



## ◆ Service Charges for Credit Card Account ◆

## Applicable to SCB RMB Credit Card

Types of Services		Charges per unit (RMB)	
Annual Fee			
-Gold Card:	Principal Card	¥	480
	Supplementary Card	¥	240
-Classic / Standard Card:	Principal Card	¥	220
	Supplementary Card	¥	110
Late Payment Charge			
		min. ¥	150
	(5% on minimum payment amount)	max. ¥	200
Cash Advance Handling Fee: 3% on the amount of each			
	cash advance	min. ¥	50
		plus ¥	20
Exceeded Credit Limit Handling Fee (per statement)			
		¥	150
Bounced Cheque / rejected Direct-Debit Payment			
		¥	150
Duplicate Copy of Statement			
		¥	50
Copy of Sales slip			
		¥	30
Replacement of Lost Card			
		¥	100
Addition of ATM Service / New PIN			
		¥	10
Issue Financial Reference Letter			
		¥	300
Finance Charge			
	(Chargeable on the daily unpaid balance, including transactions posted to account after the last statement date and calculated retrospectively from the date of transaction)	max. 1.5%p.m. (APR 19.56%)	min. ¥ 5
Special Finance Charge			
	(For cardholders who have failed to pay the 'Minimum Payment' amount for consecutive 2 statements, finance charge will be calculated at the Special Finance Charge rate until payment has resumed normal)	2.7%p.m. (APR 37.6%)	min. ¥ 5
Cash Advance Interest Rate			
	(chargeable on the daily unpaid cash advance balance from the date of cash advance)	max. 1.5%p.m. (APR 20.82%)	
Special Cash Advance Interest Rate			
	(For cardholders who have failed to pay the 'Minimum Payment' amount for consecutive 2 statements, cash advance interest will be calculated at the Special Cash Advance Interest Rate until payment has resumed normal)	2.7%p.m. (APR 39.11%)	
Issue Cashier's Order or Transfer of Credit Balance to SCB			
		¥	50
Deposit Account for Withdrawal of Credit Balance			
		¥	300
Foreign Currency Transactions			
To be converted into RMB at the rate adopted by the relevant card associations			

The finance charge and cash advance interest listed above are calculated on the basis of 365 days per year. (The Annualized Percentage Rate (APR) is calculated based on the requirement of the Code of Banking Practices)