

BOC Great Wall Renminbi Credit Card Fees Schedule^(a)

(Effective date: 15 Oct., 2004)

1. Annual Fee	
• Gold Card	RMB 300 per annum (applicable to both Main Card and Additional Card)
• Classic Card	RMB 150 per annum (applicable to both Main Card and Additional Card)
2. Minimum Payment	10% of purchasing transaction (Not applicable to cash advance transactions. Total amount of cash advance must be repaid on or before the payment due date)
3. Overdue Interest Rate^(c)	18% per annum (maximum APR 26.15% ^(d))
4. Cash Advance^(b) Handling Fee	
Counter	
• Within Shenzhen	Free
• Outside Shenzhen	1% of the transaction amount
ATM	
• Within Shenzhen	Free
• Outside Shenzhen and within Kwangtung Province	RMB 5
• Outside Kwangtung Province	RMB 10
5. Repayment Handling Fee	
Cash	
• Within Shenzhen	Free
• Outside Shenzhen(e)	0.1% of the transaction amount (subject to a minimum of RMB 5 and a maximum of RMB 500)
Transfer	
• Within Shenzhen	Free
• Outside Shenzhen	0.5% of the transaction amount (subject to a minimum of RMB 10 and a maximum of RMB 500)
6. Late Charge	5% of the unpaid minimum payment
7. Statement Copy Retrieval Fee	
• Within the latest 2 months	Free
• Preceding the latest 2 months	RMB 30 per copy
8. Sales Slip Retrieval Fee	RMB 30 per copy
9. Re-issue Card Fee	RMB 60 per card
10. Credit Balance Refund Fee	RMB 50 per transaction
11. Credit Reference Letter	RMB 200 per copy
12. Returned cheque & Autopay Rejection Cheque	RMB 100 per transaction

Remarks

- These charges are subject to revisions from time to time. Charges for other card products and/or services may be separately published.
- Any withdrawal 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.
- This rate applies to both purchasing and cash advance transactions.
- This Annualized Percentage Rate (APR) is computed in accordance with directions given by the Hong Kong Monetary Authority.
- Cash repayment handling fee will be refunded and credited to your credit card account.