Bank of Communications Credit Card Fees Schedule[1]

Item	Charges(HKD)
Annual Fee	
Visa Classic Principal Card	$220 per card
Visa Gold Principal Card	$480 per card
Visa Platinum Principal Card	$1,000 per card
Visa Classic Supplementary Card	$110 per card
Visa Gold Supplementary Card	$240 per card
Visa Platinum Supplementary Card	$500 per card
Minimum Payment	5%* of the Statement Balance plus the overdue and overlimit amount (minimum $50)[2] * With effect from 10 June 2011, the minimum payment will be amended from 5% to 3% of the statement balance.
Finance Charge	
Cash Advance Handling Fee	3% of cash advance amount (minimum $50)
Interest on Unsettled Retail Purchase	24% per annum(APR26.82%)[3]
Interest on Cash Advance	30%^per annum(APR36.76%)[3] ^ With effect from 10 June 2011, APR will be amended to 35.87%.
Late Charge	$150 per statement cycle
Overlimit Handling Charge	$100 per time
Replacement Card Fee (Principal/Supplementary Card)	$100 per card
Rejected Direct Debit or Autopay Transaction/Bounce Cheque Charge	$100 per transaction/ per bounced cheque
Charge on Credit Balance Withdrawal by Cashier Order	$50 per cashier order
Statement Copy Charge	
Statement issued within the latest 2 months	Free
Statement issued beyond the latest 2 months	$50 per copy
Sales Slip Copy Charge	$30 per copy
Dispute Transaction Handling Charge	$30 per disputed transaction or finance charge (whichever is higher)
Overseas Transaction/ Foreign Exchange Conversion Charge	The prevailing exchange rate as determined by VISA International on the conversion date plus 1.75% handling charge (inclusive of a fee charged by VISA International to the Bank at the rate of 1%).
Foreign Cheque Clearing Fee	$100 per cheque
Credit Reference Letter	$150 per copy
Handling Fee for Cash Withdrawal through VISA PLUS Networks	$25 per transaction

Remarks: 1.This Fees Schedule is for reference only. Bank of Communications Co., Ltd. Hong Kong Branch (the "Bank") reserves the right to amend or vary all the above fees and charges (as the amount(s) and/or rate(s)) and/or to revise this Fees Schedule from time to time at its absolute discretion. Any such amendment, variations and changes shall become effective after notifying the same to the cardholders in accordance with the terms of Bank of Communications Pacific Credit Card Cardholder Agreement. 2.Minimum amount is severally calculated and charged to the 5% of the retail purchase and cash advance amount. 3.The Annualized Percentage Rates (APRS) of interest are calculated in accordance with the Net Present Value method and assumptions set by the Hong Kong Monetary Authority in the relevant guidelines as referred to in the Code of Banking Practice and is rounded up to the nearest 2 decimal places. 4.Cash withdrawal on credit balance or any part thereof from the Card account either over the counter or through ATM will be treated as Cash Advance. Handling charge and interest will be charged accordingly. 5.The exchange rate may differ from that on the transaction date due to market fluctuation. 6.For a copy of this Fees Schedule or any inquiries on charges, please call the Bank's Customer Services Hotline (852)2269 9699 or visit the Bank's website: www.bankcomm.com.hk. 7.The Chinese version of this Fees Schedule is for reference only and in the event of any conflicts or discrepancies between the Chinese and English versions, the English version shall prevail.