

Fubon Credit Card List of Service Charges

(Effective date: 4 January 2016)

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 30% (33.22%) Please refer to the confirmation letter and/or the card mailer and/or the card statement for the Personalized Interest Rate 30% (36.08% -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. – Monthly Minimum Finance Charge
– Monthly Minimum Finance Charge	HK\$20
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) 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

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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	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 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 – Payment via automated telephone system by Fubon credit card account – 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.	HK\$20 per transaction 1% of transaction amount
12. Overlimit Handling Charge	HK\$180 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

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15. Foreign Exchange Conversion Surcharge	1.85% 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)
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

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 January 2016 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 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.
- 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.
- Should there be any inconsistency or conflict between the English and Chinese versions of this List of Service Charges, the English version shall prevail.