

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

(Effective date: 1 January, 2025)

1. **Annual Fee<sup>(b)</sup>**
  - Diamond Card**
    - Main Card HKD3,800 per annum
    - Additional/Supplementary Card HKD1,900 per annum
  - Platinum Card**
    - Main Card HKD1,600 per annum
    - Additional/Supplementary Card HKD800 per annum
  - Gold Card**
    - Main Card HKD550 per annum
    - Additional/Supplementary Card HKD275 per annum
  - Commercial Card**
    - Platinum Commercial Card HKD1,600 per annum
2. **Cash Advance<sup>(c)</sup> Handling Fee<sup>(b)</sup>**
  - HKD account
    - 4% of the Cash Advance amount plus HKD20 per transaction (subject to a minimum of HKD100)
  - CNY account
    - Hong Kong<sup>(d)</sup>:
      - 4% of the Cash Advance amount plus CNY20 per transaction (subject to a minimum of CNY100)
    - The mainland:
      - Using UnionPay ATM machine: 4% of the amount plus CNY25 per transaction (subject to a minimum of CNY100)
3. **Payment or Fund Transfer through "JET Payment"<sup>(e)</sup> Handling Fee<sup>(b)</sup>**
  - 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
4. **Cash Before Card<sup>(c)</sup> Handling Fee<sup>(b)</sup>**
  - 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
5. **Balance Transfer Handling Fee / Payment of Remittance Service<sup>(b)</sup>**  
(applicable to HKD account only)
  - 1% of the transfer amount
6. **Cross Border Bill Payment Service Fee<sup>(b)(e)</sup>**
  - CNY8 per transaction
7. **Minimum Payment**
  - 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);
  - (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)

8. **Interest Rate**
  - Retail Spending
    - HKD account
      - Maximum 32% per annum (APR 35.70%<sup>(f)</sup>) (subject to a minimum of HKD5)
    - CNY account
      - Maximum 32% per annum (APR 35.70%<sup>(f)</sup>) (subject to a minimum of CNY5)
  - Cash Advance
    - HKD account
      - Maximum 30%<sup>(g)</sup> per annum (APR 35.31%<sup>(f)</sup>) (subject to a minimum of HKD5)
    - CNY account
      - Maximum 30%<sup>(g)</sup> per annum (APR 35.31%<sup>(f)</sup>) (subject to a minimum of CNY5)
9. **Late Charge<sup>(b)(h)</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
10. **Returned Cheque and Rejected Autopay Charge<sup>(b)</sup>**
  - HKD account
    - HKD100 per transaction
  - CNY account
    - CNY100 per transaction
11. **Statement Copy Retrieval Fee<sup>(b)(i)</sup>**
  - HKD50 per copy
12. **Sales Slip Retrieval Fee<sup>(b)</sup>**
  - HKD30 per copy
13. **Re-issue Card Fee<sup>(b)</sup>**
  - HKD100 per card
14. **Foreign Currency Cheque Repayment Fee<sup>(b)</sup>**  
(applicable to HKD account only)
  - HKD100 per cheque
15. **Credit Balance Refund Fee<sup>(b)(d)</sup>**
  - HKD account
    - HKD50 per transaction
  - CNY account
    - CNY50 per transaction
16. **Credit Reference Letter<sup>(b)</sup>**
  - HKD200 per copy
17. **Overlimit Handling Fee<sup>(b)(k)</sup>**
  - HKD180 per statement period
18. **Handling Fee for Mileage Conversion HKD Account<sup>(b)</sup>**
  - HKD50 for conversion of each 5,000 Mileage (for conversion with less than 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.
  - Transactions in currencies other than Hong Kong Dollars incurred outside Hong Kong or in Hong Kong :
  - Transactions effected in currencies other than Hong Kong dollars which are converted into Hong Kong dollars on the date when the transaction is processed by the Company at an exchange rate determined by reference to UnionPay /Bank of China (Hong Kong) shall be debited to your account plus a handling fee of 1% of that amount (except for RMB transactions in Mainland China).
19. **Fee relating to Foreign Currency Transactions (Applicable to UnionPay Dual Currency Credit Card)<sup>(l)</sup>**

If the total outstanding balance is less than HKD/CNY230, the minimum payment will be the total outstanding balance, with no late charges.

## 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) Not applicable to BOC i-card Dual Currency Diamond Card.
- (c) 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.
- (d) Cardholder can conduct CNY cash advance transaction in BOCHK branch counters.
- (e) 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.
- (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. If statement balance is not settled in full by the due date, interest will be accrued on the unpaid balance of spending and/or cash advance on a daily basis and to be indicated in the next statement. If next statement balance is also not settled in full by the due date, interest on the unpaid balance will continue to be accrued on a daily basis until payment in full. Cardholder may reach us via BOCHK Mobile Banking / BOCHK Internet Banking Online Chat or call our 24-hour Customer Services Hotline at (852) 2853 8828 for more details on how to settle the interest charge in full before the next statement date.
- (g) This rate applies to all cash advance, cash before card and payment or fund transfer through "JET Payment" transactions.
- (h) 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 HKD50,000 and Late Charge HKD230, the maximum Retail Spending APR is 35.94%; the maximum Cash Advance APR is 35.55%.
- (i) 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.
- (j) If the credit balance arises from any tax refund, the charge will be 2% of the tax refund (subject to a minimum of HKD50).
- (k) If the current balance exceeds the credit limit of the Card, an overlimit handling fee will be debited to the HKD account. Customer may choose to opt-out for the "Over-the-limit Facility" Function to decline any over-the-limit transaction 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](http://www.bochk.com) "Credit Card > Customer Service > Other Frequently Used Forms" to download "Set-up "Over-the-limit-Facility" Function Request Form" or contact our 24-hour Customer Services Hotline at (852) 2853 8828.
- (l) When shopping online, the attention of cardholders is invited to ascertain whether or not the merchant is incorporated in Hong Kong or outside Hong Kong and whether or not the clearing and settlement territory is outside Hong Kong (including company's name is "HK" or ".hk"). Where the merchant is incorporated outside Hong Kong or its billing location is located outside Hong Kong and the transaction is effected in foreign currency (except for RMB transaction in Mainland China), the transaction will be treated as an overseas transaction and fees relating to foreign currency transactions will be charged to the account. To avoid any doubt, prior to conducting any online transactions, customers are advised to check with the merchant in relation to its jurisdiction of incorporation or its billing location.

- \* 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.