

## 招商永隆信用卡服務收費表

2024年7月31日生效

項目	收費												
<b>會員年費</b> ● Luxe Visa Infinite ● World Mastercard ● 公司卡 ● 白金卡 ● 普通卡	<table border="1"> <thead> <tr> <th>主卡</th> <th>附屬卡</th> </tr> </thead> <tbody> <tr> <td>港幣6,000元 (每張)</td> <td>不適用</td> </tr> <tr> <td>港幣2,000元 (每張)</td> <td>港幣1,000元 (每張)</td> </tr> <tr> <td>港幣800元 (每張)</td> <td>不適用</td> </tr> <tr> <td>港幣800元 (每張)</td> <td>港幣400元 (每張)</td> </tr> <tr> <td>港幣220元 (每張)</td> <td>港幣110元 (每張)</td> </tr> </tbody> </table>	主卡	附屬卡	港幣6,000元 (每張)	不適用	港幣2,000元 (每張)	港幣1,000元 (每張)	港幣800元 (每張)	不適用	港幣800元 (每張)	港幣400元 (每張)	港幣220元 (每張)	港幣110元 (每張)
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<b>財務費用</b> ● 購物簽賬 ● 現金透支	年息30% (實際年利率: 33.22%) 年息30% (實際年利率: 35.84%) <b>備註:</b> 請注意, 信用卡月結單上顯示之任何現金透支財務費用只包括截至月結單截止日期已累計之利息, 有關財務費用將於月結單截止日期後繼續累計。為減少財務費用, 閣下可致電信用卡客戶服務專線查詢如何於下一期月結單前全數清還財務費用。												
<b>現金透支手續費</b>	現金透支額之2.5% (最低收費: 港幣50元) 加港幣20元 (每柱)												
<b>最低付款額</b>	當期月結單誌入的所有利息、費用、收費及截至月結單日期結單結欠 (不包括當期月結單誌入的任何利息、費用及收費) 的1% (最低收費: 港幣200元), 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>	港幣250元或相等於當期月結單之最低付款額 (以較低者為準)												
<b>超逾信用額費用</b>	月結單總結欠超出信用限額5%或以上, 須繳付每月港幣180元超逾信用額費用 (每個招商永隆信用卡賬戶每期月結單最多收取一次)												
<b>補發新卡</b> ● Luxe Visa Infinite ● 公司卡/World Mastercard/白金卡/普通卡	港幣2,000元 (每張) 港幣100元 (每張)												
<b>退票/自動轉賬退回手續費</b>	港幣200元 (每柱) (如已收取逾期付款費用, 於同一月結單之退票/自動轉賬退回手續費將可獲豁免)												

項目	收費
<b>索取月結單副本</b>	港幣50元 (每份)
<b>索取簽購單據副本</b>	港幣30元 (每份)
<b>以銀行支票或本票提取招商永隆信用卡賬戶結餘</b>	港幣75元 (每柱)
<b>通過「VISA PLUS」或「MASTERCARD CIRRUS」網絡提款</b>	港幣25元 (每柱)
<b>於銀行櫃位以現金或支票繳付賬項</b>	港幣30元 (每項)
<b>外幣交易收費</b>	於海外及本地之外幣交易將會根據 Visa/Mastercard 於本行清算交易當日所釐定的兌換率折算為港幣並加上交易金額之1.75% 連同交易金額誌賬於招商永隆信用卡賬戶內 (已包括 Visa/Mastercard 向招商永隆銀行徵收的費用, 如適用)
<b>以港幣支付外幣簽賬的有關費用</b>	客戶在外地消費時, 有時候可選擇以港幣支付外幣簽賬。此選項屬海外商戶的直接安排, 而非由信用卡發卡機構提供。客戶應於簽賬前向該商戶查詢有關匯率及手續費的詳情, 因為以港幣支付外幣簽賬, 所涉及的費用可能會較以外幣簽賬的手續費為高。本行就這些以港幣支付的外幣簽賬將不會收取額外手續費。
<b>卡面列印公司商標服務年費 (只適用於公司卡)</b>	港幣100元 (每張)
<b>信用狀況證明書</b>	港幣200元 (每份)
<b>處理爭議交易手續費</b>	港幣150元 (每項) (無效的爭議交易)
<b>紙張月結單年費 (不適用於公司卡)</b>	港幣50元 (每賬戶) (每一年度內 (即每年1月至12月) 超過2個月份以郵寄方式收取紙張月結單)
	65歲或以上之持卡人、領取政府傷殘津貼或綜援人士 (須提供有效證明文件) 可獲豁免。

1. 招商永隆銀行有限公司 (「本行」) 保留隨時調整以上各項收費及按時收取其他項目服務費用之權利, 屆時將另行通知。2. 如持卡人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. 公司卡之最低付款額以個別持卡人賬戶計算。4. 上述實際年率乃根據《銀行營運守則》之指引計算, 而年費 (如有) 並未計算在內。5. 持卡人可以要求本行拒絕授權會引致超逾信用額的信用卡交易。6. 本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信貸資料以進行信貸審查 (包括增加、縮減或取消信貸額及/或推行債務安排計劃)。

## CMB Wing Lung Credit Card List of Service Charges

Effective on 31<sup>st</sup> July, 2024

Charge Item	Charge Scale				
<b>Annual Membership Fee</b>	<table border="1"> <thead> <tr> <th>Principal Card</th> <th>Supplementary Card</th> </tr> </thead> <tbody> <tr> <td>● Luxe Visa Infinite ● World Mastercard ● Corporate Card ● Platinum Card ● Classic Card</td> <td>N/A HKD1,000 (per card) N/A HKD400 (per card) HKD110 (per card)</td> </tr> </tbody> </table>	Principal Card	Supplementary Card	● Luxe Visa Infinite ● World Mastercard ● Corporate Card ● Platinum Card ● Classic Card	N/A HKD1,000 (per card) N/A HKD400 (per card) HKD110 (per card)
Principal Card	Supplementary Card				
● Luxe Visa Infinite ● World Mastercard ● Corporate Card ● Platinum Card ● Classic Card	N/A HKD1,000 (per card) N/A HKD400 (per card) HKD110 (per card)				
<b>Finance Charge</b>	<ul style="list-style-type: none"> <li>● Retail Purchase 30% p.a. (APR: 33.22%)</li> <li>● Cash Advance 30% p.a. (APR: 35.84%)</li> </ul> <p><u>Remarks:</u> Please note that the interest charged shown in card statement on any cash advance made will only cover the interest accrued up to the statement cut-off date and the interest charge will continue to be accrued after the statement cut-off date. In order to minimize the interest charges, you may contact our Credit Card customer services designated hotline to inquire on how to fully settle the interest charge before the next statement date.</p>				
<b>Cash Advance Handling Fee</b>	2.5% of cash advance amount (Min. Charge: HKD50) plus HKD20 (per transaction)				
<b>Minimum Payment</b>	Total interest, fees and charges currently billed to the statement plus 1% of the statement balance (excluding any interest, fees and charges currently billed) as at the statement date (Min. Charge: HKD200), plus the overdue or overlimit due (whichever is higher)				
<b>Late Payment Charge</b>	HKD250 or an amount equivalent to the Minimum Payment stated in the statement (whichever is lower)				
<b>Overlimit Charge</b>	HKD180 per month will be charged if the statement balance exceeds 5% or above of the credit limit (Each CMB Wing Lung Credit Card Account will be charged maximum once per statement cycle)				
<b>Replacement Card</b>	<ul style="list-style-type: none"> <li>● Luxe Visa Infinite HKD2,000 (per card)</li> <li>● Corporate Card / World Mastercard / Platinum Card / Classic Card HKD100 (per card)</li> </ul>				
<b>Dishonoured Cheque / Rejected Autopay Handling Fee</b>	HKD200 (per transaction) (Dishonoured Cheque / Rejected Autopay Handling Fee will be waived if Late Payment Charge is levied on the same statement)				

Charge Item	Charge Scale
<b>Duplicate Statement</b>	HKD50 (per copy)
<b>Sales Slip Copy Retrieval</b>	HKD30 (per copy)
<b>Withdrawal of CMB Wing Lung Credit Card Account Balance by Cheque or Cashier Order</b>	HKD75 (per transaction)
<b>Cash withdrawal through "VISA PLUS" or "MASTERCARD CIRRUS" Network</b>	HKD25 (per transaction)
<b>Payment over Counter by Cash or Cheque</b>	HKD30 (per item)
<b>Transaction Fee for Foreign Currency Transaction</b>	Transaction in foreign currency made outside of Hong Kong or in Hong Kong which are debited to your CMB Wing Lung Credit Card Account after conversion into Hong Kong dollars on the date the item is processed at a rate determined by Visa / Mastercard plus a fee of 1.75% on the transaction amount (including transaction fee(s) charged by Visa / Mastercard to CMB Wing Lung Bank, if applicable)
<b>Fee relating to Settling Foreign Currency Transaction in Hong Kong Dollars</b>	Customers may sometimes be offered the option to settle foreign currency transactions in Hong Kong dollars at the point of sale overseas. Such option is a direct arrangement offered by the overseas merchants and not the card issuer. In such cases, customers are reminded to ask the merchants for the foreign currency exchange rates and the percentage of handling fees to be applied before the transactions are entered into since settling foreign currency transactions in Hong Kong dollars may involve a cost higher than the foreign currency transaction handling fee. For these transactions in Hong Kong dollars made outside Hong Kong, we will not charge any further markup.
<b>Annual Fee for Printing Service of Company Logo on Cardface (applicable to Corporate Card only)</b>	HKD100 (per card)
<b>Credit Reference Letter</b>	HKD200 (per copy)
<b>Dispute Transaction Handling Fee</b>	HKD150 (per item) (invalid dispute transaction)
<b>Annual Paper Statement Fee (not applicable to Corporate Card)</b>	HKD50 (per account) (receipt of paper statement by mail more than 2 months in each calendar year (i.e. January to December each year))
	Exemptions apply to cardholders aged 65 or above, recipients of Government's Disability Allowance or Comprehensive Social Security Assistance (with valid supporting documents).

1. CMB Wing Lung Bank Limited ("the Bank") reserves the right to change the above charges at any time 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. Minimum Payment for Corporate Card is calculated on an individual cardholder's account basis. 4. The above-mentioned Annualized 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 the authorization of card transactions exceeding a credit limit. 6. The Bank may, from time to time during the next 12 months, require access to the consumer credit data held by the credit reference agency concerning an individual and / or his guarantor to review the existing consumer credit facilities, which includes increasing, decreasing or cancelling the credit amount and / or putting in place or implementing a scheme of arrangement.