

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

Effective: January 1, 2013

Item(s)	Charges (HKD)
<b>Annual Membership Fee</b>	<u>Principal Card</u> <u>Supplementary Card</u>
◆ Principal Luxe Visa Infinite Card	\$6,000 @      \$1,000 @
◆ Principal Platinum Card	\$800 @      \$400 @
◆ Corporate Card	\$800 @      /
◆ Principal Gold Card	\$480 @      \$240 @
◆ Principal Classic Card	\$220 @      \$110 @
<b>Finance Charge</b>	
◆ Retail Purchase	30% per annum (APR: 33.22%)
◆ Cash Advance	30% per annum (APR: 36.16%)
<b>Cash Advance Handling Fee</b>	3% of withdrawal amount (min: \$50) plus \$20 @
<b>Minimum Payment</b>	Total fees and charges currently billed to the 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
<b>Late Payment Charge</b>	5% of minimum payment due (min: \$180, max: \$250)
<b>Overlimit Charge</b> (statement balance exceeds 5% of the credit limit)	\$180 (per statement cycle)
<b>Replacement Card</b>	
◆ Luxe Visa Infinite	\$2,000 @
◆ Platinum/Gold/Classic/Corporate Card	\$100 @
<b>Dishonoured Cheque/ Rejected Autopay</b>	\$150 @
<b>Duplicate Statement</b>	\$50 @
<b>Sales Slip Retrieval</b>	\$30 (copy)/\$60 (original)
<b>Withdrawal of Card Balance by Cheque or Cashier Order</b>	\$75 @
<b>Cash withdrawal through VISA PLUS or MASTERCARD CIRRUS network</b>	\$25 @
<b>Payment over Counter by Cash or Cheque</b>	\$20 per item
<b>Foreign Exchange Conversion Surcharge</b>	
◆ Visa Card	A 1.75% mark-up on the prevailing conversion rate of Visa International (inclusive of currency conversion fee charged by Visa to the Bank at the rate of 1%)
◆ MasterCard	A 1.75% mark-up on the prevailing conversion rate of MasterCard International (inclusive of surcharge(s) charged by MasterCard to the Bank on foreign currency transactions at the rate of 0.2% and/or on overseas transactions at the rate of 0.8%)
<b>Annual Fee for Printing Service of Company Logo on Cardface (only applicable to Corporate Card)</b>	\$100 per Card
<b>Credit Reference Letter</b>	\$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. Finance charge will be calculated from the date of transaction to the date of full payment. 4. Minimum payment for Corporate Card is calculated on an individual Cardholder's account basis. 5. 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. 6. 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-CM052(10-2012)



**永隆銀行**  
WING LUNG BANK

**永隆信用卡服務收費表**

生效日期：2013年1月1日

項目	收費 (港幣)
<b>會員年費</b>	<u>主卡</u> <u>附屬卡</u>
◆ Luxe Visa Infinite	\$6,000 (每張)      \$1,000 (每張)
◆ 白金卡	\$800 (每張)      \$400 (每張)
◆ 公司卡	\$800 (每張)      /
◆ 金卡	\$480 (每張)      \$240 (每張)
◆ 普通卡	\$220 (每張)      \$110 (每張)
<b>財務費用</b>	
◆ 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%)
<b>現金透支手續費</b>	透支額之3% (最低收費\$50) 加\$20 (每柱)
<b>最低付款額</b>	當期結單誌入的所有費用，及截至結單日期結單結欠(不包括當期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
<b>逾期付款費用</b>	最低付款額之5% (最少為\$180及最多為\$250)
<b>超逾信用額費用</b> (月結單總結欠超出信用限額5%)	\$180 (每期)
<b>補發新卡</b>	
◆ Luxe Visa Infinite	\$2,000 (每張)
◆ 白金卡/金卡/普通卡/公司卡	\$100 (每張)
<b>退票/自動轉賬退回手續費</b>	\$150 (每柱)
<b>索取月結單副本</b>	\$50 (每張)
<b>索取簽購單據</b>	\$30 (副本)/\$60 (正本)
<b>以銀行支票或本票提取 信用卡賬戶結餘</b>	\$75 (每柱)
<b>通過VISA PLUS或 MASTERCARD CIRRUS網絡提 取現金</b>	\$25 (每次)
<b>於銀行櫃位以現金或 支票繳付賬項</b>	\$20 (每項)
<b>外幣兌換附加費</b>	
◆ Visa卡	Visa International 指定之外幣折換率上加收1.75% (以上費用包括Visa收取本行之1%外幣兌換率費用)
◆ 萬事達卡	MasterCard International指定之外幣折換率上加收1.75% (以上費用包括萬事達卡收取本行有關外幣簽賬之0.2%交易徵費及/或有關海外簽賬之0.8%交易徵費)
<b>卡面列印公司商標服務年費</b> (只適用於公司卡)	\$100 (每張)
<b>信用狀況證明書</b>	\$200 (每份)

1. 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。 2. 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。 3. 財務費用會由交易日起計算，直至清繳賬項為止。 4. 公司卡之最低付款額以個別持卡人戶口計算。 5. 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)。 6. 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-CM052(10-2012)



**永隆銀行**  
WING LUNG BANK