

Fubon Credit Card List of Service Charges

<u>Item</u>	<u>Service Charges</u>
1. Finance Charge (calculated on a 365-day year basis)	Interest Rate (Annualized Percentage Rate)
<ul style="list-style-type: none"> - Retail Transaction <ul style="list-style-type: none"> • Fubon Credit Cards with Personalized Interest Rate • Other Fubon Credit Cards - Cash Advance <ul style="list-style-type: none"> • Fubon Credit Cards with Personalized Interest Rate • Other Fubon Credit Cards - Balance Transfer <ul style="list-style-type: none"> • Fubon Credit Cards with Personalized Interest Rate 	<p>Please refer to the confirmation letter for the personalized interest rate 30% (34.49%)</p> <p>Please refer to the confirmation letter for the personalized interest rate 30% (35.89%-Cash advance fee is included)</p> <p>Please refer to the confirmation letter for the personalized interest rate</p> <p>Note: If the Bank's record on the Account shows that the Cardholder has failed to pay the Minimum Payment due (HK\$50 or 3% of the Current Balance, whichever is higher) twice or on more occasions on or before each Payment Due Date within a period of consecutive twelve (12) months immediately before the current Monthly Card Statement date, the Finance Charge will rise to 38% p.a. and the Minimum Payment Rate will also be adjusted to 3.5% of the Current Balance (Annualized Percentage Rate 47.09%) until the payment record resumes to normal. HK\$20</p>
<ul style="list-style-type: none"> - Monthly Minimum Finance Charge 	
2. Late Charge	
<ul style="list-style-type: none"> - Failure to pay Minimum Payment Due on or before Payment Due Date 	5% of Minimum Payment Due or HK\$150 (whichever is higher, capped at HK\$300)
3. Overdue Fee	
<ul style="list-style-type: none"> - Minimum Payment is not paid on or before the Payment Due Dates for two or more consecutive months 	HK\$100 per month
4. Cash Advance Fee	
	3% of transaction amount or HK\$55 (whichever is higher) PLUS Administration Fee HK\$20 per transaction; Additional handling fee of HK\$25 per transaction if the cash advance is made through JETCO ATM Network in China or Macau; or VISA/PLUS or MasterCard/CIRRUS Network
5. Replacement Card Charge	HK\$120 per card (Principal Card and Supplementary Card will be treated separately as two cards)
6. Annual Fee or Renewal Fee	
<ul style="list-style-type: none"> - VISA Card / MasterCard <ul style="list-style-type: none"> • Principal Card • Supplementary Card - VISA Gold Card / MasterCard Gold Card / Titanium MasterCard <ul style="list-style-type: none"> • Principal Card • Supplementary Card - VISA Platinum Card / MasterCard Platinum Card <ul style="list-style-type: none"> • Principal Card • Supplementary Card 	<p>HK\$250 per annum HK\$125 per annum</p> <p>HK\$550 per annum HK\$275 per annum</p> <p>HK\$1,700 per annum HK\$850 per annum</p> <p>Note: Cardholders who are entitled to annual fee waiver will be charged the annual fee for that calendar year in the event that the Bank's records show that the Cardholders have failed to pay the minimum payment on or before the payment due date twice or on more occasions within a period of twelve consecutive months immediately before the end of membership anniversary month.</p>
7. Rejected Autopay Transaction Charge	HK\$150 per transaction
8. Bounced Cheque Charge	HK\$150 per bounced cheque
9. Copy Charge	
<ul style="list-style-type: none"> - Copy of a Card Account record, Monthly Card Statement, Sales Slip, Credit Slip, Direct Debit Authorisation Form or otherwise requested by the Cardholder 	HK\$50 per copy
10. Credit Balance Refund Charge	HK\$80 per order
11. Payment of Designated Service Bills Charge	HK\$20 per transaction
12. Overlimit Handling Charge	HK\$150 per month
13. Over-the-Counter Payment Fee at Branch	HK\$20 per transaction (Not applicable to Elite Platinum and Ambassador Banking VISA Platinum Card)
14. Dispute Transaction Handling Charge	HK\$50 per disputed transaction
15. Foreign Exchange Conversion Surcharge	
<ul style="list-style-type: none"> - VISA Card - MasterCard 	<p>A 1.85% mark-up on the prevailing conversion rate of Visa International (inclusive of a currency conversion fee charged by VISA to the Bank at the rate of 1%)</p> <p>A 1.85% mark-up on the prevailing conversion rate of MasterCard International (inclusive of surcharge(s) charged by MasterCard to the Bank on foreign currency transactions at the rate of 0.2% and/or on overseas transactions at the rate of 0.8%)</p>
16. Surcharge on Overseas Transactions in Hong Kong Dollars (applicable to MasterCard only)	A 0.8% mark-up on the transaction amount charged by MasterCard to the Bank
17. Card Payment via Fubon Bank Account Transfer by Phone Banking	HK\$10 per transaction
18. Reference Letter	HK\$300 per copy
19. Audit Confirmation	HK\$300 per copy
20. Re-issuance of Credit Card Welcome Gift/ Bonus Point Gift Redemption Letter	HK\$10 per copy
21. Registration of Credit Card Bonus Point Redemption via Mail, Fax or Customer Service Officer	HK\$10 per order
22. Special Courier Service for Delivering Gift Coupon(s)	HK\$50 per order
23. Instant Temporary Credit Limit Upgrade Handling Fee	HK\$20 per request

The charges listed on this schedule are correct and the most updated at the time of printing. Fubon Bank (Hong Kong) Limited reserves the right at all times to amend or vary the terms and conditions and Charges. Any such amendment or variation will become effective after notification has been given to the Cardholder in the manner pursuant to the "Fubon Bank VISA / MasterCard Cardholder Agreement". For latest version, please call our 24-hour Customer Service Hotline at 2566 8181 or visit our website www.fubonbank.com.hk. Should you require any further information, please call our 24-hour Customer Service Hotline at 2566 8181. Should there be any inconsistency between the English and Chinese versions of this schedule, the English version shall prevail.