

中國建設銀行(亞洲)「本行」 信用卡服務產品資料概要

信用卡

2023年10月27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，本行不會向您收取利息。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，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)	主卡	附屬卡
- 基本卡/普通卡	豁免	豁免
- 金卡/白金卡	豁免	豁免
- Visa Signature 卡	豁免	豁免
- World/鑽石卡	HKD1,800	HKD900
- Infinite卡/ 鑽石Prestige卡	HKD3,800	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。
-----------------------------------------------------------	--------------------------------------------------------------------------------------------------------------------

收費及費用項目	
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#
過額費用	HKD180 (每月月結單)
退回付款費用	不適用

* 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。

還款例子		
假設：		
<ul style="list-style-type: none"> 結欠金額HKD20,000 月息 = 2.57% (即年息30.84% / 購物簽賬實際年利率35.60%) 沒有新交易 沒有年費和其他費用 到期繳款日為月結單截數日後25天 		
假設閣下於此卡沒有額外費用及每月還款...	閣下還清此HKD20,000結欠年期約為...	而閣下最終將支付總額約為...
最低付款額	15年	HKD61,430
HKD 858	3年	HKD30,897 (節省 = HKD30,533)

以上例子只供參考，但必須符合上述的假設。如要計算適用於閣下特定情況的上述資料，您可透過本行網站上的信用卡還款計算機(https://www.asia.ccb.com/hongkong_tc/personal/credit_cards/credit_card_repayment_calculator.html)以取得較準確的資料。

註：
中國建設銀行(亞洲)股份有限公司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/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，而此等修改將成為有效之建行(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。

英文版本與中文譯本之義如有歧異，概以英文版本為準。

China Construction Bank (Asia) (“we” or “our”)

KEY FACTS STATEMENT FOR CREDIT CARD

Credit Card
October 27, 2023

Interest Rates and Interest 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 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*)

FEES																	
Annual Membership Fee (per card)	<table border="0"> <tr> <td>Principal</td> <td>Supplementary</td> </tr> <tr> <td>- Classic/Standard</td> <td>Waived</td> </tr> <tr> <td>- Gold/Platinum</td> <td>Waived</td> </tr> <tr> <td>- Visa Signature</td> <td>Waived</td> </tr> <tr> <td>- World/Diamond</td> <td>HKD1,800</td> </tr> <tr> <td>- Infinite/Diamond Prestige</td> <td>HKD3,800</td> </tr> <tr> <td></td> <td>HKD900</td> </tr> <tr> <td></td> <td>HKD1,900</td> </tr> </table> <p>The Annual Membership Fee waiver to cardmembers and the relevant terms and conditions (if any) continues to apply.</p>	Principal	Supplementary	- Classic/Standard	Waived	- Gold/Platinum	Waived	- Visa Signature	Waived	- World/Diamond	HKD1,800	- Infinite/Diamond Prestige	HKD3,800		HKD900		HKD1,900
Principal	Supplementary																
- Classic/Standard	Waived																
- Gold/Platinum	Waived																
- Visa Signature	Waived																
- World/Diamond	HKD1,800																
- Infinite/Diamond Prestige	HKD3,800																
	HKD900																
	HKD1,900																
Cash Advance Fee	3.5% of the cash advance amount per transaction (minimum HKD100/RMB100*) 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.																

FEES	
Late Payment Fee	5% of Minimum Payment due, subject to the minimum charge and the maximum charge listed below: Minimum Charge HKD220/RMB220* or equivalent to the Minimum Payment amount (whichever is lower) Maximum Charge HKD350/RMB350*
Over-the-limit Fee	HKD180 per statement of account
Returned Payment Fee	Not Applicable

* 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.

Billing amount in RMB is applicable to CCB (Asia) UnionPay Dual Currency Credit Card RMB account only.

Repayment Example		
Assumptions:		
<ul style="list-style-type: none"> Outstanding balance = HKD20,000 Monthly rate = 2.57% (equivalent to 30.84% p.a. / 35.60% APR on purchase) No new transaction No annual fee and other fees Repayment are due on the 25th day after the statement date 		
If you make no additional charges using this card and each month you pay...	You will pay off the outstanding balance of HKD20,000 in about...	and you will end up paying an estimated total of...
Only the minimum payment	15 years	HKD61,430
HKD858	3 years	HKD30,897 (Savings = HKD30,533)

To calculate the above information applicable to your specific case, please use our online calculator accessible from our website (https://www.asia.ccb.com/hongkong/personal/credit_cards/credit_card_repayment_calculator.html) which provide credit card services

Remarks:

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.