

Public Bank (Hong Kong) Limited Credit Card/Corporate Card Fee Schedule

(Effective Date: October 31, 2014)

FINANCE CHARGES

Annualised Percentage Rate (APR) for Retail Purchase	34.49%* (at 30% per annum) 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	36.16%* (at 30% per annum) 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.
Delinquent APR	Not Applicable
Interest Free Period	Up to 56 days
Minimum Payment (not applicable to Corporate Card)	Total amount of credit card finance charges, fees and charges (including annual membership fee) plus 1% of total outstanding balance of transactions or minimum HK\$50 (whichever is higher).

Finance charge is calculated on a 365-day year basis.

* The APR is calculated according to the Net Present Value Method as specified in the Code of Banking Practice.

Public Bank (Hong Kong) Limited (the "Bank") reserves the right to change the above charges or fees at any time or add new charge or fee from time to time upon giving 60 days' prior notice to the cardholder in such manner as the Bank may consider appropriate.

FEES

Annual Membership Fee	Principal Card	Supplementary Card	Corporate Card
Classic/ Standard Card	HK\$220	HK\$110	HK\$220
Gold Card	HK\$480	HK\$240	HK\$480
Platinum Card	HK\$800	HK\$400	
Cash Advance Fee	3% of cash advance amount (minimum HK\$80) plus HK\$20 per transaction		
Overseas Transactions Fee	Fees relating to Foreign Currency Transaction 1% of every transaction effected in a currency other than Hong Kong dollars - Transactions effected in currencies other than Hong Kong dollars are debited into your credit card account after conversion into Hong Kong dollars on the date the items is processed at a rate (such exchange rate may differ from that on the transaction date due to market fluctuation) determined by Visa plus 1% transaction fee charged by Visa to the Bank. 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. Our Bank does not impose any fee on transaction in Hong Kong dollars incurred overseas.		
Late Charge	Credit Card	5% of the minimum payment (minimum HK\$150, maximum HK\$200) or the amount of minimum payment, whichever is lower	
	Corporate Card	5% of the statement balance (minimum HK\$150, maximum HK\$200) or the amount of minimum payment, whichever is lower	
Overlimit Fee	HK\$150 per billing cycle		
Returned Cheque or Autopay Reject Handling Fee	Not Applicable		
Card Replacement Fee	HK\$100 per replacement card		
Sales Slip Retrieval Fee	HK\$50 per copy		
Duplicate Statement Fee	HK\$50 per copy		
Transfer or Withdrawal of Card Balance Fee	HK\$50 per time		
HK\$ CHATS Repayment Fee	HK\$20 per item		