

# 建行(亞洲)信用卡服務收費一覽表

(生效日期：2024年1月1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**35.60%**\* (月息2.57%)，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。建造業銀聯雙幣信用卡除外。
- (建造業銀聯雙幣信用卡購物簽賬實際年利率為19.56%\*(月息1.5%))

### 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**35.84%**\* (月息2.47%)，但會不時作出檢討。利息會由透支日期起按日計息<sup>Δ</sup>，直至全數清還為止。建造業銀聯雙幣信用卡除外。
- (建造業銀聯雙幣信用卡現金透支實際年利率為19.56%\*(月息1.5%))

### 未按时還款的實際年利率

- 不適用

### 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HKD200/RMB200\*)

## 收費及費用項目

### 會員年費

(以每張卡計)

- 基本卡/普通卡
- 金卡/白金卡
- World/鑽石卡
- Infinite卡/鑽石Prestige卡

### 主卡

- 豁免
- 豁免
- HKD1,800
- HKD3,800

### 附屬卡

- 豁免
- 豁免
- HKD900
- HKD1,900

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\*) 建造業銀聯雙幣信用卡除外。
- (建造業銀聯雙幣信用卡豁免現金透支費用。)

### 外幣交易收費

- (只適用於VISA或Mastercard信用卡，不包括建行(亞洲)虛擬信用卡。)
- 每項以非港幣所進行之交易款額之**1.95%**。當中包括：(i)海外交易手續費-所有以非港幣所進行之交易款額之0.95%；及(ii)外幣折算費-VISA或Mastercard向卡之簽發人收取百分率為1%的外幣折算費。

### 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。

## 收費及費用項目

### 以港幣支付外幣簽賬的有關費用

- 只適用於VISA或Mastercard信用卡；
- 跨境港幣交易手續費-所有(i)於海外或非香港登記之商戶進行之交易；而(ii)有關交易金額被商戶即時折算為港幣進行，手續費將為該交易款額之**1%**，此手續費為VISA或Mastercard向卡之簽發人收取之手續費。

### 逾期收費

- 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\*

### 郵寄紙張信用卡月結單費用

- HKD15 (每位客戶每一季度)

### 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)

### 退回付款費用

- 不適用

### 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)
- (電子月結單客戶豁免此費用)

### 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(以每次繳款計算，包括每次現金及每次支票繳款，指定地點包括中國建設銀行(亞洲)分行)

### 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。

# 以人民幣為收費單位只適用於建行(亞洲)銀聯雙幣信用卡人民幣卡賬戶。

Δ 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。

中國建設銀行(亞洲)股份有限公司不時所指定的費用及收費(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)

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)信用卡會員合約的條款及細則。其他產品的收費及費用項目可能會分開公佈。

英文本與中文譯本之義如有歧異，概以英文本為準。



中国建设银行(亞洲)  
China Construction Bank (Asia)

# CCB (ASIA) CREDIT CARD FEE SCHEDULE

(Effective Date: January 1,2024)

## FINANCE CHARGES

### Annualized Percentage Rate (APR) for Retail Purchase

- **35.60%\*** (monthly rate at 2.57%) 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. Except Construction Industry UnionPay Dual Currency Credit Card. (The APR for Retail Purchase for Construction Industry UnionPay Dual Currency Credit Card is 19.56%\* (monthly rate at 1.5%))

### APR for Cash Advance

- **35.84%\*** (monthly rate at 2.47%) when you open your account and it will be reviewed from time to time. Interest will be charged on the amount of cash advance<sup>a</sup> from the date of the transaction on a daily basis until payment in full. Except Construction Industry UnionPay Dual Currency Credit Card. (The APR for Cash Advance for Construction Industry UnionPay Dual Currency Credit Card is 19.56%\* (monthly rate at 1.5%))

### Delinquent APR

- Not Applicable

### 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 HKD200/RMB200<sup>†</sup>)

## FEES & CHARGES

### Annual Membership Fee (per card)

- Classic/Standard
- Gold/Platinum
- World/Diamond
- Infinite/Diamond Prestige

### Principal

Waived  
Waived  
HKD1,800  
HKD3,800

### Supplementary

Waived  
Waived  
HKD900  
HKD1,900

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<sup>†</sup>) Except Construction Industry UnionPay Dual Currency Credit Card. (The Cash Advance Fee is waived for Construction Industry UnionPay Dual Currency Credit Card.)

### Fees Relating to Foreign Currency Transactions (Only applicable to VISA or Mastercard Credit Card, exclude CCB (Asia) Virtual Credit Card)

- **1.95%** of every transaction effected in a currency other than Hong Kong dollar. Including the following: (i) Overseas Transactions Fee – 0.95% of every transaction effected in a currency other than Hong Kong Dollars; And (ii) Foreign Currency Conversion Fee – 1% reimbursement charge imposed by VISA and Mastercard on the issuer of the Card.

### 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.

## FEES & CHARGES

### Fee relating to Settling Foreign Currency Transaction in Hong Kong Dollars

- Only applicable to VISA or Mastercard credit Card: Cross-border Transactions in Hong Kong Currency Handling Fee - **1%** of every transaction (reimbursement charge imposed by VISA and Mastercard on Issuer of the Card), if (i) such transaction is made outside Hong Kong or with any merchant not registered in Hong Kong; and (ii) the transaction amount of which has been simultaneously converted into Hong Kong currency by the merchant.

### Late Charge

- **5%** of Minimum Payment due, subject to the minimum charge and the maximum charge listed below:
  - **Minimum Charge** HKD220/RMB220<sup>†</sup> or equivalent to the Minimum Payment amount (whichever is lower)
  - **Maximum Charge** HKD350/RMB350<sup>†</sup>

### Credit Card Paper Statement Fee

- **HKD15** per customer per quarter

### Overlimit Fee

- **HKD180** per statement of account

### Card Replacement Fee

- **HKD100** per replacement card

### Dispute Handling Fee

- **HKD150** per unfounded dispute transaction

### Returned Payment Fee

- Not Applicable

### Statement Retrieval Fee

- A copy of the most recent statement of account is free of charge, otherwise, **HKD40** per copy (Customers enrolled for e-statement will enjoy fee waiver)

### 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 each cash payment and each check payment, the Designated Payment Affiliates include branches of China Construction Bank (Asia))

### 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.

<sup>†</sup> Billing amount in RMB is applicable to CCB (Asia) UnionPay Dual Currency Credit Card RMB account only.

<sup>Δ</sup> 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.

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)

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) Credit Card Cardmember Agreement. The fees and charges for other card products and/or services may be separately published. In case of discrepancies between the English and Chinese versions of this notice, the English version shall apply and prevail.



**中国建设银行(亞洲)**  
China Construction Bank (Asia)