

**WING LUNG RMB CREDIT CARD
LIST OF SERVICE CHARGES**

Effective: January 1, 2013

Item(s)	Charges (RMB)
Annual Membership Fee	
◆ Principal Gold Card	¥550 @
◆ Principal Classic Card	¥220 @
◆ Supplementary Gold Card	¥275 @
◆ Supplementary Classic Card	¥110 @
Finance Charge	
◆ Retail Purchase	30% per annum (APR: 33.22%)
◆ Cash Advance	30% per annum (APR: 36.16%)
Cash Advance Handling Fee	3% of withdrawal amount (min: ¥50) plus ¥20 @
Minimum Payment	Total fees and charges currently billed to the card statement plus 1% of the statement balance (excluding any fees and charges currently billed) as at the statement date (minimum ¥50), plus overdue or overlimit due whichever is higher
Late Payment Charge	5% of minimum payment due (min: ¥180, max: ¥250)
Overlimit Charge (statement balance exceeds 5% of the credit limit)	¥180 (per statement cycle)
Replacement Card	¥100 @
Dishonoured Cheque/ Rejected Autopay	¥150 @
Duplicate Statement	¥50 @
Sales Slip Retrieval	¥30 (copy)/¥60 (original)
Withdrawal of Card Balance by HKD Cheque or Cashier Order	¥75 @
Account Enquiry at ATM	¥2 per item
Credit Reference Letter	¥200 @

- 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.
- The Bank will collect late payment charge and finance charge if Cardholders do not settle the minimum payment on or before Payment Due Date.
- Finance charge will be calculated from the date of transaction to the date of full payment.
- 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.
- 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.

MKT-CM053 (10-2012)



永隆人民幣信用卡服務收費表

生效日期：2013年1月1日

項目	收費 (人民幣)
會員年費	
◆ 金卡主卡	¥550 (每張)
◆ 普通卡主卡	¥220 (每張)
◆ 金卡附屬卡	¥275 (每張)
◆ 普通卡附屬卡	¥110 (每張)
財務費用	
◆ 購物簽賬	年息30% (實際年利率33.22%)
◆ 現金透支	年息30% (實際年利率36.16%)
現金透支手續費	透支額之3% (最低收費¥50) 加¥20 (每柱)
最低付款額	當期月結單誌入的所有費用，及截至結單日結單結欠(不包括當期月結單誌入的任何費用)的1%(最低收費¥50)，再加上過期款項或超額款項，以較高者為準
逾期付款費用	最低付款額之5% (最少為¥180及最多為¥250)
超逾信用額費用 (月結單總結欠超出信用限額5%)	¥180 (每期)
補發新卡	¥100 (每張)
退票/自動轉賬退回手續費	¥150 (每柱)
索取月結單副本	¥50 (每張)
索取簽購單據	¥30 (副本)/¥60 (正本)
以銀行港元支票或本票提取 信用卡賬戶結餘	¥75 (每柱)
於自動櫃員機查詢賬戶資料	¥2 (每柱)
信用狀況證明書	¥200 (每份)

- 以上各項收費本行得隨時調整及按時收取其他項目服務費用，屆時將另行通知。
- 如客戶未能於到期付款日或以前清付最低付款額，本行將徵收逾期付款費用及財務費用。
- 財務費用會由交易日起計算，直至清繳賬項為止。
- 永隆銀行將於未來十二個月內不時從信貸資料機構提取閣下及/或閣下的擔保人的個人資料以進行信貸審查(包括增加、縮減或取消信貸額或推行債務安排計劃)。
- 上述實際年利率乃依據銀行營運守則之指引計算，而年費(如有)並未計算在內。

MKT-CM053(10-2012)

