

## BOC Credit Card Key Facts Statement

Effective Date : 1 January 2025

### Interest Rates and Interest Charges

#### **Annualized Percentage Rate (APR) for Retail Spending**

Maximum **35.70%\*** for retail spending when you open your account and it will be reviewed from time to time.

We will not charge you interest if you pay your balance in full by the due date each month. If no payment or payment of less than the outstanding balance is made on or before the due date, interest will be charged on a daily basis at the then prevailing interest rate (that is to say, an interest-free period of 26 days from the date of the statement will not be available). Interest will be charged on (1) the unpaid balance from the date of the previous statement on a daily basis until payment is made in full thereof and (2) the amount of each new transaction (i.e. a transaction occurring at any time after the last transaction as shown in the statement, or at any time before that last transaction which has not been debited to the cardholder's account and shown in the statement) from the date of that new transaction on a daily basis until payment is made in full thereof (a minimum charge of **HK\$5 / CNY5** (where applicable for HKD or CNY account respectively) is imposed). Such charge will be recorded in the next statement.

#### **Annualized Percentage Rate (APR) for Cash Advance**

Maximum **35.31%\*** for cash advance when you open your account and it will be reviewed from time to time.

We will not charge you interest if you pay your balance in full by the due date each month. If no payment or payment of less than the outstanding balance is made on or before the due date, interest will be charged on a daily basis at the then prevailing interest rate (that is to say, an interest-free period of 26 days from the date of the statement will not be available). Interest will be charged on (1) the unpaid balance from the date of the previous statement on a daily basis until payment is made in full thereof and (2) the amount of each new transaction (i.e. a transaction occurring at any time after the last transaction as shown in the statement, or at any time before that last transaction which has not been debited to the cardholder's account and shown in the statement) from the date of that new transaction on a daily basis until payment is made in full thereof (a minimum charge of **HK\$5 / CNY5** (where applicable for HKD or CNY account respectively) is imposed). Such charge will be recorded in the next statement.

## Interest Rates and Interest Charges

<b>Overdue APR</b>	If you have not made any payment or you have made a payment of less than the minimum payment on or before the relevant due date ("Overdue Payment"), Late Charge will be debited to the account, as an example of statement balance HK\$50,000 and Late Charge HK\$230, the maximum Retail Spending APR is <b>35.94%</b> ; the maximum Cash Advance APR is <b>35.55%</b> .
<b>Interest Free Period</b>	Up to <b>56</b> days
<b>Minimum Payment</b>	<b>HK\$230 / CNY230</b> (where applicable for HKD or CNY account respectively) or the summation of item (i) to (iv) (whichever is higher). (i) total outstanding billed interest, fees and charges (including annual fee that may be charged); (ii) any overdue minimum payment amount from previous monthly statement (where applicable); (iii) total of over-limit amount (where applicable) (excluding items (i) and (ii) above); and (iv) <b>1%</b> of the remaining principal balance (excluding items from (i) to (iii) above).

## Fees

<b>Annual Fee<sup>#</sup></b>	Main Card (per annum)	Additional/Supplementary Card (per annum)
BOC Private Card	<b>HK\$18,800</b>	<b>Annual fee waived</b>
Visa Infinite Card (Except BOC Private Card)	<b>HK\$3,800</b>	<b>HK\$1,900</b>
UnionPay Diamond Prestige Card / UnionPay Diamond Card		
World Mastercard		
Visa Signature Card	<b>HK\$2,000</b>	<b>HK\$1,000</b>
Platinum Card <sup>^</sup>	<b>HK\$1,600</b>	<b>HK\$800</b>
Titanium Card	<b>HK\$550</b>	<b>HK\$275</b>
Classic Card	<b>HK\$220</b>	<b>HK\$110</b>
Private Label Card	<b>HK\$220</b>	<b>HK\$110</b>
<u>Commercial Card</u>		
Visa Infinite Card	<b>HK\$3,800</b>	N.A.
Platinum Card	<b>HK\$1,600</b>	N.A.
Gold Card	<b>HK\$480</b>	N.A.
Classic Card	<b>HK\$220</b>	N.A.

## Interest Rates and Interest Charges

### Cash Advance Handling Fee#

#### Hong Kong Dollar Credit Card

##### Hong Kong:

- **4%** plus **HK\$20**(**HK\$25** through PLUS / CIRRUS ATM) per transaction

##### Outside Hong Kong:

- **4%** plus **HK\$20**(**HK\$25** through PLUS / CIRRUS ATM) per transaction

#### UnionPay Dual Currency Credit Card

##### HKD Account:

- **4%** plus **HK\$20** per transaction

##### CNY Account:

- **4%** plus **CNY20** per transaction made in Hong Kong
- **4%** plus **CNY25** per transaction made in the mainland

##### Remark:

Subject to a minimum of **HK\$100 / CNY100**(where applicable for HKD or CNY account respectively)

**Fees relating to Foreign Currency Transactions** (Applicable to Hong Kong Dollar Credit Card and UnionPay Dual Currency Credit Card)

**1.95%** (Mastercard / VISA Credit Card) ;  
**1%** (except for RMB transactions in Mainland China) (UnionPay Dual Currency Credit Card ) of every transaction effected in a currency other than Hong Kong Dollars.

##### Fee relating to Settling Foreign Currency Transaction in Hong Kong Dollars

You 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, you 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 transactions settled in Hong Kong dollars and made outside Hong Kong via Mastercard / VISA Credit

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	Card, we will charge a markup of <b>0.95% / 0.8%</b> respectively; while for such transactions via UnionPay Dual Currency Credit Card, we will not charge any further markup.
<b>Late Charge<sup>#</sup></b>	<b>5%</b> of the minimum payment amount (subject to a minimum of <b>HK\$230 / CNY230</b> or equivalent to the minimum payment amount of your last statement, whichever is lower; and a maximum of <b>HK\$280 / CNY280</b> )(where applicable for HKD or CNY account respectively)
<b>Overlimit Handling Fee<sup>#</sup></b>	<b>HK\$180</b> per statement cycle
<b>Returned Cheque &amp; Rejected Autopay Charge<sup>#</sup></b>	<b>HK\$100 / CNY100</b> per transaction (where applicable for HKD or CNY account respectively)

Please visit the website of BOC Credit Card (International) Limited at [www.bochk.com/creditcard](http://www.bochk.com/creditcard) for full version of relevant Credit Card Fees Schedule and User Circular.

Remarks:

- \*1. The Annualized Percentage Rate (APR) is computed in accordance with the guidelines laid down in The Hong Kong Association of Banks. An APR is a reference rate which includes the basic interest rate and other fees and charges of a product expressed as an annualized rate.
- ^2. Annual fee of BOC HKUST Platinum Card is **HK\$600** for main card and **HK\$300** for additional/supplementary card.
3. BOC Credit Card (International) Limited reserves the right to vary the fees and charges from time to time by notice to customers. The fees and charges for other card products and/or services may be separately published.
4. The Chinese version of this notice shall prevail whenever there is any discrepancy between the English and the Chinese versions.
5. Intown Virtual Card can enjoy annual fee waiver.
- #6. Not applicable to BOC i-card Dual Currency Diamond Card.

**Illustrative Example**

Assumptions-

- Outstanding Balance = \$20,000
- Interest Rate = 32% p.a.
- No new transaction
- No annual fee, fees and/or charges other than interest charges
- The repayments are made on the last day of each month

<b>Monthly repayment amount:</b>	<b>Estimated time required to pay off the balance and</b>	<b>Total repayment amount:</b>
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	<b>interest generated:</b>	
Only the minimum payment*	14 Years	HK\$63,074
Fixed payment amount HK\$871	3 Years	HK\$31,359 (Saving HK\$31,715)

\*The minimum payment of the account mentioned above is the sum total of all fees and charges, interest and 1% of the remaining statement balance or HK\$230 (whichever is higher).

Please note that the calculation of above reminder is for reference only. To calculate the above information applicable to your specific case, please use our "Credit Card Repayment Calculator" accessible from our website [www.bochk.com/creditcard](http://www.bochk.com/creditcard).

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