

息率及利息收費	
現金透支 - 實際年利率 (APR) <sup>1</sup>	
- CASH卡	當您開立戶口時為 <b>18.14% - 28.41%</b> 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。
- e-Money貸款卡	當您開立戶口時為 <b>35.03%</b> 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。
拖欠款項年利率	<b>35.03%</b> 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。即使尚欠的最低付款額(或未付清之部份)已全部清還後亦然。
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 <b>1%</b> (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 <b>HK\$50</b> 。惟最低付款額將不時根據我們慣常做法決定和指定。
費用	
會員年費	
- CASH卡	信用額的 <b>1%</b> 或最低收費 <b>HK\$200</b>
- e-Money貸款卡	<b>HK\$100</b>
現金透支收費	手續費為每筆現金透支交易金額的 <b>3.5%</b> (最低收費為 <b>HK\$100</b> )
逾期付款收費 <sup>2</sup>	
- CASH卡	最低付款額的 <b>5%</b> 或最低收費 <b>HK\$150</b> (若您逾期還款，年利率將永久調整至 <b>35.03%</b> )
- e-Money貸款卡	最低付款額的 <b>5%</b> 或最低收費 <b>HK\$100</b> (若您逾期還款，年利率將永久調整至 <b>35.03%</b> )
退回付款收費	每項退款為 <b>HK\$150</b>
補發卡收費	每張補發為 <b>HK\$100</b>
索取結單副本	每份為 <b>HK\$50</b>
於櫃位繳付卡欠款	每筆交易為 <b>HK\$30</b>
提取賬戶結餘 - 以本票或銀行戶口轉賬方式	每次為 <b>HK\$75</b>
聘用代收欠款機構之費用 <sup>3</sup>	最高為總結欠的 <b>30%</b> 或我們不時訂定的其他金額
郵寄月結單費用	每月每份月結單 <b>HK\$10</b> 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：

- 有關閣下的個人息率，請參閱隨新卡附上的通知書。
- 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。
- 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。

不論信用卡、信用卡賬戶號碼或私人密碼遺失、失竊、未獲授權使用、不正當使用及 / 或外洩，在我們**未接獲**持卡人通知之前，任何未獲授權或不正當使用信用卡或信用卡賬戶號碼或私人密碼或透過遺失或失竊卡所引致及涉及信用卡賬戶之一切結欠，持卡人須負**全責**。但假若持卡人(a)並無欺詐行為、亦並無嚴重疏忽保管其信用卡、信用卡賬戶號碼或私人密碼及已本著真誠與小心謹慎行事；及(b)在發現其信用卡、信用卡賬戶號碼或私人密碼遺失、失竊、未獲授權下被擅自使用、被第三方不正當使用或外洩予第三方後，以合理地可行之情況下已儘快通知我們，則持卡人對於**未獲授權之交易(不包括現金透支)須負責之最高金額將不超過HK\$500**。

我們保留以絕對酌情權按照華僑銀行CASH卡 / e-Money貸款卡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。

Interest Rates and Interest Charges	
<b>Annualized Percentage Rate (APR) for Cash Advance <sup>1</sup></b> - CASH Card  - e-Money Loan Card	<b>18.14% - 28.41%</b> 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.  <b>35.03%</b> 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.
<b>Delinquent APR</b>	<b>35.03%</b> 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 and even after the outstanding Minimum Payment due (or the unpaid portion thereof) has been fully settled.
<b>Minimum Payment</b>	All interest and fees and charges including without limitation Annual Membership Fees that may be charged, plus <b>1%</b> (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 <b>HK\$50</b> , 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	
<b>Annual Membership Fee</b> - CASH Card - e-Money Loan Card	<b>1%</b> on approved credit limit or minimum <b>HK\$200</b>  <b>HK\$100</b>
<b>Cash Advance Fee</b>	A handling fee of <b>3.5%</b> of the cash advance amount (minimum charge <b>HK\$100</b> ) per transaction
<b>Late Payment Fee <sup>2</sup></b> - CASH Card  - e-Money Loan Card	<b>5%</b> of the amount of Minimum Payment or minimum <b>HK\$150</b> per time (APR will be permanently adjusted to <b>35.03%</b> for past due accounts)  <b>5%</b> of the amount of Minimum Payment or minimum <b>HK\$100</b> per time (APR will be permanently adjusted to <b>35.03%</b> for past due accounts)
<b>Returned Payment Fee</b>	<b>HK\$150</b> per returned payment
<b>Card Replacement Fee</b>	<b>HK\$100</b> per replacement card
<b>Request for Statement Copy</b>	<b>HK\$50</b> per copy
<b>Over-the-counter Payment</b>	<b>HK\$30</b> per transaction
<b>Card Balance - By Cashier Order or Bank Account Transfer</b>	<b>HK\$75</b> each time
<b>Debt Collection Agency Fee <sup>3</sup></b>	Up to <b>30%</b> of the total outstanding balance, or such other amount as we specify from time to time
<b>Paper Statement Fee</b>	<b>HK\$10</b> per statement for each month  Note - Exemptions will be applied to any of the following groups of customers: (1) Customers aged below 18/senior citizens aged 65 or above; (2) Recipients of Comprehensive Social Security Assistance (CSSA)/recipients of Government Disability Allowance; and (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).  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.

Notes: 1. Please refer to the card mailer for your personalized interest rate.

2. 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.

3. We shall be entitled to employ outside debt collection agency and/or institution to collect any unpaid sum owed by you.

The Cardholder is **fully** liable for all amounts that we debit to the Card Account whether due to the unauthorized use or misuse of a Card or Card Account Number or PIN or through a lost or stolen Card, **before** we receive notification of the loss, theft, unauthorized use, misuse and/or disclosure of a Card or Card Account Number or PIN. However, if (a) the Cardholder has not acted fraudulently or negligently in safeguarding the Card or Card Account Number or PIN and has acted honestly, in good faith and with due care and (b) has informed us as soon as reasonably practicable upon discovery that his Card or Card Account Number or PIN has been lost, stolen, used without authorization, misused by or disclosed to a third party, then the Cardholder's **maximum liability for unauthorized transactions (other than cash advances) is HK\$500**.

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 CASH Card / e-Money Loan Card Cardholder Agreement. In case of discrepancies between the English and the Chinese versions, the English version shall prevail.