

Bank of Communications

CUP Dual Currency Credit Card Fees Schedule ¹

Item	Charges
Annual Fee	
Diamond Principal Card	HKD1,000 per card
Diamond Supplementary Card	HKD500 per card
Gold Principal Card	HKD480 per card
Gold Supplementary Card	HKD240 per card
Minimum Payment	
HKD Account	5%* of the Statement Balance plus the overdue and overlimit amount(minimum HKD50) ²
CNY Account	5%* of the Statement Balance plus the overdue and overlimit amount(minimum CNY50) ²
* With effect from 10 June 2011, the minimum payment will be amended from 5% to 3% of the statement balance.	
Finance Charge	
<u>Cash Advance Handling Fee</u>	
HKD Account	3% of cash advance amount (minimum HKD50)
CNY Account	3% of cash advance amount (minimum CNY50)
<u>Interest on Unsettled Retail Purchase</u>	
HKD Account	24% per annum(APR26.82%) ³
CNY Account	24% per annum(APR26.82%) ³
<u>Interest on Cash Advance</u>	
HKD Account	30% [^] per annum(APR36.76%) ³
CNY Account	30% [^] per annum(APR36.76%) ³
[^] With effect from 10 June 2011, APR will be amended to 35.87%.	
Late Charge	HKD150 per statement cycle
Overlimit Handling Charge	HKD100 per time
Replacement Card Fee (Principal/Supplementary Card)	HKD100 per card
Rejected Direct Debit or Autopay Transaction/ Bounce Cheque Charge	HKD100 per transaction/ per bounced cheque
Charge on Credit Balance Withdrawal by Cashier Order	HKD50 per cashier order
Statement Copy Charge	
Statement issued within the latest 2 months	Free
Statement issued beyond the latest 2 months	HKD50 per copy
Sales Slip Copy Charge	HKD30 per copy
Dispute Transaction Handling Charge	HKD30 per disputed transaction or finance charge (whichever is higher)
CUP Cross Border Autopay Service Fee	CNY8 per transaction
Foreign (Non HKD and CNY) Cheque Clearing Fee	HKD100 per cheque
Credit Reference Letter	HKD150 per copy

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 to the amount(s) and/or rate(s)) and/or to revise this Fees Schedule from time to time at its absolute discretion. Any such amendments, variations and changes shall become effective after notifying the same to the cardholders in accordance with the terms of Bank of Communications China UnionPay Dual Currency 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. All transactions effected by using Bank of Communications China UnionPay Dual Currency Credit Card ("the Card") in currencies other than HKD or CNY will be converted into HKD at the prevailing rate as determined by China UnionPay Co., Ltd. on the conversion date and posted to HKD Account. 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.