

# BOC Credit Cards Fees Schedule<sup>(a)</sup>

(Effective date: 10 December, 2023)

## 1. Annual Fee<sup>(b)</sup>

### Visa Classic / Mastercard Standard

- Main Card HK\$220 per annum
- Additional Card HK\$110 per annum

### Visa Gold / Titanium Mastercard

- Main Card HK\$550 per annum
- Additional Card HK\$275 per annum

### Visa Platinum / Platinum Mastercard

- 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<sup>(c)</sup> Handling Fee

- 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"<sup>(c)</sup> Handling Fee

- 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<sup>(d)</sup> 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).

- (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)

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

Retail Spending Interest Rate (Annualized Percentage Rate) : maximum 32% per annum (35.70%<sup>(d)</sup>)

Cash Advance Interest Rate (Annualized Percentage Rate)<sup>(e)</sup> : maximum 30% per annum (35.31%<sup>(d)</sup>) (subject to a minimum of HK\$5)

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 HK\$100 per transaction

## 7. Interest Rate

## 8. Late Charge<sup>(f)</sup>

## 9. Returned Cheque & Rejected Autopay Charge

## 10. Statement Copy Retrieval Fee

## 11. Sales Slip Retrieval Fee

## 12. Re-issue Card Fee

## 13. Foreign Currency Cheque Repayment Fee

## 14. Over-the-counter Payment Handling Fee<sup>(h)</sup>

## 15. Credit Balance Refund Fee<sup>(i)</sup>

## 16. Fees relating to Foreign Currency Transactions<sup>(j)</sup>

HK\$50 per copy<sup>(g)</sup>

HK\$30 per copy

HK\$100 per card

HK\$100 per cheque

HK\$20 per transaction

HK\$50 per transaction

(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<sup>(k)</sup> :

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

HK\$200 per copy

HK\$180 per statement period

## 17. Credit Reference Letter

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

## 19. 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 FWC points for BOC Hong Kong Airlines Visa Card.

### Remarks:

- (a) 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, 11, 15, 17 and 19. 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) Virtual Card can enjoy annual fee waiver.
- (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 transaction.
- (d) 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.
- (e) This rate applies to all cash advance, cash before card and payment or fund transfer through "JET Payment" transactions.
- (f) 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 HK\$50,000 and Late Charge HK\$230, the maximum Retail Spending APR is 35.94%; the maximum Cash Advance APR is 35.55%.
- (g) 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.
- (h) 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.
- (i) 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).
- (j) 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, 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.
- (k) 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.
- (l) 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 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.

\* 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.