

Public Bank (Hong Kong) Limited

Credit Card/Corporate Card Fee Schedule

Description	Principal Card	Supplementary Card	Corporate Card
Annual Fee	Platinum Card	HK\$400	
	Gold Card	HK\$240	HK\$480
	Classic/Standard Card	HK\$110	HK\$220
Finance Charge for Unsettled Purchase/Balance Transfer	30% per annum (APR 34.50%)		
Finance Charge for Cash Advance	30% per annum (APR 36.79%)		
Cash Advance Service Charge	3% on cash advance amount (min. HK\$50) plus HK\$20 per transaction		
Minimum Payment (not applicable to Corporate Card)	5% of the statement balance (min. HK\$50)		
Late Charge	Credit Card	5% of the minimum payment	
	Corporate Card	5% of the statement balance (min. HK\$150; max. HK\$200)	
Return Cheque Handling Fee or Autopay Rejection Handling Fee	HK\$100 per time		
Replacement Card Fee	HK\$100 per card		
Overlimit Fee	HK\$150 per time		
Duplicate Statement Fee	HK\$50 per copy		
Sales Slip Retrieval Fee	HK\$50 per copy		
Transfer or Withdrawal of Card Balance Fee	HK\$50 per time		
Overseas Transactions Fee	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 International plus 1% transaction fee charged by VISA International to the Bank.		

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

Effective date : July 1, 2009

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.



大眾銀行(香港)

PUBLIC BANK (HONG KONG)

(馬來西亞大眾銀行附屬公司 A subsidiary of Public Bank Berhad, Malaysia)