

建行(亞洲)商務卡服務收費一覽表

(生效日期：2025年2月4日)

財務費用	
購物簽賬實際年利率	當您開立賬戶時，購物簽賬實際年利率為 19.56%* (月息1.5%)，但會不時作出檢討。如果您在每月的到期還款日或之前支付全數欠款，我們不會向您收取利息。否則，利息將按(i)所有未清付的結欠(顯示於上一期月結單內)須從到期還款日前一個月結單截數日起按日計息直至所有款項清繳為止，以及(ii)所有在到期還款日前一個月結單截數日後記誌的新交易款項須根據交易日期起按日計息，直至全數清還為止。
現金透支實際年利率	當您開立賬戶時，現金透支實際年利率為 20.78%* (月息1.5%)，但會不時作出檢討。利息會由透支日期起按日計息 [△] ，直至全數清還為止。
免息還款期	長達 55 天
最低付款額	利息及費用(包括可能收取的會員年費)及所欠本金總額的 1% 及(如有的話)超逾信用額之全數金額及逾期之全數金額(最低付款額的最低金額為 HKD220/RMB220[#]) 如總結欠少於 HKD220/RMB220[#] ，最低付款額為總結欠。
收費項目	
會員年費 (以每張卡計)	HKD800 信用卡會員所享之會員年費豁免優惠及有關之條款及細則(如適用)仍然有效。
現金透支費用	現金貸款額 3.5% (每筆貸款) (最低 HKD100/RMB100[#])
以港幣支付外幣簽賬的有關費用	客戶在外地消費時，有時候可選擇以港幣支付外幣簽賬。此選項屬海外商戶的直接安排，而非由信用卡發卡機構提供。客戶應於簽賬前向該商戶查詢有關匯率及手續費的詳情，因為以港幣支付外幣簽賬，所涉及的費用可能會較以外幣簽賬的手續費為高。

收費項目	
逾期費用	最低付款額的 5% ，最低及最高收費如下： 最低收費 HKD220/RMB220 [#] 或相等於最低付款額金額(以較低者為準) 最高收費 HKD350/RMB350 [#]
過額費用	HKD180 (每個月結單)
補發新卡費用	HKD100 (每張補發新卡)
處理爭議事項手續費	HKD150 (如證實為無根據之爭議交易)
月結單檢索費	最近一個月的月結單免費寄發，其他則 HKD40 (每份副本)
兌現外幣支票手續費	HKD100 (每張)
退回賬戶結餘手續費	HKD100 (每次退回賬戶結餘)
信用卡指定地點繳款手續費	HKD20 (以每單繳款交易計算，包括現金及支票繳款，指定地點包括中國建設銀行(亞洲)分行櫃位)
其他收費及費用	中國建設銀行(亞洲)股份有限公司不時所指明的費用及收費(包括但不限於(1)有關在處理現金付款時所收取之其他收費及費用，包括中國建設銀行(亞洲)股份有限公司及/或其他銀行收費；(2)中國建設銀行(亞洲)股份有限公司不時於任何有關信用卡的申請表格、產品單張或其他宣傳及推廣資料內所列明的收費及費用；及(3)有關信用卡機構及/或商戶特定之手續/服務費)
發出信用狀況信件手續費	HKD200 (每份信件)

* 上述之實際年利率以香港銀行公會所提供之計算方法作依據，並已約至小數後兩個位。至於現金透支之實際年利率是以現金透支總額及有關之現金透支費用計算。實際年利率是一種參考利率，當中包括基本利率及其他產品的收費及費用項目。

△ 現金透支利息會由透支日起按日計算。如您沒有繳付全數利息，利息在結單截數日後仍會累積，截數日後的應計利息將會在下一張結單中顯示。如您需要查詢如何在下一個結單日前繳付全數利息，請致電客戶服務熱線317 95533。

以人民幣為收費單位只適用於建行(亞洲)商務卡人民幣卡賬戶。

中國建設銀行(亞洲)股份有限公司(「建行(亞洲)」)保留隨時修訂上述收費及費用之權利。會員將會收到有關之修訂通知，而此等修訂將成為有效之建行(亞洲)商務卡合約的條款及細則。

英文本與中文譯本之義如有歧異，概以英文本為準。

CCB (ASIA) BUSINESS CARD FEE SCHEDULE

(Effective Date: February 4, 2025)

FINANCE CHARGES	
Annualized Percentage Rate (APR) for Retail Purchase	19.56%* (monthly rate at 1.5%) when you open your account and it will be reviewed from time to time. We will not charge you interest if you pay your balance in full by the due date each month. Otherwise, interest will be charged on (i) the unpaid balance (shown in the previous statement of account) 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 for Cash Advance	20.78%* (monthly rate at 1.5%) when you open your account and it will be reviewed from time to time. Interest will be charged on the amount of cash advance from the date of the transaction on a daily basis* until payment in full.
Interest Free Period	Up to 55 days
Minimum Payment	All interest and fees and charges including Annual Membership Fee(s) that may be charged, plus 1% of outstanding principal, plus (if any) any overlimit amount and past due amount. (the minimum amount of Minimum Payment is HKD220/RMB220[†]) If the total outstanding balance is less than HKD220/RMB220[†] , the minimum payment will be the total outstanding balance.
FEES	
Annual Membership Fee (per card)	HKD800 The Annual Membership Fee waiver to cardmembers and the relevant terms and conditions (if any) continues to apply.
Cash Advance Fee	3.5% of the cash advance amount per transaction (minimum HKD100/RMB100 [†])
Fee relating to Settling Foreign Currency Transaction in Hong Kong Dollars	Customers may sometimes be offered the option to settle foreign currency transactions in Hong Kong dollars at the point of sale overseas. Such option is a direct arrangement offered by the overseas merchants and not the card issuer. In such cases, customers are reminded to ask the merchants for the foreign currency exchange rates and the percentage of handling fees to be applied before the transactions are entered into since settling foreign currency transactions in Hong Kong dollars may involve a cost higher than the foreign currency transaction handling fee.
Late Payment Fee	5% of Minimum Payment due, subject to the minimum charge and the maximum charge listed below: <u>Minimum Charge</u> HKD220/RMB220 [†] or equivalent to the Minimum Payment amount (whichever is lower) <u>Maximum Charge</u> HKD350/RMB350 [‡]

FEES	
Overlimit Fee	HKD180 per statement of account
Card Replacement Fee	HKD100 per replacement card
Dispute Handling Fee	HKD150 per unfounded dispute transaction
Statement Retrieval Fee	A copy of the most recent statement of account is free of charge, otherwise, HKD40 per copy
Foreign Currency Check Processing Fee	HKD100 per check
Credit Balance Refund Handling Fee	HKD100 per withdrawal
Credit Card Repayment Service Fee at Designated Payment Affiliates	HKD20 per payment transaction including cash payment and check payment, the Designated Payment Affiliates include counter services of China Construction Bank (Asia).
Other Fees and Charges	Fees and charges as specified by China Construction Bank (Asia) Corporation Limited from time to time (including, without limitation, (1) fees and charges relating to the processing of cash payments that may be imposed by China Construction Bank (Asia) Corporation Limited at its option and/or imposed by other banks as the case may be; (2) fees and charges specified by China Construction Bank (Asia) Corporation Limited in any application forms, product feature leaflet or relevant marketing or promotional materials in relation to the Card; and (3) any handling/service fee as specified by relevant credit card associations and/or merchants)
Credit Reference Letter Handling Fee	HKD200 per letter

* The above annualized percentage rates are calculated according to the standard of Hong Kong Association of Banks and are rounded up/down to the nearest two decimal places. With respect to cash advances, the annualized percentage rate is arrived at by reference to the amount of the cash advance as well as to any related cash advance fees. An APR is a reference rate which includes the basic interest rate and other fees and charges of a product expressed as an annualized rate.

† Cash Advance Interest will be charged on the amount of cash advance from the data of the transaction on a daily basis. If you have not fully settled the interest, the interest may be accrued after the statement cut-off date and the accrued interest will be charged and shown in the next statement. Please contact our Customer Service Hotline at 317 95533 for enquiry on how to fully settle the cash advance interest before the next statement date if it is applicable to you.

‡ Billing amount in RMB is applicable to CCB (Asia) Business Card RMB account only.

China Construction Bank (Asia) Corporation Limited ("CCB (Asia)") reserves the right at its sole discretion and from time to time to amend the above fees and charges. Any such amendment will be notified Cardmembers and will be effective in accordance with terms and conditions of the CCB (Asia) Business Card Agreement.

In case of discrepancies between the English and Chinese versions of this notice, the English version shall apply and prevail.