

BOC Express Cash Revolving Credit Fees Schedule

(Effective Date: 27 January 2019)

- Annual Fee (only applicable to the customer who apply for the BOC Express Cash Revolving Credit on or after 1 June 2009)** 1% of credit limit (subject to a minimum of HK\$50 and a maximum of HK\$1,000)
- Withdrawal/transaction Fee: Cash Advance³ / Balance Transfer Service³ / Cash Before Card Service³ / payment or fund transfer through "JET Payment"³** Cash Advance / Balance Transfer Service / Cash Before Card Service / payment or fund transfer through "JET Payment" in Hong Kong:
2% of transaction amount plus HK\$20 per transaction
- Payment or fund transfer through "Online Bill Payment"³** 2% of transaction amount plus HK\$20 per transaction.
- Minimum Payment**
 - 3% of total outstanding amount (subject to a minimum of HK\$40); and
 - any overdue minimum payment amount from previous monthly statement (where applicable); and
 - total of over-limit amount (where applicable)
- Late Payment Charge** 5% of the Minimum Payment (subject to a minimum of HK\$100 and a maximum of HK\$200) for each late payment.
- Returned Cheque / Rejected Autopay Charge** HK\$150 per transaction
- Over-limit Handling Fee⁴** HK\$100 per statement period
- Statement Copy Retrieval Fee**
 - Within the latest 2 months Free
 - Preceding the latest 2 months HK\$50 per copy
- Sales Slip Retrieval Fee** HK\$30 per copy
- Lost Card Replacement Fee** HK\$100 per card
- Foreign Currency Cheque Repayment Fee** HK\$100 per cheque
- Credit Balance Refund** HK\$50 per transaction
- Credit Reference Letter** HK\$200 per copy

Remarks:

- The above charges are subject to revision from time to time. Other loan product and/or service charges are being outlined and published separately.
- Only applicable to customers who have applied for BOC Express Cash Revolving Credit on or after 1 June 2009.
- Any withdrawal or fund transfer of the credit balance or any part thereof from BOC Express Cash Revolving Credit account, except effected by way of a refund procedure prescribed by Bank of China (Hong Kong) Limited (the "Bank") from time to time, will be treated as a cash advance transaction.
- If the current balance exceeds the credit limit of the Revolving Credit, an Over-limit Handling Fee will be debited to the account.
- Annualised Percentage Rate (APR)

Loan Amount	APR
HK\$ 5,000	As low as 14.23%
HK\$ 20,000	As low as 10.74%
HK\$ 100,000	As low as 7.99%

An APR is a reference rate which includes the basic interest rates and other fees and charges of a product expressed as an annualised rate. This APR is calculated based on a loan amount of HK\$5,000/HK\$20,000/HK\$100,000 and a yearly interest rate of 12.5%/9.5%/7.0% respectively. The APR is calculated according to the guidelines issued by The Hong Kong Association of Banks and for reference use only. The actual APR will depend on the customer's credit rating and loan amount.

- Annualised Overdue/Default Interest Rate is 46.78%. Additional yearly flat interest rate of 4% will be applied to outstanding loan balance on a compound basis, if you have failed to meet the requirement of Minimum Payment on two or more occasions in respect of the last 6 consecutive statements ("Triggering Event"). Default Interest Rate will be applied during the period from the day following the statement date of the statement first issued after the occurrence of the Triggering Event until the statement date of the statement first issued after the cessation of the Triggering Event. Interest will be calculated at the applicable privileged interest rate thereafter. Any special offers (such as preferential interest rates) applicable to the account will be suspended until such time as the Default Interest Rate ceases to apply. In any case, the relevant promotion period will not be extended.



中國銀行(香港)
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