

星展銀行 (香港) 有限公司

DBS Pay Less VISA 卡收費表

項目	收費
最低付款額	總結欠之 3% 或 HK\$50 (以較高者為準)
年費	
- VISA 金卡 / 萬事達金卡	
主卡	每張 HK\$550
附屬卡	每張 HK\$275
- VISA 卡 / 萬事達卡	
主卡	每張 HK\$300
附屬卡	每張 HK\$150
逾期費用	
如上一期月結單總結欠少於 HK\$5,000	每期 HK\$180
如上一期月結單總結欠相等於 HK\$5,000 或以上	每期 HK\$250
財務費用	
注意事項：	
(a) 財務費用最低為 HK\$10。	
(b) 財務費用按每年 365 日的基準計算。	
(c) 有 * 之交易類別，財務費用將由交易日起計，直至戶口全數還清為止。	
(d) 財務費用將受逾期還款調整息率所調整（詳情見下列「逾期還款調整」）。	
(e) 有關之實際年利率，請參閱實際年利率對照表。	
A 交易類別：	
(i) 現金透支 *	現金透支之標準年息
(ii) 零售交易	零售交易之標準年息 (標準年息請參閱有關發卡通知書、 月結單或不時由本行發出的其他通知)
B 交易類別：	
網上繳費服務 / 「繳費易」 / 透過 客戶服務熱線繳費之商戶類別：	
- 銀行或信用卡服務 * / 信用卡 繳費 * / 信貸財務 *	標準年息 17% (實際年利率 18.38%)
- 證券公司	零售交易之標準年息加每次交易金 額之 3% 手續費
- 其他商戶	零售交易之標準年息
逾期還款調整	
以上所列之交易計算財務費用之年 息將受逾期還款調整息率「調整利 率」（不時由本行發出的其他通知） 所調整，如客戶於月結單上列明之 到期繳款日仍未繳付最低付款額， 「調整利率」將於下一期月結單日 之翌日生效：	

交易類別	「調整利率」
(i) 現金透支	適用之現金透支之標準年息再加逾 期還款調整息率
(ii) 零售交易	適用之零售交易之標準年息再加逾 期還款調整息率
(iii) 網上繳費服務 / 「繳費易」 / 透 過客戶服務熱線繳費之商戶 類別：	
- 銀行或信用卡服務 / 信用卡 繳費 / 信貸財務	適用之現金透支之標準年息再加逾 期還款調整息率
- 證券公司 / 其他商戶	適用之零售交易之標準年息再加逾 期還款調整息率
「調整利率」會一直生效直至持卡 人於其後任何月結單上列明之到期 繳款日或之前，繳付全數或不少於 最低付款額，持卡人之標準年息或 原有之優惠利率（如適用）方會於 該期月結單隨後之一期月結單日之 翌日恢復。	
現金透支手續費	透支金額之 3.5%，最低為 HK\$80
現金透支行政費用	每項 HK\$20
超逾信貸額費用	每期 HK\$180
卡戶口結欠超出指定之信貸額	
更換 / 補發信用卡費用	
主卡	每張 HK\$100
附屬卡	每張 HK\$100
支票退回費用 / 自動轉賬被拒費用	每項 HK\$120
索取信用卡賬戶結單副本費用	每個月結單每份 HK\$50
索取銷售單、現金提取單副本費用	每張 HK\$50
以銀行本票取回結餘款項	每張 HK\$100
爭議賬項手續費	每項 HK\$10 或財務費用 (以較高者為準)
銀行櫃位繳付賬項手續費	每次 HK\$30
外幣交易匯率調整	按折算日之 VISA / 萬事達卡 * / 美 國運通適用匯率加 1.95% *1.95% 包括由萬事達卡國際組織 收取 1% 之外幣兌換費用
查閱個人資料	每次 HK\$200
索取卡證明書	每封 HK\$200

備註：上述服務費及手續費可能隨時會作出修改。如有修改，持卡人將會獲得通知，而生效日期將按有關之條款及細則執行。

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DBS Pay Less VISA Card Fee Schedule

ITEM	SCALE
Minimum Payment	3% of the amount due or HK\$50, whichever is higher
Annual Fee - VISA Gold / Gold MasterCard Principal Card Supplementary Card - VISA / MasterCard Principal card Supplementary Card	HK\$550 per card HK\$275 per card HK\$300 per card HK\$150 per card
Late Fee If Previous Statement Balance is less than HK\$5,000 If Previous Statement Balance is HK\$5,000 or above	HK\$180 per statement cycle HK\$250 per statement cycle
Finance Charge <u>General notes:</u> (a) Finance charge levied to a credit card account is subject to a minimum of HK\$10. (b) Finance charge will be calculated at the applicable rate on a 365-day yearly basis. (c) For transaction types with*, finance charge will be levied from the date of transaction until the date of actual repayment of credit card account. (d) Finance charge will be adjusted by a delinquency adjustment rate (see "Delinquency Adjustment" below). (e) For the respective Annualized Percentage Rate ("APR"), please refer to the APR table.	
Transaction Type A: (i) Cash Advance* (ii) Retail Transaction	Standard annual rates for cash advance Standard annual rates for retail transaction <i>(The above standard annual rates are shown on your card mailer, monthly statement or other notices issued by the Bank from time to time.)</i>
Transaction Type B: Merchant Categories of Internet Bill Payment / JET Payment / Bill Payment through Customer Services Hotline: - Banking and Credit Card Services*/ Credit Card Payment*/ Credit Services* - Security Broker - Others	Standard annual rate 17% (APR 18.38%) Standard annual rates for retail transaction plus a handling fee of 3% on each transaction amount Standard annual rates for retail transaction
Delinquency Adjustment The rate for finance charge shown above for each transaction type will be adjusted (the "Adjusted Interest Rate") by a delinquency adjustment rate (which shall be notified by the Bank to you from time to time) if you fail to pay the minimum payment shown on any monthly statement, and the Adjusted Interest Rate will be applied starting from the following day of coming statement date:	

Transaction Types	Adjusted Interest Rate
(i) Cash Advance	Applicable standard annual rates for cash advance plus Delinquency Adjustment Rate Applicable standard annual rates for retail transaction plus Delinquency Adjustment Rate Applicable standard annual rates for cash advance plus Delinquency Adjustment Rate Applicable standard annual rates for retail transaction plus Delinquency Adjustment Rate
(ii) Retail Transaction	
(iii) Merchant Categories of Internet Bill Payment / JET Payment / Bill Payment through Customer Services Hotline: - Banking & Credit Card Services / Credit Card Payment / Credit Services - Security Broker / Others	
Once the Adjusted Interest Rate applies, it will continue unless the full amount or at least the minimum payment is paid on or before the due date shown on any subsequent monthly statement. The Adjusted Interest Rate will be resumed back to applicable standard annual rate or valid promotional rate (if applicable) starting from the following day of the coming statement date of such statement.	
Cash Advance Handling Fee	3.5% on cash advance amount, minimum HK\$80
Cash Advance Administration Fee	HK\$20 per transaction
Overlimit Charge Card account balance exceeds the assigned credit limit	HK\$180 per statement cycle
Card Replacement Fee Principal Card Supplementary Card	HK\$100 per card HK\$100 per card
Handling Charge on Dishonoured Cheque / Autopay Rejection	HK\$120 per transaction
Request Card Account Statement	HK\$50 per monthly statement copy
Sales Draft / Cash Disbursement Draft Retrieval Fee	HK\$50 per copy
Credit Balance Refund by Cashier's Order	HK\$100 per cashier's order
Handling Fee for Immediate Dispute Resolution	HK\$10 per item or finance charge, whichever is higher
Handling Fee for Payment Over Counter	HK\$30 per transaction
Foreign Exchange Rate Adjustment for Foreign Currency Transaction	VISA/MasterCard [#] /American Express applicable exchange rate on processing date plus 1.95% [#] 1.95% includes 1% cross border conversion fee charged by MasterCard International
Request for Personal Data	HK\$200 per request
Request for Card Reference Letter	HK\$200 per Letter

Notes: From time to time, these fees and charges may be varied. Such variations will be notified to Cardholders and become effective in accordance with the applicable terms and conditions.

星展銀行（香港）有限公司

實際年利率對照表

	實際年利率			
標準年息	現金透支	零售交易	網上繳費服務 / 「繳費易」 / 透過客戶服務熱線繳費之商戶類別：	
			「銀行或信用卡服務」 / 「信用卡繳費」 / 「信貸財務」及其他	「證券公司」
30.00%	36.12%	34.49%	34.49%	35.87%
31.20%	37.72%	36.07%	36.07%	37.47%

註：• 實際年利率乃根據銀行營運守則的指引，並按每月清還總結欠的 **3%** 計算。由於不同產品所收取之費用或收費均有所不同，故同一標準年息相對之實際年利率有所差異。

- 此對照表上之利率會因收費調整而改變。持卡人將獲該等收費調整之通知，新收費將按管轄有關信用卡之條款規定而生效。
- 若客戶有逾期還款，標準年息會被調整至調整利率。調整利率為標準年息再額外附加逾期還款調整息率，逾期還款調整息率現為 **4.50%**。
- 本行有權不時檢討以上息率，如有更改，客戶將收到預先通知。
- 客戶可透過客戶服務熱線 **2290 8888** 查詢你現行的利率 / 收費。

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Annualized Percentage Rate Table

	Annualized Percentage Rate ("APR")			
Standard Annual Rate	Cash Advance	Retail Transaction	Merchant Categories of Internet Bill Payment / JET Payment / Bill Payment through Customer Services Hotline:	
			"Banking and Credit Card Services" / "Credit Card Payment" / "Credit Services" and Others	"Security Broker"
30.00%	36.12%	34.49%	34.49%	35.87%
31.20%	37.72%	36.07%	36.07%	37.47%

- Remarks:
- The Annualized Percentage Rate "APR" is calculated in accordance with the guidelines as set out in the Code of Banking Practice by assuming 3% of the current balance is settled each month. Since different products may be subject to different charges or fees, the same Standard Annual Rate charged on different products may result in a different APR.
 - From time to time, these APRs may be varied. Such variations will be notified to Cardholders and become effective in accordance with the relevant terms and conditions.
 - If customer has delinquent payment, the Standard Annual Rate will be adjusted to the Adjusted Interest Rate. The Adjusted Interest Rate is the Standard Annual Rate plus the Delinquency Adjustment Rate. The prevailing Delinquency Adjustment Rate is 4.50%.
 - The Bank reserves the right to review the above rates from time to time. Any change of the above rates will be notified to Cardholders prior to such change become effective.
 - Please call our Customer Service Hotline at 2290 8888 to ascertain your prevailing interest rate / applicable rate.