

BOC Credit Cards Fees Schedule^(a)

(Effective date: 20 April, 2022)

1. Annual Fee	
Visa Classic / MasterCard Standard	
• Main Card	HK\$220 per annum
• Additional Card	HK\$110 per annum
Visa Gold / MasterCard Gold / Titanium	
• Main Card	HK\$550 per annum
• Additional Card	HK\$275 per annum
Visa Platinum / MasterCard Platinum	
• Main Card	HK\$1,600 per annum
• Additional Card	HK\$800 per annum
Visa Signature Card	
• Main Card	HK\$2,000 per annum
• Additional Card	HK\$1,000 per annum
Visa Infinite Card / World MasterCard	
(Except BOC Private Card)	
• Main Card	HK\$3,800 per annum
• Additional Card	HK\$1,900 per annum
BOC Private Card	
• Main Card	HK\$18,800 per annum
• Additional Card	Annual fee waived
Commercial Card	
• Classic Commercial Card	HK\$220 per annum
• Gold Commercial Card	HK\$480 per annum
• Platinum Commercial Card	HK\$1,600 per annum
• Visa Infinite Business Card	HK\$3,800 per annum
Private Label Card	
• Main Card	HK\$220 per annum
• Additional Card	HK\$110 per annum
2. Cash Advance^(b) Handling Fee	<ul style="list-style-type: none"> 4% of the Cash Advance amount plus HK\$20 per transaction (subject to a minimum of HK\$100) Cash Advance is made through PLUS/CIRRUS ATM Network : 4% of the Cash Advance amount plus HK\$25 per transaction (subject to a minimum of HK\$100)
3. Payment or Fund Transfer through "JET Payment"^(b) Handling Fee	<ul style="list-style-type: none"> Payment of "banking and credit card", "finance" or the "credit service" categories : 4% plus HK\$20 per transaction (subject to a minimum of HK\$100) 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^(b) Handling Fee	Hong Kong : 4% of the Cash Before Card amount plus HK\$20 per transaction
5. Balance Transfer Handling Fee / Payment of Remittance Service	Hong Kong : 1% of the transfer amount

6. Minimum Payment

The minimum payment amount is HK\$230 or the summation of item (i) to (iv) (whichever is higher).

- total outstanding billed interest, fees and charges;
- any overdue minimum payment amount from previous monthly statement (where applicable);
- total of over-limit amount (where applicable) (excluding items (i) and (ii) above); and
- 1% of the remaining principal balance (excluding items from (i) to (iii) above)

If the total outstanding balance is less than HK\$230, the minimum payment will be the total outstanding balance, with no late charges.

7. Interest Rate

Retail Spending Interest Rate (Annualized Percentage Rate) : maximum 32%^(c) per annum (35.70%^(d))

Cash Advance Interest Rate (Annualized Percentage Rate)^(e) : maximum 32%^(c) per annum (37.96%^(d)) (subject to a minimum of HK\$5)

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

Retail Spending Interest Rate (Annualized Percentage Rate) : maximum 36%^(c) per annum (38.62%^(d))

Cash Advance Interest Rate (Annualized Percentage Rate)^(e) : maximum 36%^(c) per annum (41.12%^(d))

9. Late Charge

5% of the Minimum Payment
Subject to a minimum of HK\$230 or equivalent to the minimum payment amount of your last statement, whichever is lower; and a maximum of HK\$280

10. Returned Cheque & Rejected Autopay Charge

HK\$100 per transaction

11. Statement Copy Retrieval Fee

HK\$50 per copy^(f)

12. Sales Slip Retrieval Fee

HK\$30 per copy

13. Re-issue Card Fee

HK\$100 per card

14. Foreign Currency Cheque Repayment Fee

HK\$100 per cheque

15. Over-the-counter Payment Handling Fee^(g)

HK\$20 per transaction

16. Credit Balance Refund Fee^(h)

HK\$50 per transaction

17. Fees relating to Foreign Currency Transactions⁽ⁱ⁾

(a) 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 Visa/MasterCard/Bank of China (Hong Kong) shall be debited to your account plus a handling fee of 1.95% of that amount.

(b) Transactions in Hong Kong Dollars incurred outside Hong Kong^(j) :

The transactions in Hong Kong dollars incurred outside Hong Kong will be imposed a reimbursement charge which shall be debited to your account.

- Visa : 0.8% of the transaction amount
- MasterCard : 0.95% of the transaction amount

18. Credit Reference Letter

HK\$200 per copy

19. Overlimit Handling Fee^(k)

HK\$180 per statement period

20. Handling Fee for Mileage Conversion

HK\$50 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 HK\$100 or a maximum of HK\$300 per transaction
Handling Fee for Mileage Conversion is not applicable to conversion of PWC points for BOC Hong Kong Airlines Visa Card.

Remarks

- This Fees Schedule is applicable to Visa/MasterCard credit card including personal credit card, commercial credit card, all Affinity/Co-branded Cards and Virtual Cards. It is also applicable to Private Label Card save and except clauses 2, 3, 4, 5, 12, 16, 18 and 20. 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.
- 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 transaction.
- 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.
- 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.
- This rate applies to all cash advance, cash before card and payment or fund transfer through "JET Payment" transactions.
- 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.
- Applicable to making Credit Card payment in cash, by cheque or account transfer through counter service at any branches of Bank of China (Hong Kong), Nanyang Commercial Bank or Chiyu Bank.
- If the credit balance arises from any tax refund, the charge will be 2% of the tax refund (subject to a minimum of HK\$50).
- If 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, 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.
- 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 transaction in Hong Kong dollars may involve a cost higher than the foreign currency transaction handling fee.
- If the current balance exceeds the credit limit of the Card, an 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 "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.
- Virtual Card can enjoy annual fee waiver.

* 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.