

# WING LUNG UNIONPAY DUAL CURRENCY PLATINUM CARD LIST OF SERVICE CHARGES

Effective: April 1, 2014

Item(s)	Charges (HKD / RMB)				
<b>Annual Membership Fee</b>	<table border="0"> <tr> <td><u>Principal Card</u></td> <td><u>Supplementary Card</u></td> </tr> <tr> <td>HK\$800 @</td> <td>HK\$400 @</td> </tr> </table>	<u>Principal Card</u>	<u>Supplementary Card</u>	HK\$800 @	HK\$400 @
<u>Principal Card</u>	<u>Supplementary Card</u>				
HK\$800 @	HK\$400 @				
<b>Finance Charge</b>	HKD account: 30% per annum (APR: 33.22%) RMB account: 30% per annum (APR: 33.22%)				
• Retail Purchase					
• Cash Advance	HKD account: 30% per annum (APR: 36.16%) RMB account: 30% per annum (APR: 36.16%)				
<b>Cash Advance Handling Fee</b>	HKD account: 3% of withdrawal amount (min: HK\$50) plus HK\$20 @ RMB account: 3% of withdrawal amount (min: RMB50) plus RMB20 @				
<b>Minimum Payment</b>	Total fees and charges currently billed to each account in the statement plus 1% of the statement balance (excluding any fees and charges currently billed) of each account as at the statement date (minimum HK\$200 for HKD account and/or RMB200 for RMB account) plus the overdue or overlimit due of each account whichever is higher				

<b>Late Payment Charge</b>	HKD account: HK\$250 RMB account: RMB250 or an amount equivalent to the Minimum Payment stated on the statement (whichever is lower)
<b>Overlimit Charge</b>	An Overlimit Charge per month will be charged if the statement balance exceeds 5% or above of the credit limit (Each card account will be charged maximum once per statement cycle): HKD account: HK\$180 RMB account: RMB180
<b>Replacement Card</b>	HK\$100 @
<b>Dishonoured Cheque/ Rejected Autopay Handling Fee</b>	HKD account: HK\$200 @ RMB account: RMB200 @ (Dishonoured Cheque / Rejected Autopay Handling Fee will be waived if Late Payment Charge is levied on the same statement)
<b>Duplicate Statement</b>	HK\$50 @
<b>Sales Slip Retrieval</b>	HK\$30 (copy) / HK\$60 (original)
<b>Withdrawal of Card Balance by Cheque or Cashier Order</b>	HKD account: HK\$75 @ RMB account: RMB75 @
<b>Credit Reference Letter</b>	HK\$200 @

1.The above charges are subject to change at any time at our discretion and other service charges may apply from time to time with prior notice. 2.The Bank will collect late payment charge and finance charge if Cardholders do not settle the minimum payment on or before Payment Due Date. 3.Wing Lung Bank may, from time to time during the next 12 months, require access to the consumer credit data held by the consumer credit reference agency concerning an individual and/or his guarantor to review the existing consumer credit facilities, which includes increasing, decreasing or canceling the credit amount and/or putting in place or implementing a scheme of arrangement. 4.The above annualised percentage rates (APR) are calculated according to the standard method set out in the Code of Banking Practice and the applicable annual fee (if any) is not included in the APR calculation. 5. Cardholders may request the Bank to decline to authorize Card Transactions exceeding a credit limit.