

Fee Schedule of Credit Card Services

Type of Services	Charges (HK\$/RMB¥)	
	Principal Card	Supplementary Card
Annual Fee		
World MasterCard	HK\$3,000	HK\$1,500
Platinum Card / Dual Currency Credit Card	HK\$1,200	HK\$600
Gold / Titanium Card	HK\$480	HK\$240
Classic Card	HK\$220	HK\$110
Business / Corporate Card	N/A	HK\$500
Minimum Payment Amount	Total sum of item (i) to (iii) : (i) all interest, fees and charges including annual fees; (ii) over credit limit amount; (iii) 1% of outstanding balance excluding item (i) and (ii); or minimum HK\$50/RMB¥50 (whichever is higher)	
Purchase Finance Charge	Chargeable on (i) the unpaid balance billed in the previous statement from the date of the previous statement on a daily basis until payment in full and (ii) the amount of each new transaction (entered into since the previous statement date) from the date of that new transaction on a daily basis until payment in full. APR 34.49% (0.0822% per day) or Minimum HK\$5/RMB¥5 (whichever is higher)	
Cash Advance Interest Rate	Chargeable interest on the daily unpaid cash advance balance from the date of cash advance APR 36.11% (0.0822% per day)	
Special Purchase Finance Charge*	APR 37.67% (0.0888% per day)	
Special Cash Advance Interest Rate*	APR 39.42% (0.0888% per day)	
* Chargeable on the delinquent account who have failed to pay the Minimum Payment Amount for consecutive two statements until payment has resumed normal		
Cash Advance Handling Fee	3% on the amount of each cash advance or Minimum HK\$100 / RMB¥100 (whichever is higher)	
Late Payment Charge	5% of Minimum Payment Amount or Minimum HK\$180 / RMB¥180 Maximum HK\$250 / RMB¥250 (whichever is higher)	
Bill Payment Service Handling Fee	1% on the transaction amount for payment made to merchants under the categories of "Banking & Credit Card Services", "Credit Services" and "Securities Broker" The transaction amount will be subjected to cash advance interest at prevailing rate chargeable from the date of transaction. Bill Payment Service is not applicable to RMB Credit Card Account.	

Foreign Currency Transactions	VISA / MasterCard Credit Card: To be converted into HKD at the rate adopted by VISA / MasterCard on the date of conversion plus 1.95% (including the mandatory charges imposed by VISA/MasterCard on the Bank, if applicable) and debited to the credit card account. UnionPay Credit Card: Currencies other than RMB and HKD will be converted into HKD and debited to the credit card account at the exchange rate adopted by UnionPay on the date of conversion without charges.
Over Credit Limit Handling Fee (per statement cycle)	HK\$180/RMB¥180
Bounced Cheque / Rejected Direct-Debit Payment Handling Fee	HK\$150/RMB¥150
Copy of Sales Slip	HK\$50/RMB¥50
Issuance of Cashier's Order or Transfer of Credit Balance to SCB Deposit Account for Withdrawal of Credit Balance	HK\$60/RMB¥60
Replacement of Lost Card	HK\$100
Duplicate Copy of Statement	HK\$50
Issue Financial Reference Letter	HK\$300
Cash Withdrawal from Bank Account at any Non-Local 'JETCO' ATM	HK\$25
Payment Made by Cash at Branches (Not applicable to UnionPay Dual Currency Credit Card or payment made at our TVB office)	HK\$20
Priority of Payment Priority of Payment shall be used to settle the statement balance in the following sequence (if applicable): 1. Cash advances billed in the previous statement; 2. Interest, fees and charges, purchases and instalment payments billed in the previous statement; 3. Cash advances billed in the current statement; 4. Purchases and instalment payments billed in the current statement; 5. Interest and fees and charges billed in the current statement; 6. Other outstanding amount.	

Remarks:

The above-mentioned interest rates, fees and charges and other charges to be imposed in the future (if any) are subject to variations or amendments at the discretion of Shanghai Commercial Bank Limited ("the Bank") from time to time. Such variations or amendments will be notified by the Bank to the Cardholder in any manner the Bank deems fit and will become effective pursuant to the relevant terms and conditions of the relevant Credit Card Cardholder Agreements. The above interest rates are calculated on the basis of 365 days per year and the APR is calculated based on the Net Present Value (NPV) method in accordance with the guideline of the Code of Banking Practice. In the event of any discrepancy between the English and Chinese versions of this Fee Schedule, the English version shall prevail.

Issued by Shanghai Commercial Bank Limited (Effective Date: 1/5/2017)