上海商業銀行
SHANGHAI COMMERCIAL BANK

Fee Schedule of Credit Card Services

Type of Services	Charges (HK$/RMB)	
Annual Fee	**Principal Card**	**Supplementary Card**
World Credit Card	**HK$3,000**	**HK$1,500**
Signature Credit Card	**HK$2,000**	**N/A**
UnionPay Dual Currency Credit Card / Platinum Credit Card	**HK$1,200**	**HK$600**
Titanium Credit Card / Gold Credit Card	**HK$480**	**HK$240**
Classic Credit Card	**HK$220**	**HK$110**
Platinum Business Credit Card / UnionPay Dual Currency Corporate Credit Card	**N/A**	**HK$500**
Minimum Payment	Total sum of items (i) to (iii) : (i) all interest, fees and charges including annual fees; (ii) over-the-limit amount; (iii) **1%** of outstanding balance excluding item (i) and (ii) or minimum **HK$50 / RMB50** (whichever is higher)	
Annualised Percentage Rate (APR) for Retail Purchase[2]	Chargeable on (i) the unpaid balance billed in the previous statement from the date of the previous statement on a daily basis until payment is made 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 is made in full. APR **35.91%** (Daily Rate: **0.08515%**, Monthly Rate: **2.59%**) or Minimum **HK$5 / RMB5** (whichever is higher)	
APR for Cash Advance[2,3]	Chargeable interest on the daily unpaid cash advance balance from the date of cash advance APR **35.99%** (Daily Rate: **0.08088%**, Monthly Rate: **2.46%**)	
Delinquent APR[2]	Not Applicable	
Cash Advance Fee	**4%** on the amount of each cash advance or Minimum **HK$100 / RMB100** (whichever is higher)	
Late Payment Fee	**HK$300 / RMB300** or the **Minimum Payment Amount** (whichever is lower)	
Bill Payment Service Handling Fee	**1%** on the transaction amount for payment made to merchants under the categories of "Banking & Credit Card Services", "Credit Services" and "Securities Broker". The transaction amount will be subjected to cash advance interest at prevailing rate chargeable from the date of transaction. Bill Payment Service is not applicable to UnionPay Dual Currency Credit Card RMB Account.	
Fee relating to Foreign Currency Transaction	Visa / Mastercard: To be converted into HKD at the rate adopted by Visa / Mastercard on the date of conversion plus **1.95%** of transaction amount (including the mandatory charges imposed by Visa / Mastercard on the Bank, if applicable) and debited to the credit card account. UnionPay Dual Currency Credit Card: Currencies other than RMB and HKD will be converted into HKD plus **1%** of transaction amount (including the mandatory charges imposed by UnionPay to the Bank, if applicable) and debited to the credit card account at the exchange rate adopted by UnionPay on the date of conversion.	
Fee relating to Settling Foreign Currency Transaction in Hong Kong Dollars	Applicable to Visa / Mastercard: **1%** per transaction amount for Hong Kong dollar transactions made outside of Hong Kong or with any merchant not having business registration in Hong Kong, including but not limited to online merchant transactions. The fee will be charged by the Bank on such transactions on behalf of Visa / Mastercard.	
Over-the-limit Fee		**HK$180 / RMB180** per statement cycle
Returned Payment Fee		**HK$150 / RMB150** per returned payment
Copy of Sales Slip		**HK$50 / RMB50**
Issuance of Cashier's Order or Transfer of Credit Balance to SCB Deposit Account for Withdrawal of Credit Balance		**HK$60 / RMB60**
Replacement of Lost Card / New Card		**HK$100**
Duplicate Copy of Statement		**HK$50**
Paper Statement Fee[4]		**HK$5** per month per account
Issue Financial Reference Letter		**HK$300**
Cash Withdrawal from Bank Account at any Non-local 'JETCO' ATM		**HK$25**
Payment Made by Cash at Branches (Not applicable to UnionPay Dual Currency Credit Card or payment made at our TVB office)		**HK$20**

Priority of Payment
Priority of Payment shall be used to settle the statement balance in the following sequence (if applicable):
1. Cash advances billed in the previous statement;
2. Interest, fees and charges, purchases and instalment payments billed in the previous statement;
3. Cash advances billed in the current statement;
4. Purchases and instalment payments billed in the current statement;
5. Interest and fees and charges billed in the current statement;
6. Other outstanding amount.

Note:
1. The above-mentioned interest rates, fees and charges and other charges to be imposed in the future (if any) are subject to variations or amendments at the discretion of Shanghai Commercial Bank Limited ("the Bank") from time to time. Such variations or amendments will be notified by the Bank to the Cardholder in any manner the Bank deems fit and will become effective pursuant to the relevant terms and conditions of the relevant Credit Card Cardholder Agreements.
2. An APR is a reference rate which includes the basic interest rates and other fees and charges of a product expressed as an annualized rate.
3. The interest charge for Cash Advance may be accrued after the statement cut off date, and Cardholder may contact the Bank on how to fully settle the Cash Advance before the next statement date.
4. Paper Statement Fee is not applicable to the following customers and Business / Corporate Credit Cards customers: (1) aged below 18 or aged 65 and above, (2) recipients of Comprehensive Social Security Assistance and (3) recipients of Government Disability Allowance. Under circumstances (2) or (3), customer should submit the application form or relevant proof for Fee waiver or contact our Credit Card Customer Hotline at (852) 2818 8236 for enquiry.

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