

ANA Card HK Visa Platinum 各種手数料

(2014年10月1日より適用)

項目	料金
1. 年会費 VISAプラチナカード	本会員 家族会員 HK\$800 HK\$400
2. 年利率 ・ショッピング ・キャッシング	30%(33.22%)* 30%(36.43%)*
*銀行運営に関する規定に従った、年利率の正味現在価値算出法を基に算出された年率	
3. キャッシング手数料 (「JET Payment(各種料金支払サービス)」または他のJETCO加盟銀行のATM等のクレジットカードでの支払いも含む)	取引額の3.5%(ただし、最低手数料額HK\$100)
4. 最低支払金額	(i) 明細書請求額がHK\$200以上の場合、最低支払金額は銀行手数料、利息の総額および未払総額の1%、またはHK\$200(いずれか高い方) (ii) 明細書請求額がHK\$200未満の場合、最低支払金額は明細書請求額と同額
5. 支払遅延手数料	HK\$250または明細書の最低支払金額と同額(いずれか低い金額)
6. カード再発行手数料	HK\$120 / 枚
7. カード利用限度額超過手数料	HK\$180 / 回 (各カード口座に対し、明細書締め日毎に最大1回)
8. 売上伝票取寄手数料	HK\$70 / コピー
9. 利用明細書再発行手数料	HK\$50 / コピー
10. 残高引出し	HK\$75 / 回
11. 銀行窓口支払い手数料	HK\$30 / 件
12. PayEasy 請求書支払サービス	登録のある一部の取引(支払金額の1%)それ以外の取引(無料)
13. 分割払い取消手数料	HK\$300(商品/サービス)
14. 海外でのご利用及び外貨建て取引手数料	a) 外貨建て取引でのご利用は、VISAにより定められた換算レート ^① で香港ドルに換算され、1.95%の手数料(VISAから銀行への手数料が発生する場合はそれを含む)を上乗せした額が請求されます。 ① 適用される換算レートは為替市場の変動により、カード利用日の換算レートと異なる場合がございます。 b) 香港ドル建ての海外取引*利用手数料は、香港国外での香港ドルでの取引額、または香港にて登録されていないマーチャント(インターネット取引など)での取引額の0.8%が請求されます。

*海外取引のご利用の案内：香港国外のマーチャントにて海外取引を香港ドルで行った場合、そのサービスは海外マーチャントが直接手配するものであり、カード発行機関が提供するものではありません。カード利用者は、マーチャントへ手数料(海外取引手数料0.8%)、及び外貨為替レートを支払い処理を行う前に確認する必要があります。香港ドルで海外取引を行った場合、外貨取引を行った場合より高額になる事があります。

注)

・利用明細書の「最低支払金額」が支払期日までに支払われなかった場合、およびまたは12ヶ月以内に2回以上支払が遅延した場合、銀行での支払記録が標準の状態に戻るまでマイルージの積算は一時中断されます。標準の状態とは、過去12ヶ月の間に支払遅延記録がない、或いは1度のみ遅延記録がある状態を指します。

・過去の連続12ヶ月以内に2回以上支払が遅延した場合、延滞利息として年率36%(実質年利:ショッピング40.77%/キャッシング44.90%)が課されます。

・大新銀行は予告なく上記手数料の変更、またそれ以外の手数料を追加する権利を有します。

・上記内容は英語版からの一部抜粋となります。日本語、英語の規約に相違が生じた場合、英語の規約に準ずることとします。

**List of Service Charges for Dah Sing Credit Card/
Debit Card/Private Label Card**

(Effective from July 1, 2015)

Item	Service Charge	
1. Annual Fee	<u>Principal Card</u>	<u>Supplementary Card</u>
Classic Card/UnionPay Dual Currency Classic Card	HK\$250	HK\$125
Gold Card/Titanium Card		
- Mileage Plus	HK\$680	HK\$340
- Other	HK\$550	HK\$275
Platinum Card		
- ANA	HK\$800	HK\$400
- Mileage Plus	HK\$1,800	HK\$900
- UnionPay Dual Currency Card/ Other	HK\$1,500	HK\$750
Visa Infinite Card	HK\$3,000	HK\$1,500
Dah Sing mWallet	HK\$200	N/A
Go Smart Account/Debit Card	HK\$50	N/A
Private Label Card	Free	Free

2. Financial Charge

Card Types	Retail Purchase (APR)*	Cash Advance (APR)*
<ul style="list-style-type: none"> • Classic • Gold • Platinum • Visa Infinite • Titanium • UnionPay Dual Currency Card • Other Program / Co-branded / Affinity Credit Card not listed below and all credit cards transferred to Dah Sing Bank from Mevas Bank 	30% (33.22%)	30% (36.43%)
<ul style="list-style-type: none"> • ACCA • Ex-Afro Ken • Astro Boy • Autotoll • Bonjour • Chickeeduck • Hello Kitty • Miffy • Precious Moment • Sesame Street • Wai Yuen Tong 	24% (25.99%)	30% (36.43%)
<ul style="list-style-type: none"> • M28 Credit Card 	30% (33.22%)	36% (44.90%)
<ul style="list-style-type: none"> • Smart Choice Credit Card 	9.8%-19.8%# (10.06% - 21.11%)	24% (28.40%)

Card Types	Retail Purchase (APR)*	Cash Advance (APR)*
<ul style="list-style-type: none"> • UFO Credit Card 		
Super Low Interest Rate for the first 3 months from Account Opening	8% (8.16%)	8% (9.08%)
Interest Rate afterwards:		
- Monthly Statement Balance of HK\$60,000 or below [▲]	16.8% (17.71%)	16.8% (19.35%)
- Monthly Statement Balance above HK\$60,000 [▲]	15.8% (16.59%)	15.8% (18.14%)
<ul style="list-style-type: none"> • Dah Sing mWallet 	30% (33.22%)	N/A
<ul style="list-style-type: none"> • Private Label Card 	24% (25.99%)	N/A

* The Annualized Percentage Rate (APR) calculated based on the Net Present Value (NPV) method for calculation of financial charge in accordance with the guideline of the Code of Banking Practice.
 # The Bank will offer a basic retail interest rate according to customer's financial standing. For details, please call 2828 8168.
 ▲ Interest rate of each month will be based on the outstanding balance of the previous month.

Item	Service Charge
3. Cash Advance Handling Fee^{1,2} (Applicable to Cash Advance transactions including "JET Payment" or credit card payment of other JETCO member banks via JETCO ATM/JETCO ATM Interbank Transfer Service)	
• Classic Visa/Regular MasterCard	3.5% of transaction amount or minimum HK\$100 (whichever is higher)
• UnionPay Dual Currency Card ⁷	3.5% of transaction amount or minimum HK\$/RMB100 plus HK\$/RMB10 (whichever is higher)
4. Minimum Payment^{1,7}	
• Credit Card	- If the Monthly Statement Balance is HK\$/RMB200 or above, the minimum payment will be the total amount of bank service fees and financial charges plus 1% of total outstanding balance of transactions or HK\$/RMB200 (whichever is higher) - If the Monthly Statement Balance is less than HK\$/RMB200, the minimum payment will be the Monthly Statement Balance
• Private Label Card	Total outstanding balance
5. Late Fee^{1,7}	HK\$/RMB250 or an amount equivalent to the minimum payment stated on the monthly statement (whichever is lower)
6. New Card Replacement Fee (or New Balance Transfer Account, if applicable)	HK\$/RMB120 per card/account
7. NFC Device Replacement Fee	HK\$300 per NFC Device
8. Overlimit Handling Charge^{1,7}	
• Balance exceeded available credit limit	HK\$/RMB180 each time (Each card account will be charged maximum once per statement cycle)
9. Temporary Overdraft Penalty Interest Rate and Handling Charge³ (The adjustment of respective Interest Rate will be effective from the issuance date of monthly statement)	Dah Sing Savings Interest Rate plus HK\$120 handling charge per occurrence

Item	Service Charge
10. Returned Items (Cheque or Direct Debit Authorization)	Not Applicable
11. Sales Draft Retrieval Fee	HK\$/RMB70 per copy
12. Statement Retrieval Fee	HK\$/RMB50 per month
13. Credit Balance Withdrawal⁷	
• By cashier order	HK\$/RMB75 per cashier order
14. Handling Fee On Over-the-counter Payment at branch^{1,2,7}	HK\$/RMB30 per item
15. Handling Fee on Bulk Notes Deposit^{1,2,5} (HK\$/RMB)	
• Up to 300 pcs per day per customer	Free
• Over 300 pcs per day per customer	0.5% of total amount (min. HK\$150 or equivalent)
16. PayEasy Bill Payment Service^{2,5}	
• To general merchants	Free
• To pre-registered merchants	1% of payment amount
17. Platinum Card Platinum Advantage Service Annual Service Fee^{1,2,4}	
• Principal Card	HK\$800
• Supplementary Card	HK\$400
18. Instalment Plan Cancellation Fee^{1,2}	HK\$300 (per product/service)
19. Cash Withdrawal Fee through non-JETCO ATM network³	HK\$25 each time
20. Cheque Facilities (Applicable to designated Credit Card/Balance Transfer Account only) ^{1,2}	
• Cheque Handling Fee	
- Program Card/Smart Choice Balance Transfer Account/Ex-Snoopy Card transferred from Mevas Bank/Other	3% of cheque amount or minimum HK\$55 (whichever is higher)
- M28/Other Credit Cards transferred from Mevas Bank	2% of cheque amount or minimum HK\$30 (whichever is higher)
- Ex-Arsenal Football Club/Ex-Liverpool Football Club/Program or Co-branded Cards transferred from Mevas Bank	1% of cheque amount or minimum HK\$30 (whichever is higher)
• Cheque Book Ordering Fee	HK\$20 per cheque book
• Return of Inward Clearing Cheque	
- Lack of funds	HK\$120 per item
- Other reasons (except post-dated cheque)	HK\$50 per item
• Stop Cheque Payment	HK\$100 per cheque or a consecutive range of cheques
• Cancel Stop Cheque Payment	HK\$100 per cheque

Item	Service Charge
21. Transaction Fee for Foreign Currency Transaction and Cross-border Transactions in Hong Kong Currency (Including transactions in Hong Kong Dollar or Foreign Currency made outside of Hong Kong; transactions in Foreign Currency made in Hong Kong and transactions at any merchant not registered in Hong Kong)	
• Visa/MasterCard	a) Foreign Currency Transaction – Transaction in foreign currency made outside of Hong Kong or in Hong Kong which are debited to your credit card account after conversion into Hong Kong dollars on the date the item is processed at a rate ⁸ determined by Visa/MasterCard plus a fee of 1.95% on the transaction amount (transaction fee(s) charged by Visa/MasterCard to the Bank included, if applicable). b) Cross-border Transactions in Hong Kong Currency (Applicable to Settling Foreign Currency Transaction in Hong Kong Dollars) – Transactions in HK currency made outside of HK (which are simultaneously converted into HK dollars by the merchant at an exchange rate ⁸ determined at the time of transaction) or transactions at any merchant not registered in HK (e.g. internet transaction), a transaction fee of 0.8% on the transaction amount will be charged by Visa/MasterCard and debited to your credit card account.
• UnionPay Dual Currency Card	Card transactions in any currencies other than HKD and RMB which are debited to your credit card account after conversion into HKD on the date the item is processed at a rate ⁸ determined by UnionPay International.
22. Fee related 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. Customers are reminded to ask the merchants for the foreign currency exchange rates and the percentage of handling fees (a transaction fee for cross-border transaction of 0.8% on the transaction amount will be charged by Visa/MasterCard and debited to your credit card account) 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.
23. Alipay[®] Express Payment[™] Service Bank Service Charge^{2,6}	0.5% of each transaction carried out via Alipay [®] Express Payment [™] Service

- Not applicable to Go Smart Account/Debit Card.
- Not applicable to Private Label Card.
- Applicable to Go Smart Account/Debit Card only.
- Not applicable to UnionPay Dual Currency Card.
- Not applicable to UnionPay Dual Currency Card (RMB account).
- Not applicable to Visa Card and UnionPay Dual Currency Card.
- The Renminbi Account and Hong Kong currency Account of UnionPay Dual Currency Credit Card will be counted separately.
- Such exchange rate may differ from that on the transaction date due to market fluctuation.

Remarks :

- For Platinum Cardholder with Platinum Advantage Service, the interest rate is floating interest rate and will change according to fluctuation of the prime rate in the market. Please visit www.dahsing.com for the prevailing prime rate and annualized percentage rate.
- If "Minimum Payment" of the statement is not settled on or before the "Payment Due Date", the "Instant Cash Reward"/"Cash Rebate"/"Bonus Point" and "Mileage Reward" will be suspended until the related minimum payment amount is settled.
- If there are 2 or more delinquent records in the past 12 consecutive months, the financial charge will be assessed at Annual Rate 36% (APR: Retail Purchase 40.77%/Cash Advance 44.90%). Meanwhile, the "Instant Cash Reward"/"Cash Rebate"/"Bonus Point" and "Mileage Reward" will be suspended until the repayment records resume to normal, which means there is only 1 or no delinquent record in the past 12 consecutive months.
- CNY Currency applies to UnionPay Dual Currency Card (RMB account) only.
- A handling fee would be incurred for any overseas ATM cash advance transactions conducted at any of overseas (including China and Macau) ATM terminal with Visa Credit Card. The handling fee will be subject to the bank's decision of respective ATM terminals. For details of this fee item, customers should contact with the relevant foreign bank or financial institution.

Dah Sing Bank reserves the right to change the above charges or introduce charges not included in this leaflet. If applicable, the Dah Sing Bank's "Bank Service Charges" booklet is also applicable to Dah Sing Credit Card/Debit Card Accounts.