

# BOC UnionPay Dual Currency Credit Card Fees Schedule <sup>(a)</sup>

(Effective date: April, 2020)

<b>1. Annual Fee<sup>(k)</sup></b>	
<b>Diamond Card</b>	
• Main Card	HKD3,800 per annum
• Additional Card	HKD1,900 per annum
<b>Platinum Card</b>	
• Main Card	HKD1,600 per annum
• Additional Card	HKD800 per annum
<b>Gold Card</b>	
• Main Card	HKD550 per annum
• Additional Card	HKD275 per annum
<b>Commercial Card</b>	
• Platinum Commercial Card	HKD1,600 per annum
<b>2. Cash Advance<sup>(b)</sup> Handling Fee<sup>(k)</sup></b>	
• HKD account	<ul style="list-style-type: none"> <li>Using JETCO/UnionPay ATM machine or BOCHK, Nanyang Commercial and Chiyu bank counters and ATM machine: 4% of the Cash Advance amount plus HKD20 per transaction (subject to a minimum of HKD100)</li> </ul>
• CNY account	<p>Hong Kong<sup>(c)</sup>:</p> <ul style="list-style-type: none"> <li>4% of the Cash Advance amount plus CNY20 per transaction (subject to a minimum of CNY100)</li> </ul> <p>The mainland:</p> <ul style="list-style-type: none"> <li>Using UnionPay ATM machine: 4% of the amount plus CNY25 per transaction (subject to a minimum of CNY100)</li> </ul>
<b>3. Payment or Fund Transfer through "JET Payment"<sup>(b)</sup> Handling Fee<sup>(k)</sup></b>	
• Payment of "banking and credit card", "finance" or the "credit service" categories: 4% plus HKD20 per transaction (subject to a minimum of HKD100)	
• Charities donation, payment for Government fees, statutory organization, tax, public utilities, telecom, education, insurance or others: 1% of the transaction amount	
<b>4. Cash Before Card<sup>(b)</sup> Handling Fee<sup>(k)</sup></b>	
• HKD account	4% of the Cash Before Card amount plus HKD20 per transaction
• CNY account	4% of the Cash Before Card amount plus CNY20 per transaction
<b>5. Balance Transfer Handling Fee / Payment of Remittance Service<sup>(k)</sup></b> (applicable to HKD account only)	
• 1% of the transfer amount	
<b>6. Cross Border Bill Payment Service Fee<sup>(d)</sup><sup>(k)</sup></b>	
• CNY8 per transaction	
<b>7. Minimum Payment</b>	
The minimum payment amount is HKD230 / CNY230 (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;	
(ii) any overdue minimum payment amount from previous monthly statement (where applicable);	

## 8. Interest Rate

• Retail Spending	HKD account	Maximum 32% <sup>(e)</sup> per annum (APR 35.70% <sup>(f)</sup> ) (subject to a minimum of HKD5)
	CNY account	Maximum 32% <sup>(e)</sup> per annum (APR 35.70% <sup>(f)</sup> ) (subject to a minimum of CNY5)
• Cash Advance	HKD account	Maximum 32% <sup>(e)</sup> per annum (APR 37.96% <sup>(f)</sup> ) (subject to a minimum of HKD5)
	CNY account	Maximum 32% <sup>(e)</sup> per annum (APR 37.96% <sup>(f)</sup> ) (subject to a minimum of CNY5)

## 9. Overdue Interest Rate (with an additional rate of 4% over that basic interest rate)

• Retail Spending	HKD account	Maximum 36% <sup>(e)</sup> per annum (APR 38.62% <sup>(f)</sup> )
	CNY account	Maximum 36% <sup>(e)</sup> per annum (APR 38.62% <sup>(f)</sup> )
• Cash Advance	HKD account	Maximum 36% <sup>(e)</sup> per annum (APR 41.12% <sup>(f)</sup> )
	CNY account	Maximum 36% <sup>(e)</sup> per annum (APR 41.12% <sup>(f)</sup> )

## 10. Late Charge<sup>(k)</sup>

• HKD account	5% of the Minimum Payment
	Subject to a minimum of HKD230 or equivalent to the minimum payment amount of your last statement, whichever is lower; and a maximum of HKD280
• CNY account	5% of the Minimum Payment
	Subject to a minimum of CNY230 or equivalent to the minimum payment amount of your last statement, whichever is lower; and a maximum of CNY280

## 11. Returned Cheque and Rejected Autopay Charge<sup>(k)</sup>

• HKD account	HKD100 per transaction
• CNY account	CNY100 per transaction

## 12. Statement Copy Retrieval Fee<sup>(h)</sup><sup>(k)</sup>

HK\$50 per copy

## 13. Sales Slip Retrieval Fee<sup>(k)</sup>

HKD30 per copy

## 14. Re-issue Card Fee<sup>(k)</sup>

HKD100 per card

## 15. Foreign Currency Cheque Repayment Fee<sup>(k)</sup>

(applicable to HKD account only)

HKD100 per cheque

## 16. Credit Balance Refund Fee<sup>(l)</sup><sup>(k)</sup>

• HKD account

• CNY account

## 17. Credit Reference Letter<sup>(k)</sup>

HKD200 per copy

## 18. Overlimit Handling Fee<sup>(l)</sup><sup>(k)</sup>

HKD180 per statement period

(iii) total of over-limit amount (where applicable) (excluding items (i) and (ii) above); and  
(iv) 1% of the remaining principal balance (excluding items from (i) to (iii) above)  
If the total outstanding balance is less than HKD/CNY230, the minimum payment will be the total outstanding balance, with no late charges.

## 19. Handling Fee for Mileage Conversion HKD Account<sup>(k)</sup>

HKD50 for conversion of each 5,000 Mileage (for conversion with less than 5,000 Mileage will also be charged at the rate of 5,000 Mileage), subject to a minimum of HKD100 or a maximum of HKD300 per transaction.

The handling fee is not applicable to BOC CEA Dual Currency Credit Card for conversion of Eastern Miles.

### Remarks

- (a) This Fees Schedule is applicable to BOC UnionPay Dual Currency Credit Card including personal credit card, commercial credit card and all Affinity/Co-branded Cards. BOC Credit Card (International) Limited (the "Company") 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.
- (b) Any withdrawal or fund transfer of the credit balance or any part thereof from the credit card account by the cardholder, except effected by way of a refund procedure prescribed by the Company from time to time, will be treated as a cash advance.
- (c) Cardholders can only conduct CNY cash advance transaction in self-Bank Counters showing on the card face only which implies BOCHK cardholder can draw CNY cash in BOCHK branch counter but not in Nanyang Commercial nor Chiyu. It is also applicable to Nanyang Commercial and Chiyu cardholders.
- (d) Cross Border Bill Payment Service Fee is applicable to "UnionPay Cross Border Autopay Service" and "Bill Payment to Merchants in the mainland" through the Online Service. Service charges may be levied by the mainland service provider for each transaction. Please contact the relevant company for the details of service charges.
- (e) 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 over the basic interest rate applicable to the outstanding balance in your credit card account. 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 issued after 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.
- (f) The Annualized Percentage Rate (APR) is computed in accordance with the guidelines laid down by 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.
- (g) This rate applies to all cash advance, cash before card and payment or fund transfer through "JET Payment" transactions.
- (h) If cardholders have chosen to receive e-Statement and the required statement(s) is/are not available in Internet Banking, cardholder can apply for reprinting a maximum of 6 credit card statements for free from 1st January to 31st December every year.
- (i) If the credit balance arises from any tax refund, the charge will be 2% of the tax refund (subject to a minimum of HKD50).
- (j) If the current balance exceeds the credit limit of the Card, and overlimit handling fee will be debited to the account. Customer may choose to opt-out for the "Over-the-limit Facility" Function to decline any over-the-limit transaction for designated main and additional card (if applicable) so as to avoid the charge of over-the-limit handling fee. For details or opt-out channels, please visit our website at [www.bochk.com/creditcard](http://www.bochk.com/creditcard) "Customer Services > Important Documents and Forms" to download "BOC Credit Card/Express Cash Customer Information Amendment Form" or contact our 24-Hour Customer Services Hotline at (852)2853 8828.
- (k) Not applicable to BOC i-card Dual Currency Diamond Card.

\* For card payment made by CHATS, service charges may be levied by the paying bank and the beneficiary banks. Please contact the relevant banks for the details of service charges.

\* Transactions effected in currencies other than HKD/CNY which are converted into HKD on the date when the transaction is processed by the Company at an exchange rate determined by reference to UnionPay/BOCHK shall be debited to your HKD account.