

中銀銀聯雙幣信用卡收費表^(a)

(生效日期：2011年10月)

1. 年費	
白金卡	
• 主卡	每年澳門幣1,500元
• 附屬卡	每年澳門幣1,000元
金卡	
• 主卡	每年澳門幣550元
• 附屬卡	每年澳門幣275元
商務卡	
• 入會費	澳門幣300元
• 商務白金卡	每年澳門幣1,500元
2. 現金透支 ^(b) 手續費	
• 澳門幣帳戶	澳門地區：現金透支金額的4.5% (最低收費澳門幣30元)及每次另加澳門幣20元 澳門以外地區(不包括中國內地)：現金透支金額的4.5% (最低收費澳門幣30元)及每次另加澳門幣20元
• 人民幣帳戶	澳門地區：現金透支金額的4.5% (最低收費人民幣30元)及每次另加人民幣20元 中國內地：使用銀聯網絡自動櫃員機，現金透支金額的4.5% (最低收費人民幣30元)及每次另加人民幣25元
3. 最低還款額	
• 澳門幣帳戶	總欠款金額的3% (不低於澳門幣50元)
• 人民幣帳戶	總欠款金額的3% (不低於人民幣50元)
4. 利息 ^{(c)(d)}	
• 澳門幣帳戶	最高消費簽帳年息(實際年利率)：30%(32.40%) 最高現金透支年息(實際年利率)：30%(34.11%) (最低收費澳門幣5元)
• 人民幣帳戶	最高消費簽帳年息(實際年利率)：30%(32.40%) 最高現金透支年息(實際年利率)：30%(34.11%) (最低收費人民幣5元)
5. 逾期費用	
• 澳門幣帳戶	最低還款額之5% (最低為澳門幣130元，最高為澳門幣200元)
• 人民幣帳戶	最低還款額之5% (最低為人民幣130元，最高為人民幣200元)
6. 退票/拒納自動轉帳手續費	
• 澳門幣帳戶	每次澳門幣100元
• 人民幣帳戶	每次人民幣100元
7. 索取月結單副本費用	每張澳門幣50元
8. 索取簽帳單據副本費用	
• 澳門幣帳戶	每張澳門幣30元
• 人民幣帳戶	每張人民幣30元
9. 終止商戶直接扣帳費	
• 澳門幣帳戶	每筆澳門幣50元
• 人民幣帳戶	每筆人民幣50元
10. 補發卡費用	每張澳門幣100元
11. 外幣支票退款收費	
• 澳門幣帳戶	每張澳門幣100元
• 人民幣帳戶	每張人民幣100元
12. 帳戶結餘退款收費 ^(e)	
• 澳門幣帳戶	每次澳門幣50元
• 人民幣帳戶	每次人民幣50元
13. 資信證明書	每份澳門幣200元
14. 超越信用限額手續費 ^(f)	每個月結單澳門幣100元

註：

- (a) 本表所列各項費用適用於所有澳門地區發行的中銀銀聯雙幣信用卡，並可不時作出修訂。
(b) 持卡人從信用卡帳戶中提取結餘款項或其任何部份(除非卡公司不時訂明的退款程序進行)及使用「繳費易」服務繳費或轉帳之交易將被視作現金透支處理。
(c) 利息同時適用於所有現金透支及使用「繳費易」服務繳費或轉帳之交易。
(d) 實際年利率乃根據香港金融管理局的指引計算。
(e) 如結餘款項屬退稅交易退款，收費為該退款額的2% (最低收費澳門幣/人民幣50元)。
(f) 若結欠金額超出信用卡之信用限額，卡公司將收取「超越信用限額手續費」，並記入信用卡帳戶內。

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

(Effective date: October, 2011)

1. Annual Fee

Platinum Card

- Main Card MOP1,500 per annum
- Additional Card MOP1,000 per annum

Gold Card

- Main Card MOP550 per annum
- Additional Card MOP275 per annum

Commercial Card

- Membership Fee MOP300
- Platinum Commercial Card MOP1,500 per annum

2. Cash Advance ^(b) Handling fee

- MOP account
Macau: 4.5% of advance amount (subject to a minimum of MOP30) plus MOP20 per transaction
Outside Macau (Mainland China excluded): 4.5% of advance amount (subject to a minimum of MOP30) plus MOP20 per transaction
- CNY account
Macau: 4.5% of advance amount (subject to a minimum of CNY30) plus CNY20 per transaction
Mainland China: 4.5% of advance amount (subject to a minimum of CNY30) plus CNY25 per transaction

3. Minimum Payment

- MOP account 3% of total outstanding amount (subject to a minimum of MOP50)
- CNY account 3% of total outstanding amount (subject to a minimum of CNY50)

4. Interest Rate ^{(c)(d)}

- MOP account
Retail Spending: Maximum 30% (APR32.40%)
Cash Advance: Maximum 30% (APR34.11%)
(subject to a minimum of MOP5)
- CNY account
Retail Spending: Maximum 30% (APR32.40%)
Cash Advance: Maximum 30% (APR34.11%)
(subject to a minimum of CNY5)

5. Late Charge

- MOP account 5% of the Minimum Payment (subject to a minimum of MOP130 and a maximum of MOP200)
- CNY account 5% of the Minimum Payment (subject to a minimum of CNY130 and a maximum of CNY200)

6. Returned Cheque and Rejected Autopay Charge

- MOP account MOP100 per transaction
- CNY account CNY100 per transaction

7. Statement Copy Retrieval Fee

MOP50 per copy

8. Sales Slip Retrieval Fee

- MOP account MOP30 per copy
- CNY account CNY30 per copy

9. Termination of Recurring Transaction

- MOP account MOP50 per transaction
- CNY account CNY50 per transaction

10. Re-issue Card Fee

MOP100 per card

11. Foreign Currency Cheque Repayment Fee

- MOP account MOP100 per cheque
- CNY account CNY100 per cheque

12. Credit Balance Refund Fee ^(e)

- MOP account MOP50 per transaction
- CNY account CNY50 per transaction

13. Credit Reference Letter

MOP200 per copy

14. Overlimit Handling Fee ^(f)

MOP100 per statement period

Remarks

- (a) These charges apply to BOC CUP Dual Currency Credit Cards issued in Macau SAR, and subject to revisions from time to time.
- (b) Any withdrawal or funds transfer of the credit balance or any part thereof from a credit card account by the cardholder, except effected by way of a refund Procedure prescribed by the Company from time to time, and funds transfer through "Jet Payment" transactions will be treated as a cash advance transaction.
- (c) This rate applies to all "Jet Payment" transactions for cash advance, payment or funds transfer.
- (d) This Annualized Percentage Rate (APR) is computed in accordance with the guidelines of the Hong Kong Monetary Authority.
- (e) If the credit balance arises from a tax refund, the charge thereof will be 2% of the refunded tax (subject to a minimum of MOP/CNY50)
- (f) If the current outstanding balance exceeds the credit limit of a card account, the account will be debited with an over-limit handling fee.