

服務收費

項目	Platinum (HKD)
開卡費	1800
外幣交易手續費/ 在香港或海外以外幣 (即除港元之外的任何貨幣)簽賬	如果您使用您的 CreditRise 卡進行港幣交易(包括退款), 不論是在香港還是海外, 該交易因商戶或收單機構是在海外(即香港以外的地方)註冊而被視為在海外處理, CreditRise 卡會就該交易收取 3 % 跨境港幣交易手續費。跨境港幣交易手續費將會在海外商戶或收單機構已將交易兌換成港元, 或在您要求兌換的情況下被徵收。同一筆交易中不會同時收取跨境港幣交易手續費及外幣兌換手續費。
境外ATM提款-現金透支	2%或港幣 50 元(以較高者為準)
本地ATM提款-現金透支	3%或港幣 50 元(以較高者為準)
註銷信用卡	帳戶內10%的餘額 或 港幣3,000 的服務費 (以較高者為準)
補發信用卡	1800
索取文件副本	200
網上小額交易 (HKD 11 以下的交易)	1
逾期利息	20% APR

Service Fees

Item	Platinum (HKD)
Card Application Fee	1800
Transaction Fee for Foreign Currency Transaction	If you conduct a Hong Kong dollar transaction (including a refund) on your CreditRise Card, whether in Hong Kong or overseas, that transaction is processed overseas because the merchant or acquirer is registered overseas (i.e., in a place other than Hong Kong), a 3% cross-border access fee. It will be imposed in circumstances where the overseas merchant or acquirer has already converted the transaction into Hong Kong dollars, or you have asked them to do so. The cross-border access fee and foreign exchange handling fee will not be imposed on the same transaction.
Oversea ATM - Cash Advance	2% of the cash advance amount per transaction or minimum HK\$50
HK ATM - Cash Advance	3% of the cash advance amount per transaction or minimum HK\$50
Cancel Credit Card Fee	10% Service charge of the remaining balance or a minimum of HK\$3,000
Card Replacement Fee	1800
Fee for requesting copies of documents	200
Small amount online transactions (below HKD 11)	1
Late Charge Interest	20% APR