

星展銀行（香港）有限公司

DBS Pay Less VISA

收費表

項 目	收 費
年費	
- VISA 金卡	
主卡	每張 HK\$550
附屬卡	每張 HK\$275
- VISA 卡	
主卡	每張 HK\$300
附屬卡	每張 HK\$150
逾期費用	每期 HK\$300 或最低付款額，以較低者為準。
最低付款額	
– 如總結欠相等於 HK\$230 或以上，最低付款額將為以下項目的總和：	
(i) 所有記誌於本期信用卡戶口結單上的收費、費用、開支、利息及 / 或財務費用；	
(ii) 任何於上期信用卡戶口結單日期後產生且超逾信用額的金額；及	
(iii) 扣除所有記誌於信用卡戶口的收費、費用、開支、利息及 / 或財務費用後的結單總結欠的 1% ，	
或 HK\$230 （以較高者為準），另加任何未償還的最低付款額。	
– 如總結欠少於 HK\$230 ，最低付款額將為總結欠。	
財務費用	
注意事項：	
(a) 有關適用之標準年息，請參閱發卡通知書、月結單或本行不時發出的其他通知。	
(b) 信用卡戶口之財務費用最低為 HK\$10 。	
(c) 財務費用按每年 365 日的基準計算。	
(d) 標註 * 號之交易類別，財務費用將由交易日起計至有關交易的款項全數還清為止。	
(e) 由於不同產品所收取之費用或收費可能有所不同，故同一標準年息相對之實際年利率或有差異。有關適用之實際年利率，請參閱實際年利率對照表。	
(f) 財務費用或須按以下「逾期還款調整」部分所述的逾期還款調整息率作出調整。	
A 交易類別：	
(i) 現金透支 *	標準年息
(ii) 零售交易	標準年息
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 *	年息 17% (實際年利率 18.39%)
- 證券公司	標準年息加每次交易金額之 3% 手續費
- 其他商戶	標準年息

逾期還款調整	年息 4.8%
逾期還款調整息率	
如客戶未有繳付任何月結單所示之最低付款額，財務費用將於下期結單日期之翌日按適用之標準年息另加逾期還款調整息率計算（「調整利率」）。	
如財務費用須作出以上調整，有關之調整利率會一直生效，直至連續 6 個月在月結單的到期繳款日或之前繳付全數結欠或不少於最低付款額為止。當調整利率不再適用，財務費用將按適用之標準年息或優惠利率（如適用）計算。	
現金透支手續費	透支金額之 4% ，最低為 HK\$100
現金透支行政費用	每項 HK\$20
超逾信用額費用	
信用卡戶口總結欠超逾指定之信用額	每期 HK\$180
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 / 自動轉賬被拒手續費	每項 HK\$120
索取信用卡戶口結單副本	每個月結單每份 HK\$50
索取銷售單、現金提取單副本	每份 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	每項 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%
查閱個人資料	每次 HK\$200
索取卡證明書	每份 HK\$200
郵寄月結單費用 ~	每客戶每年 HK\$50 ，如客戶於過去曆年（即每年 1 月至 12 月）曾以郵寄方式收取最少一份月結單

備註：- 生效日期：2017 年 1 月 1 日

- 星展銀行（香港）有限公司（「本行」，包括其繼承人及受讓人）有權不時更改或檢討上述息率、費用及收費。如有更改，持卡人將會事先獲得通知。

~ 費用將會於下一個曆年的首個結單日從信用卡戶口扣除。倘若客戶持有多過一個信用卡戶口，費用將從本行全權酌情決定的信用卡戶口扣除。

DBS Bank (Hong Kong) Limited

DBS Pay Less VISA Fee Schedule

ITEM	SCALE
Annual Fee	
- VISA Gold	
Principal Card	HK\$550 per card
Supplementary Card	HK\$275 per card
- VISA	
Principal Card	HK\$300 per card
Supplementary Card	HK\$150 per card
Late Fee	HK\$300 or the minimum payment, whichever is lower, per statement cycle
Minimum Payment	
<ul style="list-style-type: none"> If the total outstanding balance is HK\$230 or above, the minimum payment will be the sum of the followings: <ul style="list-style-type: none"> (i) all charges, fees, costs, expenses, interests and/or finance charges posted to the current statement of Card Account; (ii) any amount in excess of the credit limit incurred after last statement date; and (iii) 1% of the statement balance excluding all charges, fees, costs, expenses, interests and/or finance charges posted to the Card Account, or HK\$230, whichever is higher plus any outstanding minimum payment. If the total outstanding balance is less than HK\$230, the minimum payment will be the total outstanding balance. 	
Finance Charge	
<u>General notes:</u>	
<ul style="list-style-type: none"> (a) The standard annual rate applicable to you is shown on the card mailer, monthly statement or other notices issued by the Bank to you from time to time. (b) Finance charge levied to a credit card account is subject to a minimum of HK\$10. (c) Finance charge will be calculated at the applicable rate on a 365-day yearly basis. (d) For transaction types with*, finance charge will be levied from the date of transaction until the date of actual full repayment of the relevant transaction. (e) 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 Annualized Percentage Rate ("APR"). For the respective APR, please refer to the APR table. (f) Finance charge may be adjusted by a delinquency adjustment rate in accordance with the section headed "Delinquency Adjustment" below. 	
Transaction Type A:	
(i) Cash Advance*	Standard annual rate
(ii) Retail Transaction	Standard annual rate
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*	17% p.a. (APR 18.39%)
- Security Broker	Standard annual rate plus a handling fee of 3% on the amount of each transaction
- Others	Standard annual rate

Delinquency Adjustment	4.8% p.a.
<p>Delinquency Adjustment Rate The rate for finance charge will be adjusted on the day after the date of next statement by adding the Delinquency Adjustment Rate to the applicable standard annual rate (the "Adjusted Interest Rate") if you fail to pay the minimum payment shown on any monthly statement. Once the Adjusted Interest Rate has applied, it will continue to apply unless the full amount or at least the minimum payment is paid on or before the payment due date for 6 consecutive monthly statements. When the Adjusted Interest Rate ceases to apply, the applicable standard annual rate or promotional rate (if applicable) shall apply.</p>	
Cash Advance Handling Fee	4% on cash advance amount, minimum HK\$100
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	HK\$100 per card
Supplementary Card	HK\$100 per card
Handling Charge on Dishonoured Cheque / Autopay Rejection	HK\$120 per transaction
Request for Copy of Card Account Statement	HK\$50 per copy of each statement
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 on 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%
Request for Personal Data	HK\$200 per request
Request for Card Reference Letter	HK\$200 per letter
Paper Statement Fee*	HK\$50 per customer per annum, if you have received at least one paper statement within the previous calendar year (i.e January to December every year)

Notes: - Effective date : **1st January 2017**

- DBS Bank (Hong Kong) Limited (the "Bank" which expression shall include its successors and assigns) reserves the right to vary or review the above rates, fees or charges from time to time, subject to prior notice being served on cardholders.

~ The fee will be charged to the credit card account on the first statement date of the following calendar year. If you hold more than one credit card account, the Bank may charge the fee to a credit card account as determined by the Bank at its sole discretion.

星展銀行（香港）有限公司

DBS 信用卡 實際年利率對照表

	「標準年息」的實際年利率				
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」	「證券公司」	其他
32.00%	39.53%¹	35.70%^{2,3}	37.14%¹	37.32%^{2,4}	35.70%^{2,3}

	「調整利率」的實際年利率				
調整利率	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」	「證券公司」	其他
36.80%	46.45%¹	41.80%^{2,3}	43.69%¹	43.65%^{2,4}	41.80%^{2,3}

註：

1. 此實際年利率乃按香港金融管理局就《銀行營運守則》所發出的指引，並假設每月在到期繳款日或之前繳付月結單最低付款額而計算（「計算基準」）。由於不同產品所收取的費用或收費可能有所不同，故同一標準年息相對的實際年利率或會有差異。
2. 此實際年利率乃按經修改的計算基準而計算，以計入在首個結單週期可享免息還款期的影響。經修改的計算基準反映本行現時實際採用的計費方法。
3. 根據計算基準計算的標準年息及調整利率的實際年利率分別為 **37.14%** 及 **43.69%**。
4. 根據計算基準計算的標準年息及調整利率的實際年利率分別為 **38.89%** 及 **45.72%**。
5. 如客戶未有繳付任何月結單所示的最低付款額，標準年息將按逾期還款調整息率（詳見收費表）調整為調整利率。
6. 本行有權不時修改或檢討以上息率，如有更改，持卡人將會事先獲得通知。

DBS Bank (Hong Kong) Limited

DBS Credit Card

Annualized Percentage Rate ("APR") Table

	APR for Standard Annual Rate				
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"	"Security Broker"	Others
32.00%	39.53% ¹	35.70% ^{2,3}	37.14% ¹	37.32% ^{2,4}	35.70% ^{2,3}

	APR for Adjusted Interest Rate				
Adjusted Interest 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"	"Security Broker"	Others
36.80%	46.45% ¹	41.80% ^{2,3}	43.69% ¹	43.65% ^{2,4}	41.80% ^{2,3}

Remarks:

1. These APRs are calculated in accordance with the guidelines issued by the Hong Kong Monetary Authority in respect of the Code of Banking Practice and under the assumption that the minimum payment of each monthly statement is settled before the relevant payment due date ("Basis of Calculation"). 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.
2. These APRs are calculated based on a modified Basis of Calculation which has taken into account the effect of the interest free period in the first statement cycle. The modified Basis of Calculation reflects the actual charging method the Bank currently adopts.
3. The APRs for Standard Annual Rate and Adjusted Interest Rate calculated in accordance with the Basis of Calculation are **37.14%** and **43.69%** respectively.
4. The APRs for Standard Annual Rate and Adjusted Interest Rate calculated in accordance with the Basis of Calculation are **38.89%** and **45.72%** respectively.
5. If a Cardholder fails to pay the minimum payment shown on any monthly statement, the Standard Annual Rate will be adjusted by the Delinquency Adjustment Rate (as set out in the Fee Schedule) to the Adjusted Interest Rate.
6. The Bank reserves the right to vary or review the above rates from time to time subject to prior notice being served on Cardholders.