.97% ^(h))
• Cash Advance	
HKD account	Maximum 34% ^{(h)(i)} per annum (APR 37.88% ^(h))
CNY account	Maximum 34% ^(h) per annum (APR 37.88% ^(h))
9. Late Charge	
• HKD account	5% of the Minimum Payment (subject to a minimum of HKD180 and a maximum of HKD250)
• CNY account	5% of the Minimum Payment (subject to a minimum of CNY180 and a maximum of CNY250)
10. Returned Cheque and Rejected Autopay Charge	
• HKD account	HKD100 per transaction
• CNY account	CNY100 per transaction
11. Statement Copy Retrieval Fee	
12. Sales Slip Retrieval Fee	
13. Re-issue Card Fee	
14. Foreign Currency Cheque Repayment Fee	
(applicable to HKD account only)	HKD100 per cheque
15. Credit Balance Refund Fee^(j)	
• HKD account	HKD50 per transaction
• CNY account	CNY50 per transaction
16. Credit Reference Letter	
17. Overlimit Handling Fee^(k)	
	HKD200 per copy
	HKD180 per statement period

Remarks

- (a) This Fees Schedule is applicable to BOC CUP Dual Currency Credit Card. 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.
- (b) 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.
- (c) Cardholders can only conduct CNY cash advance transaction in self-Bank Counters showing on the card face only which implies BOCHK cardholder can draw CNY cash in BOCHK branch counter but not in Nanyang Commercial nor Chiyu. It is also applicable to Nanyang Commercial and Chiyu cardholders.
- (d) 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 provision on "Overdue Interest Rate" in the "BOC Credit Card (International) Limited Dual Currency Credit Card User Circular" for details.
- (e) This Annualized Percentage Rate (APR) is computed in accordance with directions given by the Hong Kong Monetary Authority.
- (f) This rate applies to all cash advance, cash before card and payment or fund transfer through "JET Payment" transactions.
- (g) If the credit balance arises from any tax refund, the charge will be 2% of the tax refund (subject to a minimum of HKD50).
- (h) If the current balance exceeds the credit limit of the Card, and overlimit handling fee will be debited to the account.
- (i) 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.
- (j) Transactions effected in currencies other than HKD/ CNY which are converted into HKD on the date when the transaction is processed by the Company at an exchange rate determined by CUP shall be debited to your HKD account.
- (k) Cross Border Bill Payment Service Fee is applicable to "CUP Cross Border Autopay Service" and "Bill Payment to Merchants in the Mainland China" through the Online Service. Service charges may be levied by the Mainland China service provider for each transaction. Please contact the relevant company for the details of service charges.



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BOC CREDIT CARD (INTERNATIONAL) LTD.