

安信EarnMORE信用卡服務收費



生效日期：2018年1月1日

利率 / 財務費	
零售購物實際年利率	請參閱列印於新卡附隨之郵柬
現金透支實際年利率	請參閱列印於新卡附隨之郵柬
免息還款期	長達 53 天
最低付款額	為 港幣50元 或以下所有項目之總額(以較高者為準)： (i) 已發單的全數財務費用以及其他利息與收費總額；(ii) 月結單總結欠的 1% (不包括全數財務費用以及其他利息與收費總額)；(iii) 逾期款項(如適用)；(iv) 超逾信用額之全數金額(如適用)
收費項目	
年費	Visa普通卡 港幣250元 Visa白金卡 港幣800元 銀聯鑽石卡 港幣800元
現金透支手續費	現金透支交易額之 1% 或 港幣60元 (以較高者為準)
外幣簽賬費用	<p>Visa卡： 就所有以外幣(即除港幣以外的任何貨幣)交易的賬項，將按Visa從國際市場兌換率中選擇的或有關政府強制適用的兌換率，於Visa處理有關簽賬之日期折算為相應數額的港幣，加1.95%(已包括安信收取的0.95%連同Visa就兌換該等賬項向安信收取之交易徵費的1%)，以計算客戶應付金額。</p> <p>銀聯卡： 就所有以外幣(即除港幣以外的任何貨幣)交易的賬項，將按銀聯從國際市場兌換率中選擇的或有關政府強制適用的兌換率，於銀聯處理有關簽賬之日期折算為相應數額的港幣，豁免手續費，以計算客戶應付金額。</p> <p>此外，由於市場匯率經常波動，實際採用的匯率可能與簽賬當日的匯率有所不同。</p>

逾期費用 • 未能在指定之繳款日期前繳付「最低付款額」	最低付款額或 港幣250元 (以較低者為準)
超逾信用額費 • 月結單週期內的任何時候之未清付結餘(不包括所有利息及收費)超逾信用卡賬戶的信貸額	每期 港幣180元
退回授權直接轉賬費	每項 港幣150元
補領信用卡費	每賬戶 港幣30元
申領信用卡購物單據費	每張副本 港幣40元
申領月結單副本費 • 最近兩個月所發出之月結單 • 最近兩個月之前所發出之月結單	每張 港幣30元 每張 港幣50元
賬戶結餘取款費 • 以銀行支票提取信用卡結餘款項	每張 港幣75元
現金透支限額	客戶之現金透支限額將不時被安信檢討。客戶可隨時透過安信信用卡客戶服務熱線查詢。

安信保留根據客戶之戶口紀錄並不時發出通知更改服務收費的權利。

如閣下有任何意見，請致函灣仔莊士敦道郵政局郵政信箱20262號
安信信貸有限公司。

客戶須接受上述之服務收費，方可讓安信為閣下繼續提供信用卡服務。

中英文版本如有歧異，概以英文版本為準。

24小時客戶服務熱線

銀聯鑽石卡.....**2269 8800**

Visa白金卡.....**2269 8888**

Visa普通卡.....**2269 8899**

Fees and Charges on
PrimeCredit EarnMORE Credit Card Service



Effective Date: 1 January 2018

Interest Rates / Finance Charges	
Annualized Percentage Rate (APR) for Retail Purchase	Please refer to the Card Mailer attached
APR for Cash Advance	Please refer to the Card Mailer attached
Interest Free Period	Up to 53 days
Minimum Payment Due	HK\$50 or the aggregate amount of all the following items (whichever is higher): (i) All finance charges and other fees & charges billed; (ii) 1% of statement balance (excluding all finance charges and other fees & charges); (iii) Outstanding Minimum Payment Due (when applicable); and (iv) Total over-the-limit amount (when applicable)
Fees	
Annual Fee	Visa Classic Card HK\$250 Visa Platinum Card HK\$800 UnionPay Diamond Card HK\$800
Cash Advance Fee	1% of transaction amount or HK\$60 (whichever is higher)
Foreign Currency Transaction Fee	<p>Visa Card: All transactions effected in a currency other than Hong Kong Dollars will be converted into Hong Kong Dollars at a wholesale market rate selected by Visa from within a range of wholesale market rates or the government-mandated rate in effect on the date when Visa processes the transactions plus 1.95% (including 0.95% imposed by PrimeCredit and 1% of reimbursement charge imposed by Visa on PrimeCredit).</p> <p>UnionPay Card: All transactions effected in a currency other than Hong Kong Dollars will be converted into Hong Kong Dollars at a wholesale market rate selected by UnionPay from within a range of wholesale market rates or the government-mandated rate in effect on the date when UnionPay processes the transactions without handling fee.</p> <p>Such exchange rate may differ from the rate on the transaction date due to market fluctuation.</p>

Late Fee • Fail to pay "Minimum Payment Due" by Payment Due Date	Minimum Payment Due or HK\$250 (whichever is lower)
Over-the-limit Fee • The outstanding debit balance (excluding all Fees & Charges) exceeds the credit limit assigned to it at any point of time during a statement cycle	HK\$180 per statement cycle
Direct Debit Authorization (DDA) Payment Return Fee	HK\$150 each item
Card Replacement Fee	HK\$30 per credit card account
Sale Draft Retrieval Fee	HK\$40 per photocopy
Statement Retrieval Fee • Statement issued within the latest 2 months • Statement issued beyond the latest 2 months	HK\$30 per copy HK\$50 per copy
Credit Balance Withdrawal Fee • By Cheque	HK\$75 per cheque
Cash Advance Limit	The Cash Advance Limit will be reviewed from time to time by PrimeCredit. Customer's latest Cash Advance Limit at any relevant time can be ascertained by calling Credit Card Customer Service Hotline.

PrimeCredit reserves the right to vary the fees and charges for customers based on their account record from time to time by notice.

In case you have any comment, please write to P.O. Box no.20262, Johnston Road Post Office, PrimeCredit Limited.

The provision of credit card services to you is subject to your acceptance of the above fees and charges.

Should there be any inconsistency between the English and the Chinese versions, the English version shall prevail.

24-hour Customer Service Hotline

UnionPay Diamond Card.....**2269 8800**

Visa Platinum Card.....**2269 8888**

Visa Classic Card.....**2269 8899**