

Privileged Cash Card / Tax Revolving Loan

List of Service Charges

<u>Items</u>	<u>Service Charges</u>
1. Finance Charge	: Please refer to the finance charge printed on loan confirmation letter Note: Monthly minimum finance charge is HK\$20. If the Customer fails to duly and punctually pay the due Minimum Monthly Payment (HK\$50 or 3% of the Current Balance, whichever is higher) on 2 or more occasions in a preceding 12 months period (or a shorter period within the first 12 months upon the Account being opened), the Finance Charge shall be adjusted to 38% per annum (Annualized Percentage Rate: 46.52%) immediately and the Minimum Monthly Payment shall also be adjusted to 3.5% of current balance in the monthly statement. The Finance Charge is calculated on a [365-day] year basis.
2. Cash Advance Fee	: 2% of the withdrawal amount or HK\$55 (whichever is higher) per transaction Note: There will be an additional handling fee of HK\$25 per transaction if the cash advance is made through JETCO ATM Network in China or Macau.
3. Monthly Minimum Payment	: 3% of current balance in the monthly statement or HK\$50 (whichever is higher)
4. Late Charge	: 3% of minimum payment due or HK\$150 (whichever is higher) - Minimum payment is not paid on or before the payment due date
5. Overdue Fee	: HK\$100 per month - Minimum payment is not paid on or before the payment due date for two or more consecutive months
6. Annual Fee or Renewal Fee	: HK\$200 per annum (Annual fee will be perpetually waived if successfully applied in promotion period) Note: If the Bank's record of the Account shows that the Customer has failed to pay the minimum payment due on or before the payment due date on two or more occasions within a period of consecutive twelve (12) months immediately on the anniversary of the commencement day, the Customer will be charged the annual fee in the following calendar year.
7. Replacement Card Charge	: HK\$120 per card
8. Rejected Autopay Transaction Charge	: HK\$150 per rejected autopay transaction
9. Bounced Cheque Charge	: HK\$150 per bounced cheque
10. Copy Charge	: HK\$50 per copy - Copy of monthly account statement or otherwise requested by the customer
11. Credit Balance Refund Charge	: HK\$80 per order
12. Overlimit Handling Charge	: HK\$150 per month
13. Over-the-Counter Payment Fee at Branch	: HK\$20 per transaction

This list of service charges is for reference only. Fubon Bank (Hong Kong) Limited reserves the right at all times to amend or vary the above terms and conditions and service charges. Any such amendment or variation will become effective after notification has been given to the customer in the manner pursuant to the "Fubon Bank Revolving Loan Facility Terms and Conditions". Should you require any further information, please call our 24-hour Customer Service Hotline at 2566 8181 or visit our website at www.fubonbank.com.hk. Should there be any inconsistency between the English and Chinese versions of this list of service charges, the English version shall prevail.



富邦現金卡 / 循環稅務貸款服務收費表

項目	收費
1. 財務費用	: 請參閱列印於確認函中之財務費用 註：每月最低財務費用為 20 港元。若客戶於過去 12 個月(或如賬戶開設的首 12 個月內，較短期間)內出現 2 次或以上未能如期清還應付之最低金額(50 港元或總結欠之 3%，以較高者為準)之紀錄，財務費用將即時調整至年息 38%(實際年利率：46.52%)而同時應付之最低金額亦調整至月結單現存總結欠之 3.5%。財務費用按每年 365 日基準計算。
2. 現金貸款手續費	: 每項現金貸款金額之 2%或 55 港元(以較高者為準) 註：如於中國或澳門透過「銀通」櫃員機網絡提取現金，須每次額外收取手續費 25 港元
3. 每月應付之最低金額	: 月結單上列明之總結欠之 3%或 50 港元(以較高者為準)
4. 逾期費用	: 應付之最低金額的 3%或 150 港元(以較高者為準) - 適用於到期繳款日當日或之前未能支付應付之最低金額
5. 過期手續費	: 每月 100 港元 - 適用於連續 2 個月或以上未能支付應付之最低金額
6. 年費或續期費	: 每年 200 港元(優惠期內成功申請可獲永久豁免) 註：根據本銀行賬戶紀錄顯示，如在每年續期月月底前之 12 個月內賬戶有 2 次或以上未有於月結單到期繳款日或以前繳付應付之最低金額，客戶須於下一個賬戶生效週年日期繳付下一年度之年費
7. 補發新卡費用	: 每張 120 港元
8. 自動轉賬退回費用	: 每次退回自動轉賬授權指示時，將收取 150 港元
9. 退票費用	: 每張退票 150 港元
10. 索取副本費用	: 每份副本 50 港元 - 賬戶紀錄、月結單或其他文件副本
11. 退還戶口結餘費用	: 每次 80 港元
12. 超逾信貸限額手續費	: 每月 150 港元
13. 銀行櫃位繳付賬項手續費	: 每項交易 20 港元

此收費表所列之收費只供參考之用。富邦銀行(香港)有限公司保留隨時修訂上述條款及費用的權利。任何該等修訂將在本銀行根據《富邦銀行循環貸款條款及細則》向客戶發出通知後生效。如有查詢，請致電 24 小時客戶服務熱線 2566 8181 或瀏覽本銀行網頁 www.fubonbank.com.hk。如此收費表的中文版本與英文版本有任何衝突，將以英文版本為準。