

ANA Card HK Visa Platinum 各種手数料

(2010年8月1日より適用)

項目	料金				
1. 年会費 VISAプラチナカード	<table border="0"> <tr> <td style="padding-right: 20px;">本会員</td> <td>家族会員</td> </tr> <tr> <td>HK\$800</td> <td>HK\$400</td> </tr> </table>	本会員	家族会員	HK\$800	HK\$400
本会員	家族会員				
HK\$800	HK\$400				
2. 年利率					
・ショッピング	24%(25.84%)*				
・キャッシング	30%(36.09%)*				
*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	取引額の3%/(ただし、最低手数料額 HK\$55)				
<small>(「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)</small>					
4. 最低支払金額	未払額の3.5%(ただし、最低 HK\$50)				
5. 支払遅延手数料	最低支払金額の5% (最低: HK\$180, 最大: HK\$250)				
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				
8. 組戻手数料(小切手または自動引き落とし)	HK\$120/件				
9. 売上伝票取寄手数料	HK\$70/コピー				
10. 利用明細書再発行手数料	HK\$50/コピー				
11. 残高引出し	HK\$75/回				
12. 銀行窓口支払い手数料	HK\$30/件				
13. PayEasy 請求書支払サービス	登録のある一部の取引(支払い金額の1%) それ以外の取引(無料)				
14. 分割払い取消手数料	HK\$300(商品/サービス)				
15. 海外でのご利用及び外貨建て取引手数料	<p>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。</p> <p>b) 香港ドル建ての海外取引利用(インターネット利用含む)は、0.8%の手数料 (VISAから銀行へ手数料が発生する場合はそれを含む) が別途Transaction Feeとして、請求されます。</p>				

注)

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。

・マイルスキームに参加しているカード会員が、利用明細書の「最低支払金額」を支払期日までに支払わなかった場合、再支払記録が標準の状態で戻るまでマイルスキームへの参加は一時中断されます。

・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40.95%/キャッシング44.27%)が課されます。また再支払記録が標準の状態で戻るまでマイルスキームへの参加は一時中断されます。

・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

(Effective from January 3, 2011)

Item	Service Charge	
	Principal Card	Supplementary Card
1. Annual Fee		
Classic Card / Renminbi Credit Card	HK\$/RMB250	HK\$/RMB125
Gold Card / Titanium Card		
- Mileage Plus	HK\$680	HK\$340
- Renminbi Gold Card / Other	HK\$/RMB550	HK\$/RMB275
Platinum Card		
- ANA	HK\$800	HK\$400
- Mileage Plus	HK\$1,800	HK\$900
- Other	HK\$1,500	HK\$750
Visa Infinite Card	HK\$3,000	HK\$1,500
Go Smart Account / Debit Card	HK\$50	N/A

2. Financial Charge

	Retail Purchase (APR)	Cash Advance (APR)
• Classic / Gold / Titanium Card		
- "Instant Cash Reward" / "Cash Rebate"	20%-24%* (21.14%-25.84%)+	25%-30%* (29.61%-36.09%)+
- "Bonus Point"	24%-30%* (25.84%-33.19%)+	30% (36.09%)*
• Platinum Card¹/Visa Infinite Card / Renminbi Credit Card	24% (25.84%)*	30% (36.09%)*
• Program / Co-branded / Affinity Credit Card		
- AUTOTOLL	19.8% (20.91%)*	24.8% (29.36%)*
- MY MELODY	23.8% (25.60%)*	23.8% (28.09%)*
- ANA / APITA / UNY / PIAGO / ARSENAL FOOTBALL CLUB ² / BATMAN TM / FOTOMAX ³ / GUNDAM ⁴ / LIVERPOOL FOOTBALL CLUB ⁵ / MILEAGE PLUS / DORAEMON / MTR SHOPPING CENTRES / HONG KONG ACADEMY OF MEDICINE / BRITISH AIRWAYS / DISTINCTION / JFT / HELLO KITTY MasterCard / ASTRO BOY / HONG KONG COMPUTER SOCIETY / MARYKNOLL CONVENT SCHOOL / DR. SLUMP / SANRIO 50TH ANNIVERSARY / INTERNATIONAL STUDENT IDENTITY CARD / INTERNATIONAL TEACHER IDENTITY CARD	19.8% (20.91%)*	23.8% (28.09%)*
- HELLO KITTY Visa	19.8% (20.91%)*	23.8% (28.09%)*
• Other Credit Card	19.8%-24%+ (20.91%-25.84%)+	23.8%-30%+ (28.09%-36.09%)+

For Credit Cards which transferred from Mevas Bank
• Classic/Gold Card

Credit Limit	Retail Purchase (APR)	Cash Advance (APR)
HK\$60,000 or above	15.8% (16.39%)	23.8% (28.09%)
HK\$30,000 - HK\$59,999	18.8% (19.77%)	23.8% (28.09%)
Below HK\$30,000	19.8% (20.91%)	23.8% (28.09%)

• Platinum Card

Retail Purchase (APR)	Cash Advance (APR)
19.8% (20.91%)	23.8% (28.09%)

• "My Favourite Merchant" Credit Card

Retail Purchase (APR)	Cash Advance (APR)
24% (25.84%)	30% (36.09%)

• M28 Credit Card

Credit Limit	Retail Purchase (APR)	Cash Advance (APR)
HK\$20,000 or above	26.8% (29.22%)	36% (44.27%)
Below HK\$20,000	30% (33.19%)	36% (44.27%)

Item	Service Charge	
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For Credit Cards which transferred from Mevas Bank (con't)
• MEVAS Program Card / Co-branded Card

	Retail Purchase (APR)	Cash Advance (APR)
- ARSENAL FOOTBALL CLUB ⁶ / FOTOMAX ³ / LIVERPOOL FOOTBALL CLUB ⁵ / SERGEANT KERORO / CHICKEDUCK TITANIUM / DORAEMON / ASTRO BOY TITANIUM & PLATINUM / EX-SNOOPY	24% (25.84%)*	30% (36.09%)*
- PEOPLES / MOOMIN / FX CREATION / MINNA NO TABO / LITTLE TWIN STARS / MCMUG AND MCDULL / TRENDYLAND / EX-PINK PANTHER	23.8% (25.6%)*	23.8% (28.09%)*
- OTHER	19.8% (20.91%)*	23.8% (28.09%)*

¹ Before 1st August, 2008, the financial charge for Retail Purchase and Cash Advance are 19.8% p.a.; the Annualized Percentage Rate (APR) are 20.91%* and 23.16%* respectively.

² Before 1st August, 2008, the financial charge for Retail Purchase and Cash Advance are 19.8% p.a. and 23.8% p.a.; the Annualized Percentage Rate (APR) are 20.91%* and 28.09%* respectively.

³ For Dah Sing Visa Platinum Card application received by the Bank before 14th August, 2006, the annual interest rate for Retail Purchase and Cash Advance are 24% p.a.; the Annualized Percentage Rate (APR) are 25.84%* and 28.35%* respectively.

⁴ For details of interest rate, please refer to corresponding application form.

⁵ 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.

• UFO Credit Card

Retail Purchase and Cash Advance Interest Rate:

Monthly Statement Balance	Super Low Interest Rate for First 3 months from Account Opening	Interest Rate Afterwards
Outstanding Balance of HK\$60,000 or below*	8%	16.8%
Outstanding Balance above HK\$60,000*		15.8%

* Interest rate of each month will be based on the outstanding balance of the previous month.

Remark: According to the guideline of the Code of Banking Practice, Annualized Percentage Rate is calculated based on the Net Present Value (NPV) method which assumes that the outstanding balance is HK\$50,000, the Annualized Percentage Rate (APR) for Retail Purchase and Cash Advance are 16.84%* and 18.54%* respectively.

• Smart Choice Credit Card

• Retail Purchase	
- Basic Interest Rate [#] (APR)	9.8%-19.8% (9.89%-20.91%)*

[#] The Bank will offer a basic retail interest rate according to customer's financial standing. For details, please call 2828 8168.

3. Cash Advance Handling Fee¹

- Classic Visa / Regular MasterCard	3% of transaction amount or minimum HK\$55
- Renminbi Credit Card Mainland China	3% of transaction amount or minimum RMB55 plus RMB10 (whichever is higher)

(including "JET Payment" or credit card payment of other JETCO member banks via JETCO ATM / JETCO ATM Interbank Transfer Service)

4. Minimum Payment¹

3.5% of outstanding balance or minimum HK\$/RMB50 (whichever is higher)

5. Late Fee¹

5% of "Minimum Payment" (min. HK\$/RMB180, max. HK\$/RMB250)

6. New Card Replacement Fee

HK\$/RMB120 per card/account (or New Balance Transfer Account, if applicable)

7. Overlimit Handling Charge¹

• Balance exceeded available credit limit HK\$/RMB180 each time

8. Temporary Overdraft Penalty Interest Rate and Handling Charge¹

Dah Sing Savings Interest Rate plus HK\$120 handling charge per occurrence (The adjustment of respective Interest Rate will be effective from the issuance date of monthly statement)

9. Returned Items (Cheque or Direct Debit Authorization)

HK\$/RMB120 per item

Item	Service Charge	
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10. Sales Draft Retrieval Fee HK\$/RMB70 per copy

11. Statement Retrieval Fee HK\$/RMB50 per month

12. Credit Balance Withdrawal
 • By cashier order HK\$/RMB75 per cashier order

13. Handling Fee On Over-the-counter Payment at branch¹ HK\$/RMB30 per item

14. PayEasy Bill Payment Service³

- To general merchants Free
- To pre-registered merchants 1% of payment amount

15. Platinum Card Platinum Advantage Service Annual Service Fee

- Principal Card HK\$800
- Supplementary Card HK\$400

16. Instalment Plan Cancellation Fee¹ HK\$300 (per product/service)

17. Cash Withdrawal Fee through non-JETCO ATM network² HK\$25 each time

18. Cheque Facilities (Applicable to designated Credit Card / Balance Transfer Account only)¹

- Cheque Handling Fee
 - Program Card / Smart Choice Balance Transfer Account / Ex-Snoopy Card transferred from Mevas Bank / Other (whichever is higher) 3% of cheque amount or minimum HK\$55
 - M28 / Other Credit Cards transferred from Mevas Bank (whichever is higher) 2% of cheque amount or minimum HK\$30
 - Arsenal Football Club / Liverpool Football Club / Program or Co-branded Cards transferred from Mevas Bank (whichever is higher) 1% of cheque amount or minimum HK\$30
- 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
 - Cancel Stop Cheque Payment HK\$100 per cheque or a consecutive range of cheques
 - Cancel Stop Cheque Payment HK\$100 per cheque

19. Transaction Fee for Foreign Currency Transaction and Cross-border Transactions in Hong Kong Currency

(Including transactions in Hong Kong Currency 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)

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 rate¹ 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 – Transactions in HK currency made outside of HK (which are simultaneously converted into HK dollars by the merchant at an exchange rate 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.

1. Not applicable to Go Smart Account / Debit Card / Private Label Card.

2. Applicable to Go Smart Account / Debit Card only.

3. Not applicable to Renminbi Credit Card.

4. 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" / "JFT Dollars" and "Mileage Reward" will be suspended until payment records resume to normal.

• 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 40.35% / Cash Advance 44.27%). Meanwhile, the "Instant Cash Reward" / "Cash Rebate" / "Bonus Point" / "JFT Dollars" and "Mileage Reward" will be suspended until the repayment records resume to normal.

• CNV Currency applies to Renminbi Credit Card only.

• A handling fee will 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 Services Charges" booklet is also applicable to Dah Sing Credit Card/Debit Card Accounts.