

(生效日期：2024年10月31日)

息率及利息收費																						
購物簽賬 - 實際年利率 (APR) ¹	當您開立戶口時為 35.69% 而我們會不時作出檢討。如您能在每月的到期付款當日或之前清繳全部款項，我們則不會收取利息。否則，有關之利息將由上一期結單日起每日按未清償之結欠計算直至全部清還為止。																					
現金透支 - 實際年利率 (APR) ¹	當您開立戶口時為 35.32% 而我們會不時作出檢討。利息將按提取現金之交易日起每日計算直至全數清還為止。在月結單顯示的現金透支交易之利息費用(如有)只包含截至結單日累計之利息，該利息費用或會於結單日後累計，並將顯示於下一期月結單內。閣下可聯絡本行，以了解如何於下一期結單日前清還全數利息費用。																					
拖欠款項年利率	35.69%(購物簽賬)及35.32%(現金透支) 如您未能於到期付款日或之前全數繳付結單上所顯示的最低付款額，於該結單以後之第二期結單日起，有關之利息將按上述之年利率計算。當您清繳所有尚欠之應付最低付款額後，利息將回復至正常的息率，並由下一次結單日起計算。																					
免息還款期	- 購物簽賬最高可享長達 54 天的免息還款期 - 現金透支及結餘轉戶則不設免息還款期																					
最低付款額	所有利息及費用及收費包括但不限於可能收取的會員年費，加上所欠本金總額的 1% (或我們訂定的更高比率)，再加上超逾信用額的金額(如有)及逾期金額(如有)，而最低收費為 HK\$100 。惟最低付款額將不時根據我們慣常做法決定和指定。																					
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會員年費	<table border="1"> <thead> <tr> <th></th> <th>主卡</th> <th>附屬卡</th> </tr> </thead> <tbody> <tr> <td>普通卡</td> <td>HK\$300</td> <td>HK\$150</td> </tr> <tr> <td>金卡 / 鈦金卡</td> <td>HK\$600</td> <td>HK\$300</td> </tr> <tr> <td>World卡 / 白金卡</td> <td>HK\$1,800</td> <td>HK\$900</td> </tr> <tr> <td>Infinite卡</td> <td>HK\$6,800</td> <td>HK\$3,400</td> </tr> <tr> <td>VOYAGE卡</td> <td>HK\$19,800 / HK\$6,800</td> <td>HK\$3,400</td> </tr> <tr> <td>新加坡銀行VOYAGE卡</td> <td>HK\$3,400</td> <td>HK\$3,400</td> </tr> </tbody> </table>		主卡	附屬卡	普通卡	HK\$300	HK\$150	金卡 / 鈦金卡	HK\$600	HK\$300	World卡 / 白金卡	HK\$1,800	HK\$900	Infinite卡	HK\$6,800	HK\$3,400	VOYAGE卡	HK\$19,800 / HK\$6,800	HK\$3,400	新加坡銀行VOYAGE卡	HK\$3,400	HK\$3,400
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現金透支收費	手續費為每筆現金透支交易金額的 4% (最低收費為 HK\$100)另加每筆交易收取 HK\$20 作為行政費																					
外幣兌換服務費	每筆以港幣以外的其他貨幣進行的交易金額的 1.95% (只限Visa及Mastercard)																					
以港幣支付外幣簽賬的有關費用	每筆以港幣支付外幣簽賬的交易於折算後的交易金額的 1% (只限Visa及Mastercard) 註：閣下在外地或經外國網站消費時，有時候可選擇以港幣支付外幣簽賬。此選項屬海外商戶的直接安排，而非由我們提供。閣下應於簽賬前向該商戶查詢有關匯率及手續費的詳情，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。																					
逾期付款收費 ²	HK\$350 或上一期月結單之最低付款額(以較低者為準)																					
超逾信用額收費	每期月結單 HK\$180																					
退回付款收費	不適用																					
補發信用卡 / 卡面換卡費	VOYAGE卡/新加坡銀行VOYAGE卡：每張補發信用卡為 HK\$700 其他卡：每張補發信用卡為 HK\$100																					
索取銷售單據 / 結單副本	每份為 HK\$50																					
於櫃位繳付信用卡欠款	每筆交易為 HK\$30																					
提取賬戶結餘 - 以本票或銀行戶口轉賬方式	每次為 HK\$100																					

費用	
聘用代收欠款機構之費用 ³	最高為總結欠的 30% 或我們不時訂定的其他金額
郵寄月結單費用 (不適用於公司卡及附屬卡)	每月每份月結單 HK\$10 註 - 下列客戶群可獲豁免收費： (1) 18歲以下人士或65歲或以上長者； (2) 領取綜合社會保障援助人士或領取政府傷殘津貼人士；及 (3) 本行不時指定之客戶，包括低收入人士(客戶須就此以本行全權絕對酌情指定的格式作出相關聲明)。 符合上述條件(2)及/或(3)之客戶須主動向本行申報及作出相關聲明及/或向本行提供證明文件以作出費用豁免申請。主卡持卡人本人須為獲豁免類別人士，其戶口方可獲豁免收費。

註：1. 上述之實際利率乃根據銀行營運守則有關指引中建議採用的淨現值法及假設並以小數後兩個位計算。有關閣下的個人息率，請參閱隨新卡附上的通知書。
 2. 倘閣下於到期付款當日仍未能繳付結單上的最低付款額，我們將從信用卡賬戶收取逾期付款收費。
 3. 我們有權聘用外界代收欠款的機構，向閣下追討其到期而仍未繳付的款項。

我們保留以絕對酌情權按照華僑銀行持卡人協議更改或修改上述利息、費用及收費及/或訂明新項目。中英文本如有任何歧異之處，概以英文為準。

例子說明

假設 -

- 總結欠 = HK\$20,000
- 息率 = 29% p.a.
- 沒有任何新的簽賬
- 沒有徵收年費及其他費用
- 持卡人於到期日(即結單日起計第26天)之前付款

以下例子僅基於上述的假設以供參考

假設你沒有用此卡作任何新簽賬及每月繳付	你需要以下時間清繳HK\$20,000總結欠	你所需繳付的總數約為
最低還款額	20年3月	\$63,477
\$839	3年	\$30,172 (節省=\$33,305)

如需根據你的實際情況計算以上資訊，請使用本行網站的還款計算機：ocbc.com.hk > 零售銀行服務 > 零售銀行服務 > 卡服務 > 資料及通告 > 信用卡還款計算機

Interest Rates and Interest Charges																						
Annualized Percentage Rate (APR) for Retail Purchase¹	35.69% when you open your account and it will be reviewed from time to time. We will not charge you interest if you pay your balance in full by the due date each month. Otherwise, interest will be charged on the unpaid balance of the previous statement outstanding on each day from the date of the previous statement on a daily basis until repayment in full.																					
APR for Cash Advance¹	35.32% when you open your account and it will be reviewed from time to time. Interest will be charged on the amount of cash advance from the date of the transaction on a daily basis until repayment in full. Interest charge of cash advance transaction(s) (if any) shown in the statement only covers the interest accrued up to the statement date. The interest charge may be accrued after the statement date and will be indicated in the next statement. You may contact the Bank on how to fully settle the interest charge before the next statement date.																					
Delinquent APR	35.69% (Retail Purchase) and 35.32% (Cash Advance) it may be applied to your account if you fail to pay the Minimum Payment in full on or before the Payment Due Date as shown on a statement, starting from the date of the next second statement following such statement. After all outstanding Minimum Payment has been paid, interest rate will be reverted to its normal rate starting from the date of the next statement following such payment.																					
Interest Free Period	- Up to 54 days on retail purchase - No interest free period on cash advance and balance transfer																					
Minimum Payment	All interest and fees and charges including without limitation Annual Membership Fees that may be charged, plus 1% (or such higher percentage as we specify) of outstanding principal, plus the amount exceeds the credit limit (if any) and the overdue amount (if any), subject to a minimum charge of HK\$100 , provided always that the Minimum Payment shall be determined by us in accordance with our usual practice and specified by us from time to time.																					
Fees																						
Annual Membership Fee	<table border="1"> <thead> <tr> <th></th> <th><u>Principal</u></th> <th><u>Supplementary</u></th> </tr> </thead> <tbody> <tr> <td>Classic Card</td> <td>HK\$300</td> <td>HK\$150</td> </tr> <tr> <td>Gold Card / Titanium Card</td> <td>HK\$600</td> <td>HK\$300</td> </tr> <tr> <td>World Card / Platinum Card</td> <td>HK\$1,800</td> <td>HK\$900</td> </tr> <tr> <td>Infinite Card</td> <td>HK\$6,800</td> <td>HK\$3,400</td> </tr> <tr> <td>VOYAGE Card</td> <td>HK\$19,800 / HK\$6,800</td> <td>HK\$3,400</td> </tr> <tr> <td>BOS VOYAGE Card</td> <td>HK\$3,400</td> <td>HK\$3,400</td> </tr> </tbody> </table>		<u>Principal</u>	<u>Supplementary</u>	Classic Card	HK\$300	HK\$150	Gold Card / Titanium Card	HK\$600	HK\$300	World Card / Platinum Card	HK\$1,800	HK\$900	Infinite Card	HK\$6,800	HK\$3,400	VOYAGE Card	HK\$19,800 / HK\$6,800	HK\$3,400	BOS VOYAGE Card	HK\$3,400	HK\$3,400
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Cash Advance Fee Transaction	A handling fee of 4% of the cash advance amount (minimum charge HK\$100) per transaction and an administration fee of HK\$20 per transaction																					
Fees relating to Foreign Currency Transaction	1.95% of every transaction effected in a currency other than Hong Kong dollars (for Visa and Mastercard only)																					
Fee relating to Settling Foreign Currency Transaction in Hong Kong Dollars	1% on the converted transaction amount for every foreign currency transaction settled in Hong Kong dollars (for Visa and Mastercard only) Notes: You may sometimes be offered the option to settle foreign currency transactions in Hong Kong dollars at the point of sale overseas or via foreign website. Such option is a direct arrangement offered by the overseas merchants and not us. 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 transactions in Hong Kong dollars may involve a cost higher than the foreign currency transaction handling fee.																					
Late Payment Fee²	HK\$350 or Minimum Payment of previous statement (whichever is lower)																					
Over-the-limit Fee	HK\$180 per statement period																					
Returned Payment Fee	Not applicable																					
Card / Cardface Replacement Fee	VOYAGE Card/ BOS VOYAGE Card: HK\$700 per replacement card Other Cards: HK\$100 per replacement card																					

Fees	
Request for Sales Draft / Statement Copy	HK\$50 per copy
Over-the-counter Payment	HK\$30 per transaction
Card Balance Withdrawal - By Cashier Order or Bank Account Transfer	HK\$100 each time
Debt Collection Agency Fee ³	Up to 30% of the total outstanding balance, or such other amount as we specify from time to time
Paper Statement Fee (Not applicable to corporate cards and supplementary cards)	<p>HK\$10 per statement for each month</p> <p>Note – Exemptions will be applied to any of the following groups of customers:</p> <p>(1) Customers aged below 18/ senior citizens aged 65 or above;</p> <p>(2) Recipients of Comprehensive Social Security Assistance (CSSA)/ recipients of Government Disability Allowance; and</p> <p>(3) Designated customers of the Bank, including low-income earners (customers are required to make a declaration in the form to be designated by the Bank at the Bank's sole and absolute discretion).</p> <p>Eligible customers of groups (2) and/ or (3) are required to inform the Bank proactively in order to apply for exemption via self-declaration and/ or by providing supporting documents. The charge will be exempted only if the principal cardholder is eligible for the exemption.</p>

Notes:

- The Annualized Percentage Rates (APRs) of interest are calculated in accordance with the Net Present Value method and assumptions set out in the relevant guidelines as referred to in the Code of Banking Practice and is rounded up to the nearest 2 decimal places. Please refer to the card mailer for your personalized interest rate.
- If you fail to pay the Minimum Payment as specified in the Statement by the Payment Due Date, a late payment fee will be debited to your Account.
- We shall be entitled to employ outside debt collection agency and/or institution to collect any unpaid sum owed by you.

We reserve the rights at our absolute discretion to amend or change the above and/or prescribe new items of interest, charges and fees in accordance with the OCBC Cardholder Agreement. In case of discrepancies between the English and the Chinese versions, the English version shall prevail.

Illustrative example

Assumptions –

- Outstanding Balance = \$20,000
- Interest Rate = 29% p.a.
- No new transaction
- No annual fee and other fees
- Repayments are made on or before the due date (due on the 26th day after the statement date)

The below table is based on the above assumptions for illustration only.

If you make no additional charges using this card and each month you pay	You will pay off the outstanding balance of \$20,000 in about	and you will end up paying an estimated total of
Minimum payment	20 years and 3 months	\$63,477
\$839	3 years	\$30,172 [Savings = \$33,305]

To calculate the above information applicable to your specific case, please use our online calculator accessible from our website: ocbc.com.hk > Personal Banking > Retail Banking > Card Services > Information and Notice > Credit Card Repayment Calculator