

BOC RMB Credit Card Fees Schedule ^(a)

(Effective date: 29 April, 2004)

1. Annual Fee

• Gold Card

Main Card

CNY 550 per annum

Additional Card

CNY 275 per annum

• Classic Card

Main Card

CNY 220 per annum

Additional Card

CNY 110 per annum

2. Cash Advance^(b) Handling Fee

Within HK Region

3% of the cash advance amount plus CNY 20 per withdrawal

Within Mainland China Region

4% of the cash advance amount plus CNY 25 per withdrawal

3. Minimum Payment

3% of the total outstanding amount (subject to a minimum of CNY 50)

4. Interest Rate

Retail spending annual interest rate (APR^(c))

Maximum 30% (32.40%)

Cash advance annual interest rate (APR)

Maximum 30% (33.69%)
(subject to a minimum of CNY 5)

5. Late Charge

5% of the minimum payment (subject to a minimum of CNY 50 and a maximum of CNY 200)

6. Statement Copy Retrieval Fee

• Within the latest 2 months

Free

• Preceding the latest 2 months

CNY 50 per copy

7. Sales Slip Retrieval Fee

CNY 30 per copy

8. Re-issue Card Fee

CNY 100 per card

9. Credit Balance Refund Fee

CNY 50 per transaction

10. Returned Cheque Charge

CNY 100 per transaction

11. Rejected Autopay Charge

CNY 100 per transaction

12. Credit Reference Letter

CNY 200 per copy

Remarks

(a) These charges are subject to revisions from time to time. Charges for other card products and/or services may be separately published.

(b) 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.

(c) This Annualized Percentage Rate (APR) is computed in accordance with the directions given by the Hong Kong Monetary Authority.



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