

Fubon Credit Card List of Service Charges

(Effective date: 18 October 2023)

Item	Service Charges
1. Finance Charge (calculated on a 365-day year basis) – Retail Transaction • Fubon Credit Cards with Personalized Interest Rate • Other Fubon Credit Cards – Cash Advance • Fubon Credit Cards with Personalized Interest Rate • Other Fubon Credit Cards – Balance Transfer • Fubon Credit Cards with Personalized Interest Rate	<u>Interest Rate (Annualized Percentage Rate*)</u> Please refer to the confirmation letter and/or the card mailer and/or the card statement for the Personalized Interest Rate 32% (35.7%) Please refer to the confirmation letter and/or the card mailer and/or the card statement for the Personalized Interest Rate 29% (34.73%) -Cash advance fee is included Please refer to the confirmation letter for the Personalized Interest Rate * The Annualized Percentage Rates ("APR"), calculated in accordance with the guidelines as set out in the Code of Banking Practice, is a reference rate expressed as an annualized rate which includes the basic interest rate and the relevant handling fee (if applicable). Note: If the Bank's record on the Account shows that the Cardholder has failed to pay the Minimum Payment due (as stated on the Monthly Card Statement) 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. (Annualized Percentage Rate is 43.36% for Retail Transaction and 47.36% for Cash Advance respectively) until the payment record resumes to normal. Finance Charge will be shown on the next Monthly Card Statement with the effective date stated therein.
2. Late Charge – Failure to pay Minimum Payment Due on or before Payment Due Date	5% of the outstanding Minimum Payment Due or HK\$200 (whichever is higher, and capped at HK\$300 . However, the Late Charge will not exceed the amount of Minimum Payment Due shown on the card statement.)
3. Overdue Fee – Minimum Payment is not paid on or before the Payment Due Dates for two or more consecutive months	HK\$100 each time
4. Cash Advance Fee	3% of transaction amount or HK\$55 (whichever is higher); 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.

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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 – Visa Card / MasterCard • Principal Card • Supplementary Card – Visa Gold Card / MasterCard Gold Card / Titanium MasterCard • Principal Card • Supplementary Card – Visa Platinum Card / MasterCard Platinum Card • Principal Card • Supplementary Card – Visa Infinite Card • Principal Card • Supplementary Card	HK\$250 per annum HK\$125 per annum HK\$550 per annum HK\$275 per annum HK\$1,700 per annum HK\$850 per annum HK\$3,000 per annum HK\$1,500 per annum Note: Cardholders who are entitled to annual fee waiver will be charged the annual fee in the following 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 on the anniversary of account open date.
7. Rejected Autopay Transaction Charge	HK\$150 per transaction
8. Bounced Cheque Charge	HK\$150 per bounced cheque
9. Copy Charge – 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 – eBill Payment Services to designated merchant categories* by Fubon credit card account # For designated merchant categories, please refer to our website www.fubonbank.com.hk.	1% of transaction amount
12. Overlimit Handling Charge	HK\$200 per month
13. Over-the-Counter Payment Fee at Branch	HK\$20 per transaction (Not applicable to Fubon Elite Platinum, Fubon Ambassador Banking Visa Platinum Card and Fubon Visa Infinite Card)
14. Dispute Transaction Handling Charge	HK\$50 per disputed transaction

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15. Foreign Exchange Conversion Surcharge	1.95% mark-up on the prevailing conversion rate of Visa Worldwide Pte. Ltd. or MasterCard Asia/Pacific Pte. Ltd. etc (where applicable) for transactions in currency other than Hong Kong Dollars (which is inclusive of the 1% surcharge charged by Visa / MasterCard / related organizations, if applicable)
16. Surcharge on Cross Border Transactions in Hong Kong Dollars – including transactions made outside Hong Kong or with any merchant not registered in Hong Kong (e.g. internet transaction)	A 1% mark-up on the converted transaction amount in Hong Kong Dollars (inclusive of the 0.8% / 1% surcharge charged by Visa / MasterCard respectively) <u>Reminder:</u> Customers may sometimes be offered the option to settle foreign currency transactions in Hong Kong dollars at the point of sale overseas. Such option is a direct arrangement offered by the overseas merchants and not the card issuer. In such cases, customers 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.
17. Reference Letter	HK\$300 per copy
18. Audit Confirmation	HK\$300 per copy
19. Re-issuance of Credit Card Welcome Gift / Bonus Point Gift Redemption Letter	HK\$10 per copy
20. Registration of Credit Card Bonus Point Redemption via Mail, Fax or Customer Service Officer	HK\$10 per order
21. Special Courier Service for Delivering Gift Coupon(s)	HK\$50 per order
22. Instant Temporary Credit Limit Upgrade Handling Fee	HK\$20 per request
23. Paper Statement Fee (effective from 1 January 2023)	HK\$5 for each calculation period ^{3,4}

Notes:

- The information in this List of Service Charges is for your reference with regard to the charges for the credit card services provided by Fubon Bank (Hong Kong) Limited (the "Bank"). The listed charges are valid as at October 2023 and are subject to change. The Bank 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" ("Cardholder Agreement"). For latest version, please call Fubon Bank Integrated Customer Service Hotline at 2566 8181 or visit our website www.fubonbank.com.hk. Should you require any further information, please call Fubon Bank Integrated Customer Service Hotline at 2566 8181.
- The provision of Credit Card services to you is subject to your acceptance of the above charges and the terms and conditions set out in the Cardholder Agreement.
- Calculation period refers to every 1-month period from 1st to end of the month since 2023.
- Paper Statement Fee is not applicable to customers aged below 18 or senior citizens aged 65 or above, customers including recipients of Government Disability Allowances / Comprehensive Social Security Assistance and disabled customers. Under the above circumstances, customer is required to submit relevant proof for waiver of Paper Statement Fee.
- A Finance Charge will accrue on each cash advance from the date of advance until repayment is made in full and such Finance Charge will be calculated on a daily basis, the Finance Charge shown in card statement of which a cash advance transaction is billed only covers the interest accrued up to the statement cut-off date, while the interest accrued after the statement cut-off date will be indicated in the next statement. Customer can contact Fubon Bank Integrated Customer Service Hotline at 2566 8181 on how to fully settle the interest charge before the next statement date in order to minimize the Finance Charge.
- Should there be any inconsistency or conflict between the English and Chinese versions of this List of Service Charges, the English version shall prevail.