

## 大新商務卡服務費用一覽表 – 銀聯雙幣鑽石卡專用

(2017年11月1日起生效)

項目	收費
<b>1. 年費</b>	
商務卡	HK\$500
銀聯雙幣鑽石卡	HK\$1,800
<b>2. 財務費用</b>	
<ul style="list-style-type: none"> <li>零售交易 (實際年利率)*</li> </ul>	32% (35.70%)
<ul style="list-style-type: none"> <li>現金透支 (實際年利率)*</li> </ul>	32% (39.22%)
<p>若客戶於過去12個月內有2次或以上逾期未繳「最低還款額」紀錄，財務費用將以年息36% (實際年利率：零售簽賬40.77%*/現金透支44.90%*) 計算，客戶亦同時暫停享獲「現金回贈」及「積分獎賞」等優惠，直至客戶於本行之還款紀錄回復良好，即過去12個月內只有1次或以下逾期未繳「最低還款額」之紀錄。</p> <p>* 實際年利率乃根據銀行營運守則之指引計算，並已被約至小數後兩個位。實際年利率是一個參考利率，以年化利率展示出包括銀行產品的基本利率及其他費用與收費。</p>	

### 3. 現金透支手續費

(適用於現金透支交易，包括透過自動櫃員機繳付銀通「繳費易」賬單及其他「銀通」會員銀行之信用卡賬項或透過自動櫃員機作跨行轉賬)

- Visa卡/萬事達卡 透支金額之3.5%或最少HK\$100 (以較高者為準)
- 銀聯雙幣卡<sup>1</sup> 透支金額之3.5%或最少HK\$/RMB100及每次另加HK\$/RMB10 (以較高者為準)

項目	收費
<b>4. 最低還款額</b> <sup>1,2</sup>	<ul style="list-style-type: none"> <li>- 如月結單總結欠相等於HK\$/RMB200或以上，最低還款額將為銀行服務費用、財務費用之全數金額及總交易結欠之1%之總和或HK\$/RMB200 (以較低者為準)</li> <li>- 如月結單總結欠少於HK\$/RMB200，最低還款額將為月結單總結欠</li> </ul>
<b>5. 逾期費用</b> <sup>1</sup>	HK\$/RMB280或金額相等於該期月結單之最低還款額 (以較低者為準)
<b>6. 補發新卡</b> <sup>1</sup>	每張/每個戶口HK\$/RMB120 (或結欠轉賬新戶口，如適用)
<b>7. 超逾信貸限額手續費</b> <sup>1</sup>	<ul style="list-style-type: none"> <li>• 總結欠超出可用信用限額 每次HK\$/RMB200 (每個銀行卡戶口每個月結單最多收取一次)</li> </ul>
<b>8. 支票退回/自動轉賬被拒費</b>	不適用
<b>9. 索取購物單據費用</b> <sup>1</sup>	每份HK\$/RMB70
<b>10. 索取月結單副本費用</b> <sup>1</sup>	每月HK\$/RMB50
<b>11. 提取賬戶結餘費用</b> <sup>1</sup>	<ul style="list-style-type: none"> <li>• 以銀行本票提取 每張本票HK\$/RMB75</li> </ul>
<b>12. 銀行櫃檯繳付賬項手續費</b> <sup>1</sup>	每項HK\$/RMB30
<b>13. 終止分期付款計劃手續費</b>	HK\$300 (每項產品/服務計算)

項目	收費
<b>14. 外幣交易及跨境港幣交易收費</b>	
(包括在海外以外幣或港幣之簽賬，在香港以外幣之簽賬及於非香港登記商戶之簽賬)	
<ul style="list-style-type: none"> <li>• Visa/萬事達卡</li> </ul>	<p>a) 外幣交易 - 於海外及本地之外幣交易將會根據Visa/萬事達卡於本行清算交易當日所釐定的兌換率<sup>3</sup>折算為港幣並加上交易金額之1.95%連同交易金額誌賬於信用卡賬戶內 (已包括Visa/萬事達卡向本行徵收的費用，如適用)。</p> <p>b) 跨境港幣交易 (適用於以港幣支付外幣簽賬) - 於海外以港幣進行之交易 (如於交易進行時該商戶已按即時兌換率<sup>3</sup>折算為港幣) 或於非香港登記之商戶以港幣交易 (如網上商戶簽賬)，Visa/萬事達卡將徵收之手續費為交易金額之1%，交易手續費將誌賬於信用卡賬戶內。</p>
<ul style="list-style-type: none"> <li>• 銀聯雙幣卡<sup>1</sup></li> </ul>	所有港幣及人民幣以外之其他貨幣交易將會根據中國銀聯股份有限公司於本行清算交易當日所釐定的兌換率 <sup>3</sup> 折算為港幣誌賬於信用卡賬戶內。

項目	收費
<b>15. 以港幣支付外幣簽賬的有關費用</b>	客戶在外地消費時，部份海外商戶可提供以港幣支付外幣簽賬之安排。惟此服務是由海外商戶直接安排，而非由信用卡發卡機構提供。客戶應於簽賬前向該商戶查詢有關匯率及手續費的詳情 (Visa/萬事達卡將徵收之跨境港幣交易手續費為交易金額之1%，交易手續費將誌賬於信用卡賬戶內)，因為以港幣支付外幣簽賬，所涉及的費用可能會較以外幣簽賬的手續費為高。
<b>16. 支付寶®快捷支付™服務銀行手續費</b> <sup>4</sup>	每次以支付寶®快捷支付™服務進行交易款額之1.5%
<b>註：</b>	
1. 銀聯雙幣信用卡之港幣賬戶及人民幣賬戶將個別獨立計算，本通知提及的人民幣收費只適用於銀聯雙幣卡之人民幣賬戶。	
2. 客戶若未能於月結單「到期繳款日」或之前繳付應付之「最低還款額」，「現金回贈」及「積分獎賞」優惠將被暫停，直至客戶繳清所欠之「最低還款額」。	
3. 由於市場匯率經常波動，實際採用之匯率，可能與簽賬當日的匯率有所不同。	
4. 不適用於貴賓卡、Visa卡及銀聯雙幣卡。	

大新銀行保留一切權利隨時更改上述收費或附加其他銀行收費。

## List of Service Charges for Dah Sing Business Card – For UnionPay Dual Currency Diamond Card

(Effective from November 1, 2017)

Item	Service charge
<b>1. Annual Fee</b>	
Business Card	HK\$500
UnionPay Dual Currency Diamond Card	HK\$1,800
<b>2. Financial Charge</b>	
• Retail Purchase (APR)*	32% (35.70%)
• Cash Advance (APR)*	32% (39.22%)
<p>If there are 2 or more delinquent records in the past 12 consecutive months, the financial charge will be assessed at Annual Rate 36% (APR: Retail Purchase 40.77%*/Cash Advance 44.90%*). Meanwhile, the “Cash Rebate” and “Bonus Point” will be suspended until the repayment records resume to normal, which means there is only 1 or no delinquent record in the past 12 consecutive months.</p> <p>* The Annualized Percentage Rate (APR) is calculated according to the guidelines issued in respect of the Code of Banking Practice and is rounded to the nearest two decimal places. 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.</p>	
<b>3. Cash Advance Handling Fee</b>	
(Applicable to Cash Advance transactions including “JET Payment” or credit card payment of other JETCO member banks via JETCO ATM/ JETCO ATM Interbank Transfer Service)	
• Visa/Mastercard	3.5% of transaction amount or minimum HK\$100 (whichever is higher)
• UnionPay Dual Currency Card <sup>1</sup>	3.5% of transaction amount or minimum HK\$/RMB100 plus HK\$/RMB10 (whichever is higher)

Item	Service charge
<b>4. Minimum Payment<sup>1,2</sup></b>	<ul style="list-style-type: none"> <li>- If the Monthly Statement balance is HK\$/RMB200 or above, the minimum payment will be the total amount of bank service fees and financial charges plus 1% of total outstanding balance of transactions or HK\$/RMB200 (whichever is higher)</li> <li>- If the Monthly Statement Balance is less than HK\$/RMB200, the minimum payment will be the Monthly Statement balance</li> </ul>
<b>5. Late Fee<sup>1</sup></b>	HK\$/RMB280 or an amount equivalent to the minimum payment stated on the monthly statement (whichever is lower)
<b>6. New Card Replacement Fee<sup>1</sup></b> (or New Balance Transfer Account, if applicable)	HK\$/RMB120 per card/account
<b>7. Overlimit Handling Charge<sup>1</sup></b>	HK\$/RMB200 each time (Each card account will be charged maximum once per statement cycle)
• Balance exceeded available credit limit	
<b>8. Returned Items</b> (Cheque or Direct Debit Authorization)	Not Applicable
<b>9. Sales Draft Retrieval Fee<sup>1</sup></b>	HK\$/RMB70 per copy
<b>10. Statement Retrieval Fee<sup>1</sup></b>	HK\$/RMB50 per month
<b>11. Credit Balance Withdrawal<sup>1</sup></b>	HK\$/RMB75 per cashier order
• By cashier order	
<b>12. Handling Fee On Over-the-counter Payment at branch<sup>1</sup></b>	HK\$/RMB30 per item
<b>13. Instalment Plan Cancellation Fee</b>	HK\$300 (per product/service)

Item	Service charge
<b>14. Transaction Fee for Foreign Currency Transaction and Cross-border Transactions in Hong Kong Currency</b> (covering transactions in Hong Kong Dollar or Foreign Currency made outside of Hong Kong; transactions in Foreign Currency made in Hong Kong and transactions at any merchant not registered in Hong Kong)	<ul style="list-style-type: none"> <li>• Visa/Mastercard               <ul style="list-style-type: none"> <li>a) Foreign Currency Transaction – Transaction in foreign currency made outside of Hong Kong or in Hong Kong which are debited to your credit card account after conversion into Hong Kong Dollars on the date the item is processed at a rate<sup>3</sup> determined by Visa/Mastercard plus a fee of 1.95% on the transaction amount (transaction fee(s) charged by Visa/Mastercard to the Bank included, if applicable).</li> <li>b) Cross-border Transactions in Hong Kong Currency (applicable to settling Foreign Currency Transaction in Hong Kong Dollars) – Transactions in Hong Kong Currency made outside of Hong Kong (which are simultaneously converted into Hong Kong Dollars by the merchant at an exchange rate<sup>3</sup> determined at the time of transaction) or transactions at any merchant not registered in Hong Kong (e.g. internet transaction), a transaction fee of 1% on the transaction amount will be charged by Visa/Mastercard and debited to your credit card account.</li> </ul> </li> <li>• UnionPay Dual Currency Card<sup>1</sup> <ul style="list-style-type: none"> <li>Card transactions in any currencies other than HKD and RMB which are debited to your credit card account after conversion into HKD on the date the item is processed at a rate<sup>3</sup> determined by UnionPay International.</li> </ul> </li> </ul>

Item	Service charge
<b>15. Fee related to Settling Foreign Currency Transaction in Hong Kong Dollars</b>	Customers may sometimes be offered the option to settle foreign currency transactions in Hong Kong Dollars when spending overseas. Such option is a arrangement offered directly by the overseas merchants and not the card issuer. Customers are reminded to ask the relevant merchants for details of the foreign currency exchange rates and the handling fees (a transaction fee for cross-border transaction at 1% on the transaction amount will be charged by Visa/Mastercard and debited to your credit card account) to be applied before the transactions are entered into since settling foreign currency transactions in Hong Kong Dollars may involve a cost higher than the foreign currency transaction handling fee.
<b>16. Alipay<sup>®</sup> Express Payment<sup>TM</sup> Service Bank Service Charge<sup>4</sup></b>	1.5% of each transaction carried out via Alipay <sup>®</sup> Express Payment <sup>TM</sup> Service

### Remarks:

- The Renminbi Account and Hong Kong Currency Account of UnionPay Dual Currency Credit Card will be counted separately. Reference to fees and charges in RMB in this notice applies to UnionPay Dual Currency Card (RMB account) only.
- If “Minimum Payment” of the statement is not settled on or before the “Payment Due Date”, the “Cash Rebate” and “Bonus Point” will be suspended until the related minimum payment amount is settled.
- Such exchange rate may differ from that on the transaction date due to market fluctuation.
- Not applicable to Private Label Card, Visa Card and UnionPay Dual Currency Card.

Dah Sing Bank reserves the right to change the above charges or introduce charges not included in this leaflet.