

	Hong Kong Dollar Card	MOP Card
<b>1. Annual Fee</b>		
<b>VISA Classic / MasterCard Standard</b>		
● Main Card	HKD220 per annum	MOP220 per annum
● Additional Card	HKD110 per annum	MOP110 per annum
<b>VISA Gold / MasterCard Gold</b>		
● Main Card	HKD480 per annum	MOP480 per annum
● Additional Card	HKD240 per annum	MOP240 per annum
<b>VISA Platinum / MasterCard Platinum</b>		
● Main Card	-----	MOP1,500 per annum
● Additional Card	-----	MOP1,000 per annum
<b>VISA Business / MasterCard Corporate Card</b>		
● Membership Fee	HKD300	MOP300
● VISA Classic Business	HKD220 per annum	-----
● MasterCard Corporate Card	-----	MOP220 per annum
● VISA Gold Business Card	HKD480 per annum	-----
<b>2. Cash Advance <sup>(b)</sup> Handling Fee</b>	Macau / Outside Macau: 4.5% plus HKD20 (or HKD25 if the cash advance is made through PLUS / CIRRUS ATM Network) per transaction (subject to a minimum of HKD30)(4% plus of per counter transaction of the total amount in the Mainland China)	Macau / Outside Macau: 4.5% plus MOP20 (or MOP25 if the cash advance is made through PLUS / CIRRUS ATM Network) per transaction (subject to a minimum of MOP30)(4% plus of per counter transaction of the total amount in the Mainland China)
<b>3. Minimum Payment</b>	3% of total outstanding amount (subject to a minimum of HKD50)	3% of total outstanding amount (subject to a minimum of MOP50)
<b>4. Interest Rate <sup>(c)(d)</sup></b>	Retail Spending Annual Interest Rate (APR): maximum 30%(32.4%) Cash Advance Annual Interest Rate (APR): maximum 30%(33.69%)(subject to a minimum of HKD5)	Retail Spending Annual Interest Rate (APR): maximum 30%(32.4%) Cash Advance Annual Interest Rate (APR): maximum 30%(33.69%)(subject to a minimum of MOP5)
<b>5. Late Charge</b>	5% of Minimum Payment (subject to a minimum of HKD50 and a maximum of HKD200)	5% of Minimum Payment (subject to a minimum of MOP50 and a maximum of MOP200)
<b>6. Returned Cheque &amp; Rejected Autopay Charge</b>	HKD100 per transaction	MOP100 per transaction
<b>7. Statement Copy Retrieval Fee</b>	HKD50 per copy	MOP50 per copy
<b>8. Sales Slip Retrieval Fee</b>	HKD30 per copy	MOP30 per copy
<b>9. Termination Recurring Transaction</b>	HKD50 per transaction	MOP50 per transaction
<b>10. Re-issue Card Fee</b>	HKD100 per card	MOP100 per card
<b>11. Foreign Currency Cheque Repayment Fee</b>	HKD100 per cheque	MOP100 per cheque
<b>12. Credit Balance Refund Fee <sup>(e)</sup></b>	HKD50 per transaction	MOP50 per transaction
<b>13. Foreign Transaction Conversion Fee</b>	Transactions effected in currencies other than HKD are debited to your account after conversion into HKD on the date the item is processed at rate determined by VISA/MasterCard plus 0.75% and any transaction fee(s) charged by VISA/MasterCard to the Company, if applicable.	Transactions effected in currencies other than MOP are debited to your account after conversion into MOP on the date the item is processed at rate determined by VISA/MasterCard plus 0.75% and any transaction fee(s) charged by VISA/MasterCard to the Company, if applicable.
<b>14. Credit Reference Letter</b>	HKD200 per copy	MOP200 per copy
<b>15. "BOC Credit Card Superior Travel Awards" Enrollment Fee</b>		
● Platinum Card / Gold Card / Gold Business / Corporate Card	Free	Free
● VISA Classic / MasterCard Standard	HKD100	MOP100
● Classic Business / Corporate Card	HKD100	MOP100
<b>16. Overlimit Handling Fee <sup>(f)</sup></b>	HKD100 per statement period	MOP100 per statement period

- Remarks:
- (a) These charges also apply to all BOC Credit Cards (Bank Of China Limited Macau Branch Credit Cards / Tai Fung Bank Ltd. Credit Cards) / Affinity / Co-branded Cards and Virtual Cards, and subject to revisions from time to time.
- (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 transaction.
- (c) This rate applies to all cash advance and payment or fund transfer through "JET Payment" transactions.
- (d) This Annualized Percentage Rate (APR) is computed in accordance with directions given by the Hong Kong Monetary Authority.
- (e) If the credit balance arises from any tax refund, the charge will be 2% of the amount of the tax refund (subject to a minimum of HKD / MOP50).
- (f) If the current balance exceeds the credit limit of the Card, an overlimit handling fee will be debited to the account.