

## BOC Credit Card Key Facts Statement

Interest Rates and Interest Charges	
<b>Annualized Percentage Rate (APR) for Retail Spending / Cash Advance</b>	<p>Maximum <b>35.70%*</b> for retail spending / <b>37.96%*</b> for cash advance when you open your account and it will be reviewed from time to time.</p> <p>No interest will be payable if the outstanding balance is paid in full on or before the due date. 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 statement 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 until payment is made in full thereof (a minimum charge of <b>HK\$5 / CNY5</b> (where applicable for HKD or CNY account respectively) is imposed). Such charge will be recorded in the next statement.</p>
<b>Overdue APR for Retail Spending / Cash Advance</b>	<p>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 on two or more occasions in respect of 12 consecutive statements ("Triggering Event"), we will charge overdue interest rate ("Overdue Interest Rate") at an additional rate of <b>4%</b> over the basic interest rate applicable to the outstanding balance in your credit card account (bringing the APR to a maximum of <b>38.62%*</b> (for retail spending) and <b>41.12%*</b> (for cash advance)). If a Triggering Event occurs, we will charge the Overdue Interest Rate during the period from the day following the statement date of the statement first issue after</p>

<b>Overdue APR for Retail Spending / Cash Advance (continue)</b>	<p>the occurrence of the Triggering Event until the statement date of the statement first issued after cessation of the Triggering Event. All preferential interest rate applicable to the account will be suspended until such time as the Overdue Interest Rate ceases to apply.</p>	
<b>Interest Free Period</b>	<p>Up to <b>56</b> days</p>	
<b>Minimum Payment</b>	<p><b>HK\$230/CNY230</b> (where applicable for HKD or CNY account respectively) or the summation of item (i) to (iv) (whichever is higher).</p> <p>(i) total outstanding billed interest, fees and charges; (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).</p>	
Major Fees		
Annual Fee <sup>#</sup>	Main Card (per annum)	Additional Card (per annum)
Visa Infinite 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.

Cash Advance Handling Fee#	<b>Hong Kong Dollar Credit Card</b>
	<p><u>Hong Kong:</u></p> <ul style="list-style-type: none"> <li>• <b>4%</b> plus <b>HK\$20 (HK\$25)</b> through PLUS / CIRRUS ATM) per transaction</li> </ul> <p><u>Outside Hong Kong:</u></p> <ul style="list-style-type: none"> <li>• <b>4%</b> plus <b>HK\$20 (HK\$25)</b> through PLUS / CIRRUS ATM) per transaction</li> </ul>
	<b>UnionPay Dual Currency Credit Card</b>
	<p><u>HKD Account:</u></p> <ul style="list-style-type: none"> <li>• <b>4%</b> plus <b>HK\$20</b> per transaction</li> </ul> <p><u>CNY Account:</u></p> <ul style="list-style-type: none"> <li>• <b>4%</b> plus <b>CNY20</b> per transaction made in Hong Kong</li> <li>• <b>4%</b> plus <b>CNY25</b> per transaction made in the mainland</li> </ul>
	<p>Remark:</p> <p>Subject to a minimum of <b>HK\$100 / CNY100</b> (where applicable for HKD or CNY account respectively)</p>
<b>Fees relating to Foreign Currency Transactions#</b> (Applicable to Hong Kong Dollar Credit Card only)	<p><b>1.95%</b> of every transaction effected in a currency other than Hong Kong Dollars</p> <p><u>Fee relating to Settling Foreign Currency Transaction in Hong Kong Dollars</u></p> <p>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 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.</p>

<b>Late Charge#</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#</b>	<b>HK\$180</b> per statement period
<b>Returned Cheque &amp; Rejected Autopay Charge#</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) Ltd. 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 card.
3. BOC Credit Card (International) Ltd. 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. Virtual Card can enjoy annual fee waiver.
- # 6. Not applicable to BOC i-card Dual Currency Diamond Card.

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