

# 星展銀行(香港)有限公司

## DBS信用卡收費表

項目	收費
<b>年費</b>	
– <b>DBS Black World Mastercard / 美國運通卡</b>	
主卡	每張 <b>HK\$3,600</b>
附屬卡	每張 <b>HK\$1,800</b>
– <b>VISA Signature卡</b>	
主卡	每張 <b>HK\$2,000</b>
附屬卡	每張 <b>HK\$1,000</b>
– <b>VISA 白金卡 / 萬事達白金卡<sup>2</sup> / DBS Live Fresh Card</b>	
主卡	每張 <b>HK\$1,800</b>
附屬卡	每張 <b>HK\$900</b>
– <b>VISA 金卡 / 萬事達金卡</b>	
主卡	每張 <b>HK\$550</b>
附屬卡	每張 <b>HK\$275</b>
– <b>VISA 卡 / 萬事達卡</b>	
主卡	每張 <b>HK\$300</b>
附屬卡	每張 <b>HK\$150</b>
<b>逾期費用</b>	每期 <b>HK\$350</b> 或最低付款額，以較低者為準。
<b>最低付款額</b>	
– 如總結欠相等於 <b>HK\$300</b> 或以上，最低付款額將為以下項目的總和：	
(i) 所有記錄於本期信用卡戶口結單上的收費、費用、開支、利息及 / 或財務費用；	
(ii) 任何於上期信用卡戶口結單日期後產生且超逾信用額的金額；及	
(iii) 扣除所有記錄於信用卡戶口的收費、費用、開支、利息及 / 或財務費用後的結單總結欠的 <b>1%</b> ，	
或 <b>HK\$300</b> (以較高者為準)，另加任何未償還的最低付款額。	
– 如總結欠少於 <b>HK\$300</b> ，最低付款額將為總結欠。	
<b>現金透支手續費</b>	透支金額的 <b>4%</b> ，最低為 <b>HK\$100</b>
<b>現金透支行政費用</b>	每項 <b>HK\$20</b>
<b>超逾信用額費用</b>	
信用卡戶口總結欠超逾指定的信用額	每期 <b>HK\$250</b>
<b>更換 / 補發信用卡費用</b>	
主卡	每張 <b>HK\$100</b>
附屬卡	每張 <b>HK\$100</b>
<b>支票退回 / 自動轉賬被拒手續費</b>	每項 <b>HK\$120</b>
<b>索取信用卡戶口結單副本</b>	每個月結單每份 <b>HK\$50</b>
<b>索取銷售單、現金提取單副本</b>	每份 <b>HK\$50</b>
<b>以銀行本票取回結餘款項</b>	每張 <b>HK\$100</b>
<b>爭議賬項手續費</b>	每項 <b>HK\$10</b> 或財務費用 (以較高者為準)

<b>財務費用</b>	
<u>注意事項：</u>	
(a) 有關適用的標準年息，請參閱實際年利率對照表、發卡通知書、月結單或本行不時發出的其他通知。	
(b) 信用卡戶口的財務費用最低為 <b>HK\$10</b> 。	
(c) 財務費用按每年 365 日的基準計算。	
(d) 標註 * 號的交易類別，財務費用將由交易日起計至有關交易的款項全數還清為止。	
(e) 信用卡現金透支的利息是由提取當日起計至實際清還之日為止。信用卡結單上顯示的利息僅為截至結單日期的應計利息。在結單日期後所產生的利息將會顯示在下一期結單中。你可以聯絡本行查詢如何在下一期結單日前全額清還利息。	
(f) 由於不同產品所收取的費用或收費可能有所不同，故同一標準年息相對的實際年利率或有差異。有關適用的實際年利率，請參閱實際年利率對照表。	
<b>交易類別</b>	
(i) 現金透支*	標準年息
(ii) 零售交易	標準年息
(iii) 網上繳費服務 / 「繳費易」 / 透過客戶服務熱線/透過DBS digibank HK手機應用程式的「繳款及轉賬」功能繳費的商戶類別：	
– 銀行或信用卡服務* / 信用卡繳費* / 信貸財務*	標準年息 <sup>3</sup>
– 證券公司	標準年息加每次交易金額的 <b>3%</b> 手續費
– 其他商戶	標準年息
(iv) 透過DBS Card+ HK 手機應用程式的「繳款及轉賬」功能的交易	
– 「轉賬」交易及「繳款」交易 (商戶類別：銀行或信用卡服務 / 信用卡繳費 / 信貸財務)	標準年息加每次交易金額高達 <b>5%</b> 手續費 (按持卡人的賬戶狀況及信貸能力決定收費的比率)
– 「繳款」交易 (商戶類別：證券公司)	標準年息加每次交易金額的 <b>3%</b> 手續費
– 「繳款」交易 (商戶類別：其他商戶)	標準年息
<b>銀行櫃位繳付賬項手續費</b>	每項 <b>HK\$30</b>
<b>外幣交易匯率調整</b>	按折算日的 VISA / 萬事達卡 / 美國運通適用匯率加 <b>1.95%</b>

<b>查閱個人資料</b>	每次 <b>HK\$200</b>
<b>索取卡證明書</b>	每份 <b>HK\$200</b>
<b>郵寄月結單費用<sup>4</sup></b>	每客戶每年 <b>HK\$240</b> ，如客戶於過去曆年 (即每年1月至12月) 曾以郵寄方式收取最少一份月結單
<b>以港幣支付外幣簽賬的有關費用</b>	客戶在外地消費時，有時候可選擇以港幣支付外幣簽賬。此選項屬海外商戶的直接安排，而非由信用卡發卡機構提供。客戶應於簽賬前向該商戶查詢有關匯率及手續費的詳情，因為以港幣支付外幣簽賬，所涉及的費用可能會較以外幣簽賬的手續費為高。VISA/萬事達卡/美國運通就這些以港幣支付的外幣簽賬會向本行收取交易金額 <b>1%</b> 的費用，而本行會向客戶收取相同的費用 (DBS Live Fresh Card 除外)。  VISA/萬事達卡/美國運通亦會對登記及/或結算所在地於香港境外的商戶 (按商戶的設定) 所進行的網上港幣交易向本行收取交易金額 <b>1%</b> 的費用，而本行會向客戶收取相同的費用 (DBS Live Fresh Card 除外)。
<b>要求取消或更改「Pay in Instalments」</b>	每項 <b>HK\$150</b>

備註：

- 此收費表適用於由星展銀行(香港)有限公司(「本行」)發出的所有信用卡及貴賓卡，不包括DBS商務卡。
- 不適用於2017年或以前獲邀請提升的宏利VISA白金卡/萬事達白金卡，就由普通卡提升的卡而言，此等卡的年費與VISA卡/萬事達卡相同；就由金卡提升的卡而言，此等卡的年費與VISA金卡/萬事達金卡相同。
- 適用於DBS Pay Less VISA的標準年息及實際年利率分別為17%及18.39%。
- 費用將會於下一個曆年的首個結單日在信用卡戶口扣除。倘若客戶持有超過一個信用卡戶口，費用將從本行全權酌情決定的信用卡戶口扣除。
- 本行有權不時更改或檢討上述息率、費用及收費。如有更改，持卡人將會事先獲得通知。

生效日期：2025年1月1日

## DBS Bank (Hong Kong) Limited

### DBS Credit Card Fee Schedule

ITEM	SCALE
Annual Fee – <b>DBS Black World Mastercard / American Express Card</b> Principal Card Supplementary Card	<b>HK\$3,600</b> per card <b>HK\$1,800</b> per card
– <b>VISA Signature</b> Principal Card Supplementary Card	<b>HK\$2,000</b> per card <b>HK\$1,000</b> per card
– <b>VISA Platinum / Platinum Mastercard<sup>2</sup> / DBS Live Fresh Card</b> Principal Card Supplementary Card	<b>HK\$1,800</b> per card <b>HK\$900</b> per card
– <b>VISA Gold / Gold Mastercard</b> Principal Card Supplementary Card	<b>HK\$550</b> per card <b>HK\$275</b> per card
– <b>VISA / Mastercard</b> Principal Card Supplementary Card	<b>HK\$300</b> per card <b>HK\$150</b> per card
<b>Late Fee</b>	<b>HK\$350</b> or the minimum payment, whichever is lower, per statement cycle
<b>Minimum Payment</b> – If the total outstanding balance is <b>HK\$300</b> or above, the minimum payment will be the sum of the followings: (i) All charges, fees, costs, expenses, interests and/or finance charges posted to the current statement of Card Account; (ii) any amount in excess of the credit limit incurred after last statement date; and (iii) <b>1%</b> of the statement balance excluding all charges, fees, costs, expenses, interests and/or finance charges posted to the Card Account, or <b>HK\$300</b> , whichever is higher plus any outstanding minimum payment. – If the total outstanding balance is less than <b>HK\$300</b> , the minimum payment will be the total outstanding balance.	
<b>Cash Advance Handling Fee</b>	<b>4%</b> on cash advance amount, minimum <b>HK\$100</b>
<b>Cash Advance Administration Fee</b>	<b>HK\$20</b> per transaction
<b>Overlimit Charge</b> Card Account balance exceeds the assigned credit limit	<b>HK\$250</b> per statement cycle
<b>Card Replacement Fee</b> Principal Card Supplementary Card	<b>HK\$100</b> per card <b>HK\$100</b> per card
<b>Handling Charge on Dishonoured Cheque / Autopay Rejection</b>	<b>HK\$120</b> per transaction
<b>Request for Copy of Card Account Statement</b>	<b>HK\$50</b> per copy of each statement
<b>Sales Draft / Cash Disbursement Draft Retrieval Fee</b>	<b>HK\$50</b> per copy
<b>Credit Balance Refund by Cashier's Order</b>	<b>HK\$100</b> per cashier's order
<b>Handling Fee on Immediate Dispute Resolution</b>	<b>HK\$10</b> per item or finance charge, whichever is higher

<b>Finance Charge</b>	
<u>General notes:</u>	
(a) The standard annual rate applicable to you is shown on the Annualized Percentage Rate ("APR") Table, card mailer, monthly statement or other notices issued by the Bank to you from time to time.	
(b) Finance charge levied to a credit card account is subject to a minimum of <b>HK\$10</b> .	
(c) Finance charge will be calculated at the applicable rate on a 365-day yearly basis.	
(d) For transaction types with*, finance charge will be levied from the date of transaction until the date of actual full repayment of the relevant transaction.	
(e) The interest imposed on cash advance transactions is charged from the date a cash advance is made until the date of actual repayment. The interest shown in your credit card statement only covers the interest accrued up to the statement date. Any interest accrued after the statement date will be shown in the next statement. You may contact the Bank to inquire about how to fully settle the interest charge before the next statement date.	
(f) Since different products may be subject to different charges or fees, the same standard annual rate charged on different products may result in a different APR. For the respective APR, please refer to the APR Table.	
<b>Transaction Type</b>	
(i) Cash Advance*	Standard annual rate
(ii) Retail Transaction	Standard annual rate
(iii) Merchant Categories of Internet Bill Payment / JET Payment / Bill Payment through Customer Services Hotline / the "Pay & Transfer" function of the DBS digibank HK mobile application:	
– Banking and Credit Card Services* / Credit Card Payment* / Credit Services*	Standard annual rate <sup>3</sup>
– Security Broker	Standard annual rate plus a handling fee of <b>3%</b> on the amount of each transaction
– Others	Standard annual rate
(iv) Transaction through the "Pay & Transfer" function of the DBS Card+ HK mobile application	
– "Transfer" transaction and "Pay" transaction (merchant categories: Banking and Credit Card Services / Credit Card Payment / Credit Services)	Standard annual rate plus a handling fee up to <b>5%</b> on the amount of each transaction (the rate charged is determined based on the cardholder's account status and creditworthiness)
– "Pay" transaction (merchant categories: Security Broker)	Standard annual rate plus a handling fee of <b>3%</b> on the amount of each transaction
– "Pay" transaction (merchant categories: Others)	Standard annual rate
<b>Handling Fee for Payment Over Counter</b>	<b>HK\$30</b> per transaction
<b>Foreign Exchange Rate Adjustment for Foreign Currency Transaction</b>	VISA / Mastercard / American Express applicable exchange rate on processing date plus <b>1.95%</b>

<b>Request for Personal Data</b>	<b>HK\$200</b> per request
<b>Request for Card Reference Letter</b>	<b>HK\$200</b> per letter
<b>Paper Statement Fee<sup>4</sup></b>	<b>HK\$240</b> per customer per annum, if you have received at least one paper statement within the previous calendar year (i.e. January to December every year)
<b>Fee relating to Settling Foreign Currency Transaction in Hong Kong Dollars</b>	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 since settling foreign currency transactions in Hong Kong dollars may involve a cost higher than the foreign currency transaction handling fee. For these transactions in Hong Kong dollars made outside Hong Kong, Visa / Mastercard / American Express imposes a charge of 1% of the transaction amount on the Bank, we will charge the same on the customers (except for DBS Live Fresh Card).  Visa / Mastercard / American Express also imposes a charge of 1% of the transaction amount on the Bank for online transactions in Hong Kong Dollars with merchants whose place of registration and/or settlement are outside Hong Kong (based on the merchants' setting), we will charge the same on the customers (except for DBS Live Fresh Card).
<b>Request for cancellation or amendment of "Pay in Instalments"</b>	<b>HK\$150</b> per item

Remarks:

- This Fee Schedule applies to all credit cards and private label cards issued by DBS Bank (Hong Kong) Limited (the "Bank"), except DBS Business Card.
- Not applicable to Manulife VISA Platinum / Platinum Mastercard which was upgraded by invitation in or before 2017. For those cards upgraded from classic cards, the annual fee of such cards will be the same as that of VISA / Mastercard. For those cards upgraded from gold cards, the annual fee of such cards will be the same as that of VISA Gold / Gold Mastercard.
- The standard annual rate and APR applicable to DBS Pay Less VISA is 17% p.a. and 18.39%, respectively.
- The fee will be charged to the credit card account on the first statement date of the following calendar year. If you hold more than one credit card account, the Bank may charge the fee to a credit card account as determined by the Bank at its sole discretion.
- The Bank reserves the right to vary or review the above rates, fees or charges from time to time, subject to prior notice being served on cardholders.

Effective date: 1<sup>st</sup> January 2025

# 星展銀行(香港)有限公司

## DBS 信用卡 實際年利率對照表

	現金透支	零售交易	網上繳費服務/「繳費易」/透過客戶服務熱線或DBS digibank HK 手機應用程式的「繳款及轉賬」功能繳費的商戶類別			透過DBS Card+ HK 手機應用程式 的「繳款及轉賬」 功能的交易
			「銀行或信用卡服務」/ 「信用卡繳費」/「信貸財務」	「證券公司」	其他	
標準年息	<b>29.42%</b>	<b>31.10%</b>	<b>29.42%</b>	<b>31.10%</b>	<b>31.10%</b>	<b>31.10%</b>
標準年息的實際年利率	<b>35.94%<sup>1</sup></b>	<b>34.58%<sup>2</sup></b>	<b>33.73%<sup>1</sup></b>	<b>34.58%<sup>3</sup></b>	<b>34.58%<sup>2</sup></b>	<b>34.58%<sup>3</sup></b>

註：

1. 此實際年利率乃按香港金融管理局就《銀行營運守則》所發出的指引，並假設每月在到期繳款日或之前繳付月結單最低付款額而計算(「計算基準」)。由於不同產品所收取的費用或收費可能有所不同，故同一標準年息相對的實際年利率或會有差異。
2. 此實際年利率乃按經修改的計算基準而計算，以計入在首個結單週期可享免息還款期的影響。經修改的計算基準反映本行現時實際採用的計費方法。根據計算基準計算的實際年利率為**35.94%**。
3. 此實際年利率乃按經修改的計算基準而計算，以計入在首個結單週期可享免息還款期的影響。經修改的計算基準反映本行現時實際採用的計費方法。根據計算基準計算的實際年利率為**35.94%**。**根據計算基準或經修改的計算基準計算的實際年利率，均在考慮退還手續費後(如適用)得出來的。**
4. 本行有權不時修改或檢討以上息率，如有更改，持卡人將會事先獲得通知。

生效日期：2024年9月1日

Hong Kong/CPF/DP/APR/0005(09/24)

# DBS Bank (Hong Kong) Limited

## DBS Credit Card Annualized Percentage Rate ("APR") Table

	Cash Advance	Retail Transaction	Merchant Categories of Internet Bill Payment / JET Payment / Bill Payment through Customer Services Hotlines or "Pay & Transfer" function of the DBS digibank HK mobile application			Transaction through the "Pay & Transfer" function of the DBS Card+ HK mobile application
			"Banking and Credit Card Services"/ "Credit Card Payment"/ "Credit Services"	"Security Broker"	Others	
Standard Annual Rate	<b>29.42%</b>	<b>31.10%</b>	<b>29.42%</b>	<b>31.10%</b>	<b>31.10%</b>	<b>31.10%</b>
APR for Standard Annual Rate	<b>35.94%<sup>1</sup></b>	<b>34.58%<sup>2</sup></b>	<b>33.73%<sup>1</sup></b>	<b>34.58%<sup>3</sup></b>	<b>34.58%<sup>2</sup></b>	<b>34.58%<sup>3</sup></b>

### Remarks:

1. These APRs are calculated in accordance with the guidelines issued by the Hong Kong Monetary Authority in respect of the Code of Banking Practice and under the assumption that the minimum payment of each monthly statement is settled before the relevant payment due date ("Basis of Calculation"). Since different products may be subject to different charges or fees, the same Standard Annual Rate charged on different products may result in a different APR.
2. This APR is calculated based on a modified Basis of Calculation which has taken into account the effect of the interest free period in the first statement cycle. The modified Basis of Calculation reflects the actual charging method the Bank currently adopts. The APR calculated in accordance with the Basis of Calculation is **35.94%**.
3. This APR is calculated based on a modified Basis of Calculation which has taken into account the effect of the interest free period in the first statement cycle. The modified Basis of Calculation reflects the actual charging method the Bank currently adopts. The APR calculated in accordance with the Basis of Calculation is **35.94%**. **Both APRs based on the Basis of Calculation or modified Basis of Calculation are calculated after taking into account the refund of handling fee (if applicable).**
4. The Bank reserves the right to vary or review the above rates from time to time subject to prior notice being served on Cardholders.

Effective date: 1<sup>st</sup> September 2024

Hong Kong/CPF/DP/APR/0005(09/24)