

**Standard Chartered Bank (Hong Kong) Limited Credit Card\* Key Facts Statement**  
**For Standard Chartered and MANHATTAN Cardholders**  
**Effective Date: 10 November 2017**

**Interest and Charges**

Item	Type of Charges	Card Type	Description
1	<b>Annualised Percentage Rate (APR) for Retail Purchase / Finance charge for purchase<sup>8</sup></b>	Corporate Credit Card	<b>25.53%</b> <sup>1</sup> ( <b>0.067%</b> per day) 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 <sup>3</sup> on (i) the unpaid balance 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.
		MANHATTAN Credit Card	<b>34.04%</b> <sup>1</sup> ( <b>2.625%</b> per month) 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 <sup>3</sup> on (i) the unpaid balance 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.
		Preferred Banking Credit Card / Priority Banking Credit Card / Visa Infinite Card	<b>31.73%</b> <sup>1</sup> ( <b>0.082%</b> per day) 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 <sup>3</sup> on (i) the unpaid balance 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.
		Other Credit Cards	<b>33.41%</b> <sup>1</sup> ( <b>0.086%</b> per day) 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 <sup>3</sup> on (i) the unpaid balance 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.
2	<b>APR for Cash Advance / Finance charge for Cash Advance<sup>2,8</sup></b>	Corporate Credit Card	<b>34.41%</b> <sup>1</sup> ( <b>0.082%</b> per day) when you open your account and it will be reviewed from time to time. Interest will be charged <sup>3</sup> on the amount of cash advance from the date of the transaction on a daily basis until payment in full.
		MANHATTAN Credit Card	<b>37.24%</b> <sup>1</sup> ( <b>2.625%</b> per month) when you open your account and it will be reviewed from time to time. Interest will be charged <sup>3</sup> on the amount of cash advance from the date of the transaction on a daily basis until payment in full.

		Preferred Banking Credit Card / Priority Banking Credit Card / Visa Infinite Card	<b>34.67%</b> <sup>1</sup> ( <b>0.082%</b> per day) when you open your account and it will be reviewed from time to time. Interest will be charged <sup>3</sup> on the amount of cash advance from the date of the transaction on a daily basis until payment in full.
		Other Credit Cards	<b>36.54%</b> <sup>1</sup> ( <b>0.086%</b> per day) when you open your account and it will be reviewed from time to time. Interest will be charged <sup>3</sup> on the amount of cash advance from the date of the transaction on a daily basis until payment in full.
3	<b>Delinquent APR / Default rate<sup>8</sup></b>	Corporate Credit Card	<p><b>0.014%</b><sup>3</sup> per day in addition to the prevailing or applicable finance charge for purchase and cash advance may be applied to your account if you fail to pay Minimum Payment by Payment Due Date in the past 1 month.</p> <p><b>0.022%</b><sup>3</sup> per day in addition to the prevailing or applicable finance charge for purchase may be applied to your account if you fail to pay Minimum Payment by Payment Due Date for 2 times or more in the past 12 months.</p> <p><b>0.014%</b><sup>3</sup> per day in addition to the prevailing or applicable finance charge for cash advance may be applied to your account if you fail to pay Minimum Payment by Payment Due Date for 2 times or more in the past 12 months.</p>
		MANHATTAN Credit Card	<p><b>0.42%</b><sup>3</sup> per month in addition to the prevailing or applicable finance charge for purchase and cash advance may be applied to your account if you fail to pay Minimum Payment by Payment Due Date in the past 1 month.</p> <p><b>0.5%</b><sup>3</sup> per month in addition to the prevailing or applicable finance charge for purchase and cash advance may be applied to your account if you fail to pay Minimum Payment by Payment Due Date for 2 times or more in the past 12 months.</p>
		Other Credit Cards	<p><b>0.014%</b><sup>3</sup> per day in addition to the prevailing or applicable finance charge for purchase and cash advance may be applied to your account if you fail to pay Minimum Payment by Payment Due Date in the past 1 month.</p> <p><b>0.0165%</b><sup>3</sup> per day in addition to the prevailing or applicable finance charge for purchase and cash advance may be applied to your account if you fail to pay Minimum Payment by Payment Due Date for 2 times or more in the past 12 months.</p>
4	<b>Interest Free Period</b>	Standard Chartered Credit Card	Up to <b>56</b> days
		MANHATTAN Credit Card	Up to <b>59</b> days
5	<b>Minimum Payment / Minimum Payment Due<sup>8</sup></b> (if applicable)	All Credit Cards	All interest, fees, charges (including Annual Fee(s)), the total of the over-limit amount and/or the overdue amount (where applicable) that may be charged, plus <b>1%</b> of outstanding principal or <b>HK\$/CNY220</b> , <u>whichever is higher</u> .

**Fees**

Item	Type of Fees	Card Type	Description	
			Principal Card	Supplementary Card <sup>4</sup>
6	<b>Annual Membership Fee / Annual Fee / Annual Fee Anniversary</b> (charge per card on annual basis)	Classic Credit Card / executive Credit Card / Shop'n Gain Credit Card	<b>HK\$250</b>	<b>HK\$125</b>
		Gold Credit Card	<b>HK\$550</b>	<b>HK\$275</b>
		Titanium Credit Card	<b>HK\$600</b>	<b>HK\$300</b>
		Platinum Credit Card / executive platinum Credit Card / Preferred Banking Credit Card / UnionPay Dual Currency Platinum Credit Card / Shop'n Gain Platinum Credit Card	<b>HK\$1,800</b>	Waived <sup>5</sup>
		Corporate Credit Card / Visa Signature Business Card	<b>HK\$1,800</b>	N/A
		Priority Banking Credit Card	<b>HK\$2,400</b>	Waived <sup>6</sup>
		Visa Infinite Card	<b>HK\$6,000</b>	Waived
		Asia Miles Mastercard	<b>HK\$1,800</b>	Waived
		Simply Cash Visa Card	<b>HK\$1,800</b>	Waived
		The Standard Chartered WorldMiles Card (formerly known as Standard Chartered American Express® Card)	<b>HK\$1,800</b>	Waived
		Click-a-Count Titanium Credit Card	Waived	N/A
		MANHATTAN Platinum Credit Card	<b>HK\$1,800</b>	<b>HK\$900</b>
		MANHATTAN Titanium / Gold Credit Card	<b>HK\$600</b>	<b>HK\$300</b>
		MANHATTAN 21 / Infinity Credit Card	<b>HK\$330</b>	<b>HK\$160</b>
MANHATTAN Visa / Mastercard	<b>HK\$216</b>	<b>HK\$108</b>		
7	<b>Reduced Annual Fee on any subsequent Standard Chartered Credit Card sharing a combined credit limit</b> (Principal Card only)	Classic Credit Card	<b>HK\$125</b>	N/A
		Gold Credit Card (not applicable to Platinum / Co-branded)	<b>HK\$275</b>	N/A

8	<b>Cash Advance / Cash Advance Fee</b> <sup>2,8</sup>	Corporate Credit Card	<b>3%</b> of the cash advance amount per transaction (minimum <b>HK\$55</b> ), over the counter or via Jetco ATM, Visa ATM Network.
		UnionPay Dual Currency Platinum Credit Card	<b>3.5%</b> of the cash advance amount per transaction (minimum <b>HK\$100</b> ), over the counter <sup>7</sup> or via Jetco ATM, UnionPay International ATM Network.
		Other Credit Cards	<b>3.5%</b> of the cash advance amount per transaction (minimum <b>HK\$100</b> ), over the counter or via Jetco ATM, Visa / Mastercard International ATM Network. (as available to the relevant Credit Card type(s)).
9	<b>Fees relating to Foreign Currency Transactions / Foreign Currency (Currencies other than Hong Kong Dollars) Transactions incurred in or outside of Hong Kong</b>	UnionPay Dual Currency Platinum Credit Card	The foreign exchange rate mark up fee will be waived.
		The Standard Chartered WorldMiles Card (formerly known as Standard Chartered American Express® Card)	All settlements will be made in Hong Kong Dollars. A transaction that is made in a foreign currency other than US Dollars, when the conversion is done by American Express®, will be converted into US Dollars before being converted into Hong Kong Dollars. All transactions effected in foreign currency will be converted by American Express® at a range of rates selected by American Express® in effect on the date when American Express® process the transactions and are subject to a conversion fee of <b>1.25%</b> applied by American Express® plus <b>0.75%</b> imposed by the Bank ( <b>2%</b> in total). Such exchange rate may differ from the rate on the transaction date due to market fluctuation.
		Visa / Mastercard	All settlements will be made in Hong Kong Dollars. All transactions effected in foreign currency will be converted from the transaction currency into Hong Kong Dollars at a wholesale market rate selected by Visa/Mastercard International from within a range of wholesale market rates or the government-mandated rate in effect on the date when Visa/Mastercard International process the transaction, and a <b>1%</b> reimbursement charge <sup>+</sup> will be imposed by Visa/Mastercard International plus <b>0.95%</b> imposed by the Bank ( <b>1.95%</b> in total). Such exchange rate may differ from the rate on the transaction date due to market fluctuation.  <sup>+</sup> Except for transactions in Foreign Currency (Currencies other than Hong Kong Dollars) incurred in Hong Kong.
10	<b>Fees relating to Settling Foreign Currency (Currencies other than Hong Kong Dollars) Transaction in Hong Kong Dollars / Transactions in Hong Kong Dollars Incurred Outside of Hong Kong</b>	UnionPay Dual Currency Platinum Credit Card / The Standard Chartered WorldMiles Card (formerly known as Standard Chartered American Express® Card)	Not Applicable
		Mastercard	Mastercard International will impose a reimbursement charge of <b>1%</b> on the Bank for transactions in Hong Kong Dollars incurred outside of Hong Kong, the same will be charged by the Bank on such transactions on behalf of Mastercard International.
		Visa / Mastercard	You 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, you 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.  If you choose to settle foreign currency transactions incurred in or outside of Hong Kong, please refer to item 9 for the charges.

11	<b>Transactions in CNY Currency</b>	UnionPay Dual Currency Platinum Credit Card	All transactions in CNY currency incurred outside of Hong Kong will not be converted into Hong Kong Dollars. China transactions will be directly posted in terms of CNY currency on CNY credit card account.
12	<b>Late Payment Fee / Late Charge<sup>8</sup></b> (Fail to pay Minimum Payment Due by Payment Due date)	Corporate Credit Card	<u>EITHER 5%</u> of the Minimum Payment Due (subject to a minimum cap of <b>HK\$220</b> and a maximum cap of <b>HK\$350</b> ) <u>OR</u> the Minimum Payment Due, <u>whichever is lower.</u>
		Other Credit Cards	<u>EITHER 5%</u> of the Outstanding Balance (subject to a minimum cap of <b>HK\$/CNY220</b> and a maximum cap of <b>HK\$/CNY350</b> ) <u>OR</u> the Minimum Payment Due, <u>whichever is lower.</u>
13	<b>Late Fee<sup>8</sup></b> (Fail to pay Minimum Payment Due for 3 Consecutive months or more)	All Credit Cards	Waived
14	<b>Over-the-limit Fee / Overlimit Charge</b>	All Credit Cards (not applicable to Visa Infinite Card and Corporate Credit card)	<b>HK\$180</b> per statement cycle
15	<b>Returned Payment Fee / Returned Item Fee<sup>8</sup></b>	All Credit Cards	<b>HK\$/CNY120</b> per item
16	<b>360° Rewards Points mileage redemption handling fee</b>	All Credit Cards	<b>HK\$300</b> per each redemption
17	<b>Card Replacement Fee</b>	All Credit Cards	<b>HK\$100</b> per credit card account
18	<b>Charge for Foreign Currency Cheque Repayment<sup>8</sup></b>	Standard Chartered Credit Card	<b>HK\$/CNY100</b> per cheque
		MANHATTAN Credit Card	Minimum <b>HK\$15</b> , maximum <b>HK\$100</b> per cheque
19	<b>Sales Draft Retrieval Fee<sup>8</sup></b> (Photocopy)	Standard Chartered Credit Card	<b>HK\$40</b> per copy
		MANHATTAN Credit Card	<b>HK\$50</b> per copy
20	<b>Sales Draft Retrieval Fee<sup>8</sup></b> (Original copy)	All Credit Cards	<b>HK\$70</b> per copy
21	<b>Statement Retrieval Fee</b>	Corporate Credit Card	<b>HK\$30</b> per statement issued within the latest 2 months (photocopy) <b>HK\$50</b> per statement issued beyond the latest 2 months (photocopy)
		Other Credit Cards	<b>HK\$50</b> per copy
22	<b>Cash Withdrawal Fee<sup>8</sup></b> (By cheque/ cashier order)	Standard Chartered Credit Card	<b>HK\$/CNY75</b> per cheque
		MANHATTAN Credit Card	Free if transfer to Standard Chartered account <b>HK\$75</b> per cheque

23	<b>Over-the-Counter Payment Handling Fee</b>	All Credit Cards (not applicable to Priority Banking Credit Card and Visa Infinite Card)	<b>HK\$30</b> per transaction
24	<b>Limit on Cash Advance<sup>2</sup></b> (if applicable)	All Credit Cards	Your Limit on Cash Advance will be reviewed from time to time by the Bank. Your latest Limit on Cash Advance at any relevant time can be ascertained by calling 24-hour Customer Service Hotline.
25	<b>Over-limit electronic fund transfer handling fee</b>	All Credit Cards	Effective from 25 December 2016, <b>3.5%</b> handling fee will apply to the transferred amount beyond HK\$25,000 and charges will be debited to the valid Credit Card account with the highest transferred amount if the total accumulated money transfers made by using electronic banking services, person to person (P2P) payment services or mobile device/app/electronic funds transfer platform effective from time-to-time to make any money/electronic money transfer/top up transaction from Standard Chartered/MANHATTAN Credit Card(s) to a specified account (including but not limited to Octopus OnePay Account) exceed HK\$25,000 per Cardholder in a month (based on the transaction date). If the last day of a calendar month is a Sunday, any related transactions made on that day will be counted in the following calendar month.

\* Including Credit Cards issued by Standard Chartered Bank (Hong Kong) Limited and together with other organizations.

1. The Annualised Percentage Rate (“APR”) is calculated based on the guidelines as set out in the Code of Banking Practice and is for reference only, inclusive of Cash Advance Fee (if applicable).
2. The Bank may or may not allow you to use your UnionPay Dual Currency Platinum Credit Card to obtain cash advance.
3. It will be subject to the default maximum rates for interest on purchase and cash advance. Please call our 24-hour Standard Chartered Credit Card Customer Service Hotline at 2886 4111 or MANHATTAN Credit Card Customer Service Hotline at 2881 0888 to ascertain your prevailing or applicable interest rate.
4. Supplementary Card is not applicable to MANHATTAN id Platinum Credit Card and MANHATTAN id Credit Card. Effective from 1 December 2016, a maximum of 3 Supplementary Cards can be issued for each Credit Card Account.
5. Free for up to 3 Supplementary Cards, annual fee for each subsequent Supplementary Card is **HK\$900**.
6. Free for up to 3 Supplementary Cards, annual fee for each subsequent Supplementary Card is **HK\$1,200**.
7. Transactions made over the counter applicable for Hong Kong Dollars cash advance in Hong Kong only.
8. For CNY Account, related fees and charges will be payable in CNY. The sum will be billed to the CNY Account of your UnionPay Dual Currency Platinum Card.

Note:

- i. The Bank reserves the right to vary the fees/charges for customers based on their account record from time to time by notice.
- ii. The above items may from time to time be varied by notice to customers.
- iii. The provision of Credit Card services to you is subject to your acceptance of the above charges and the applicable relevant terms and conditions. If you want a copy of the terms and conditions or have any inquiries on the above items, please call our 24-hour Standard Chartered Credit Card Customer Service Hotline 2886 4111 or MANHATTAN Credit Card Customer Service Hotline at 2881 0888.
- iv. In case you have any comment on the key facts statement, please write to Standard Chartered Bank (Hong Kong) Limited, P.O. Box 68397, Kowloon East Post Office, Hong Kong.
- v. If there is any inconsistency or conflict between the English and Chinese versions, the English version shall prevail.

渣打銀行(香港)有限公司信用卡\*資料概要  
適用於渣打及MANHATTAN信用卡客戶  
生效日期：2017年11月10日

利息及收費

項目	收費類別	信用卡類別	說明
1	購物簽賬實際 年利率 / 購物財務費 <sup>8</sup>	公司信用卡	當閣下開立戶口時，購物財務費為 <b>25.53%</b> <sup>1</sup> （每日 <b>0.067%</b> ）。本行會定時檢討費用。如果閣下在每月的到期繳款日或之前支付欠款結餘，本行將不會向閣下收取利息。否則，利息 <sup>3</sup> 將按 (i) 所有欠款結餘（顯示於上一期月結單內之欠款結餘將按日計算直至所有款項還清為止），以及 (ii) 所有新交易賬項（在到期繳款日前一個月結單截數日後誌賬的新交易賬項）須根據交易日期起按日計息，直至全數還清為止。
		MANHATTAN信用卡	當閣下開立戶口時，購物財務費為 <b>34.04%</b> <sup>1</sup> （每月 <b>2.625%</b> ）。本行會定時檢討費用。如果閣下在每月的到期繳款日或之前支付欠款結餘，本行將不會向閣下收取利息。否則，利息 <sup>3</sup> 將按 (i) 所有欠款結餘（顯示於上一期月結單內之欠款結餘將按日計算直至所有款項還清為止），以及 (ii) 所有新交易賬項（在到期繳款日前一個月結單截數日後誌賬的新交易賬項）須根據交易日期起按日計息，直至全數還清為止。
		Preferred Banking信用卡 / 「優先理財」信用卡 / Visa Infinite卡	當閣下開立戶口時，購物財務費為 <b>31.73%</b> <sup>1</sup> （每日 <b>0.082%</b> ）。本行會定時檢討費用。如果閣下在每月的到期繳款日或之前支付欠款結餘，本行將不會向閣下收取利息。否則，利息 <sup>3</sup> 將按 (i) 所有欠款結餘（顯示於上一期月結單內之欠款結餘將按日計算直至所有款項還清為止），以及 (ii) 所有新交易賬項（在到期繳款日前一個月結單截數日後誌賬的新交易賬項）須根據交易日期起按日計息，直至全數還清為止。
		其他信用卡	當閣下開立戶口時，購物財務費為 <b>33.41%</b> <sup>1</sup> （每日 <b>0.086%</b> ）。本行會定時檢討費用。如果閣下在每月的到期繳款日或之前支付欠款結餘，本行將不會向閣下收取利息。否則，利息 <sup>3</sup> 將按 (i) 所有欠款結餘（顯示於上一期月結單內之欠款結餘將按日計算直至所有款項還清為止），以及 (ii) 所有新交易賬項（在到期繳款日前一個月結單截數日後誌賬的新交易賬項）須根據交易日期起按日計息，直至全數還清為止。
2	透支現金實際年利率 / 透支現金財務費 <sup>2,8</sup>	公司信用卡	當閣下開立戶口時，透支現金財務費為 <b>34.41%</b> <sup>1</sup> （每日 <b>0.082%</b> ）。本行會定時檢討費用。利息 <sup>3</sup> 會由透支當日起按日計算，直至全數還清為止。
		MANHATTAN信用卡	當閣下開立戶口時，透支現金財務費為 <b>37.24%</b> <sup>1</sup> （每月 <b>2.625%</b> ）。本行會定時檢討費用。利息 <sup>3</sup> 會由透支當日起按日計算，直至全數還清為止。

		Preferred Banking 信用卡 / 「優先理財」信用卡 / Visa Infinite 卡	當閣下開立戶口時，透支現金財務費為 <b>34.67%</b> <sup>1</sup> (每日 <b>0.082%</b> )。本行會定時檢討費用。利息 <sup>3</sup> 會由透支當日起按日計算，直至全數還清為止。
		其他信用卡	當閣下開立戶口時，透支現金財務費為 <b>36.54%</b> <sup>1</sup> (每日 <b>0.086%</b> )。本行會定時檢討費用。利息 <sup>3</sup> 會由透支當日起按日計算，直至全數還清為止。
3	拖欠實際年利率 / 拖欠利率 <sup>8</sup>	公司信用卡	若閣下在過去一個月未能在到期繳款日或之前繳付「最低付款額」，本行將按現行或適用於閣下的購物財務費及透支現金財務費再額外每日附加 <b>0.014%</b> <sup>3</sup> 。 若閣下過去十二個月內有兩次或以上未能在到期繳款日或之前繳付「最低付款額」，本行將按現行或適用於閣下的購物財務費再額外每日附加 <b>0.022%</b> <sup>3</sup> 。 若閣下過去十二個月內有兩次或以上未能在到期繳款日或之前繳付「最低付款額」，本行將按現行或適用於閣下的透支現金財務費再額外每日附加 <b>0.014%</b> <sup>3</sup> 。
		MANHATTAN 信用卡	若閣下在過去一個月未能在到期繳款日或之前繳付「最低付款額」，本行將按現行或適用於閣下的購物財務費及透支現金財務費再額外每月附加 <b>0.42%</b> <sup>3</sup> 。 若閣下過去十二個月內有兩次或以上未能在到期繳款日或之前繳付「最低付款額」，本行將按現行或適用於閣下的購物財務費及透支現金財務費再額外每月附加 <b>0.5%</b> <sup>3</sup> 。
		其他信用卡	若閣下在過去一個月未能在到期繳款日或之前繳付「最低付款額」，本行將按現行或適用於閣下的購物財務費及透支現金財務費再額外每日附加 <b>0.014%</b> <sup>3</sup> 。 若閣下過去十二個月內有兩次或以上未能在到期繳款日或之前繳付「最低付款額」，本行將按現行或適用於閣下的購物財務費及透支現金財務費再額外每日附加 <b>0.0165%</b> <sup>3</sup> 。
4	免息還款期	渣打信用卡	長達 <b>56</b> 天
		MANHATTAN 信用卡	長達 <b>59</b> 天
5	最低還款額 / 最低付款額 <sup>8</sup> (如適用)	所有信用卡	所有利息及費用 (包括年費) 及超逾信用額之全數金額及/或逾期之全數金額 (如適用)，加上月結單總結欠的 <b>1%</b> 。「最低付款額」為上述所有項目之總額或 <b>220 港元/人民幣</b> ，以較高者為準。

## 費用

項目	費用類別	信用卡類別	說明	
			主卡	附屬卡 <sup>4</sup>
6	會員年費 / 年費 (每張卡之每年收費)	Visa 卡 / 萬事達卡 / 行政人員信用卡 / 倍多紛信用卡	<b>250 港元</b>	<b>125 港元</b>
		Visa 金卡 / 萬事達金卡	<b>550 港元</b>	<b>275 港元</b>
		Titanium 信用卡	<b>600 港元</b>	<b>300 港元</b>
		白金信用卡 / 行政人員白金信用卡 / Preferred Banking 信用卡 / 銀聯雙幣白金信用卡 / 倍多紛白金信用卡	<b>1,800 港元</b>	豁免 <sup>5</sup>
		公司信用卡 / Visa Signature 商務卡	<b>1,800 港元</b>	不適用
		「優先理財」信用卡	<b>2,400 港元</b>	豁免 <sup>6</sup>
		Visa Infinite 卡	<b>6,000 港元</b>	豁免
		亞洲萬里通萬事達卡	<b>1,800 港元</b>	豁免
		Simply Cash Visa 卡	<b>1,800 港元</b>	豁免
		渣打 WorldMiles 卡 (原名為渣打 American Express <sup>®</sup> 卡)	<b>1,800 港元</b>	豁免
		Click-a-Count Titanium 信用卡	豁免	不適用
		MANHATTAN Platinum 信用卡	<b>1,800 港元</b>	<b>900 港元</b>
		MANHATTAN Titanium 信用卡 / Visa 金卡 / 萬事達金卡	<b>600 港元</b>	<b>300 港元</b>
		MANHATTAN 21 / Infinity 信用卡	<b>330 港元</b>	<b>160 港元</b>
MANHATTAN Visa 卡 / 萬事達卡	<b>216 港元</b>	<b>108 港元</b>		
7	同時持有多於一張 共享信用額之渣打 信用卡可享之特惠 年費 (只適用於主卡)	Visa 卡 / 萬事達卡	<b>125 港元</b>	不適用
		Visa 金卡 / 萬事達金卡 (不適用於白金信用卡 / 聯營卡)	<b>275 港元</b>	不適用
8	透支現金 / 透支現金 費用 <sup>2, 8</sup>	公司信用卡	交易金額的 <b>3%</b> (最低為 <b>55 港元</b> ) 經銀行櫃檯或經「銀通」、Visa 自動櫃員機網絡	
		銀聯雙幣白金信用卡	交易金額的 <b>3.5%</b> (最低為 <b>100 港元</b> ) 經銀行櫃檯 <sup>7</sup> 或經「銀通」、銀聯國際自動櫃員機網絡	
		其他信用卡	交易金額的 <b>3.5%</b> (最低為 <b>100 港元</b> ) 經銀行櫃檯或經「銀通」、Visa / 萬事達卡國際自動櫃員機網絡 (適用於相關之信用卡類別)	

9	海外交易手續費 / 在香港或海外以外幣 (即除港元之外的任何貨幣) 簽賬	銀聯雙幣白金信用卡	免收外匯轉換費用
		渣打 WorldMiles 卡 (原名為渣打 American Express® 卡)	所有交易賬項均以港元支付。就所有以外幣 (美元除外) 交易的賬項, 當經由美國運通公司兌換, 美國運通公司將按其匯率先兌換為美元, 繼而再兌換為港元。所有經美國運通公司兌換的外幣交易均以美國運通公司於處理有關簽賬之日期所選擇之兌換率折算為相應金額, 並收取 <b>1.25%</b> 交易徵費, 另加本行收取的 <b>0.75%</b> 以計算客戶應付金額 (合共 <b>2%</b> )。此外, 由於市場匯率經常波動, 實際採用的匯率可能與簽賬當日的匯率有所不同。
		Visa 卡 / 萬事達卡	所有交易賬項均以港元支付。就所有以外幣交易的賬項, 將按 Visa / Mastercard International 從國際市場兌換率中選擇的或有關政府強制適用的兌換率, 於 Visa / Mastercard International 處理有關簽賬之日期折算為相應數額的港元, 並收取 <b>1%</b> 交易徵費 <sup>+</sup> , 另加本行收取的 <b>0.95%</b> , 以計算客戶應付金額 (合共 <b>1.95%</b> )。此外, 由於市場匯率經常波動, 實際採用的匯率可能與簽賬當日的匯率有所不同。  <sup>+</sup> 在香港以外幣 (即除港元之外的任何貨幣) 簽賬除外。
10	以港幣支付外幣 (即除港元之外的任何貨幣) 簽賬的有關費用 / 在海外以港幣簽賬	銀聯雙幣白金信用卡 / 渣打 WorldMiles 卡 (原名為渣打 American Express® 卡)	不適用
		萬事達卡	Mastercard International 對所有在海外以港元交易的賬項會收取 <b>1%</b> 作為交易徵費。同樣的費用將由本行代 Mastercard International 收取。
		Visa 卡 / 萬事達卡	閣下在外地消費時, 有時候可選擇以港元支付外幣簽賬。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。閣下應於簽賬前向該商戶查詢有關匯率及手續費的詳情, 因為以港元支付外幣簽賬, 所涉及的費用可能會較以外幣簽賬的手續費為高。  如閣下選擇在香港或海外以外幣簽賬, 請參閱項目9了解有關收費。
11	以人民幣進行的交易	銀聯雙幣白金信用卡	在香港境外以人民幣進行的所有交易均不會轉換為港元。在中國進行的交易將直接按人民幣計入人民幣信用卡戶口。
12	逾期費用 / 逾期費 <sup>®</sup> (未能在指定之繳款日期或之前繳付「最低付款額」)	公司信用卡	最低付款額的 <b>5%</b> (最低為 <b>220港元</b> , 最高為 <b>350港元</b> ) 或最低付款額, 以較低者為準。
		其他信用卡	未付結欠餘額的 <b>5%</b> (最低為 <b>220港元/人民幣</b> , 最高為 <b>350港元/人民幣</b> ) 或最低付款額, 以較低者為準。
13	過時補加費 <sup>®</sup> (逾期三個月或以上)	所有信用卡	豁免
14	過額費用 / 超逾信用額費	所有信用卡 (不適用於 Visa Infinite 卡及公司信用卡)	每期 <b>180 港元</b>
15	退款手續費 / 退款費 <sup>®</sup>	所有信用卡	每項 <b>120 港元/人民幣</b>
16	「360° 全面賞」積分換取里數手續費	所有信用卡	每次 <b>300 港元</b>

17	失卡補發費	所有信用卡	每賬戶 <b>100 港元</b>
18	外幣支票繳款費 <sup>8</sup>	渣打信用卡	每張 <b>100 港元/人民幣</b>
		MANHATTAN 信用卡	每張最低為 <b>15 港元</b> ，最高為 <b>100 港元</b>
19	購物單據檢索費 <sup>8</sup> (副本)	渣打信用卡	每張 <b>40 港元</b>
		MANHATTAN 信用卡	每張 <b>50 港元</b>
20	購物單據檢索費 <sup>8</sup> (正本)	所有信用卡	每張 <b>70 港元</b>
21	月結單檢索費	公司信用卡	每張 <b>30 港元</b> (最近兩個月所發出之月結單 (副本)) 每張 <b>50 港元</b> (最近兩個月以前所發出之月結單 (副本))
		其他信用卡	每張 <b>50 港元</b>
22	現金提款費 <sup>8</sup> (以銀行支票 / 本票提取信用卡結餘款項)	渣打信用卡	每張 <b>75 港元/人民幣</b>
		MANHATTAN 信用卡	免費 (轉賬至渣打戶口) 每張 <b>75 港元</b>
23	經櫃檯付款手續費	所有信用卡 (不適用於「優先理財」信用卡及 Visa Infinite 卡)	每次交易 <b>30 港元</b>
24	透支現金限額 <sup>2</sup> (如適用)	所有信用卡	閣下之透支現金限額將不時被本行檢討。閣下可隨時透過 24 小時客戶服務熱線查詢有關閣下最新的透支現金限額。
25	超額電子轉賬手續費	所有信用卡	由 2016 年 12 月 25 日起，若閣下在於該月 (以交易日計算為準) 憑渣打 / MANHATTAN 信用卡透過不時生效之電子銀行服務、個人對個人 (P2P) 支付服務或流動裝置 / 應用程式 / 電子轉賬平台作任何轉賬 / 增值到指定賬戶 (包括但不限於八達通 O! ePay 賬戶) 累積轉賬多於 25,000 港元，本行會就 25,000 港元其後之所有轉賬金額收取 <b>3.5%</b> 手續費並誌賬於其中一張累積最多轉賬金額之有效信用卡賬戶內。如當月最後一天為星期日，任何當天之有關交易將計算於下一個月份內。

\* 包括渣打銀行 (香港) 有限公司與其他機構聯合推出之信用卡。

1. 實際年利率乃根據《銀行營運守則》所載之指引計算，僅供參考，而透支現金之實際年利率已將透支現金手續費計算在內（如適用）。
2. 本行未必會許可閣下使用銀聯雙幣白金信用卡作透支現金。
3. 受本行訂定有關購物及透支現金之利息最高限制所規限。客戶可透過24小時渣打信用卡客戶服務熱線2886 4111或MANHATTAN信用卡客戶服務熱線2881 0888查詢有關現行或適用於閣下的利率。
4. 附屬卡不適用於MANHATTAN id Platinum信用卡及MANHATTAN id信用卡。由2016年12月1日起，每個信用卡戶口最多可獲發3張附屬卡。
5. 最多可獲3張年費全免之附屬卡，此後每張附屬卡之年費為**900港元**。
6. 最多可獲3張年費全免之附屬卡，此後每張附屬卡之年費為**1,200港元**。
7. 銀行櫃檯透支現金只限於香港提取港元。
8. 人民幣戶口之有關收費將按照人民幣金額收取。金額將計入銀聯雙幣白金信用卡之人民幣戶口內。

備註：

- i. 本行保留根據客戶之戶口紀錄並不時發出通知更改利率的權利。
- ii. 本行可不時通知客戶修改上述項目。
- iii. 客戶需接受上述之服務費及有關之條款及細則，方可讓銀行為閣下繼續提供信用卡服務。如欲索取條款及細則或查詢上述項目，請致電24小時渣打信用卡客戶服務熱線2886 4111或MANHATTAN信用卡客戶服務熱線2881 0888。
- iv. 如閣下對此信用卡資料概要有任何意見，請致函香港東九龍郵箱68397號，渣打銀行(香港)有限公司。
- v. 中、英文版本內容如有任何歧義，概以英文版本為準。