

花旗銀行信用卡服務收費表

服務費用

生效日期：2010年4月8日

現金透支費用¹現金透支額之3%
(最低為港幣100元)

財務費用

- 如在到期日或之前已將結欠總額存入信用卡戶口，持卡人將毋須繳付任何財務費用。如持卡人未能於付款到期日或之前支付結算結欠的全數款項，本行會以下列利率(或本行不時通知適用於閣下的現行利率²)收取財務費用。所有財務費用將以每日計算和累積。

	財務費用 (每月)	非現金透支之 實際年利率 ³	現金透支之 實際年利率 ³
Citibank普通卡 / Citibank金卡 / Citibank白金卡 / Citibank Ultima Card / Citi Premier Miles VISA白金卡 / Citibank現金倍賞VISA卡 / 醫管局Citibank信用卡 / 安盛Citibank信用卡 / Citibank VISA卡(公司戶口) / 八達通Citibank信用卡	2.33%	31.89%	33.61%
Citibank I.T Platinum Card / Citibank I.T VISA Card / Shell Citibank白金卡	2.5%	34.49%	36.32%

逾期手續費⁴

- 如上一期月結單的總結欠少於港幣2,500元 港幣180元
- 如上一期月結單的總結欠介乎港幣2,500元至少於港幣5,000元 港幣200元
- 如上一期月結單的總結欠等於或多於港幣5,000元 港幣250元
(如上一期月結單的總結欠包括「Dial-a-Check」每月還款額，逾期手續費為港幣250元)

年費

	基本卡	附屬卡
Citibank普通卡 / Citibank I.T VISA Card / 醫管局Citibank普通卡 / 安盛Citibank普通卡	HK\$220	HK\$110
Citibank金卡 / 醫管局Citibank金卡 / 安盛Citibank金卡	HK\$550	HK\$275
Citibank白金卡 / 醫管局Citibank白金卡 / Citibank I.T Platinum Card	HK\$1,500	HK\$750
CitiPremier Miles VISA白金卡 / Shell Citibank白金卡	HK\$1,200	HK\$600
Citibank Ultima Card	HK\$8,888	不適用
Citibank現金倍賞VISA卡	HK\$180	HK\$90
Citibank VISA卡(公司戶口) ⁵	HK\$900	不適用
八達通Citibank信用卡 / Citibank貴賓卡	不適用	不適用

櫃位現金付款服務費

每項交易港幣30元

退票/自動轉賬退回的收費

港幣100元

補發新卡費

每次港幣100元

超額費用⁴

港幣180元

賬目調查手續費

每項交易或費用港幣50元

拖欠財務費用

- 若本行在月結單的付款限期或之前未能收到月結單的最低付款額，本行將收取拖欠財務費用。拖欠財務費用將取代財務費用及每日計算和累積。

	拖欠財務費用(每月)	非現金透支之實際年利率 ³	現金透支之實際年利率 ³
所有Citibank信用卡	3%	42.58%	44.73%

支票提取賬戶盈餘手續費¹

每項交易港幣100元

補發月結單手續費

- 最近兩個月所發出之月結單 每張港幣30元
- 最近兩個月以前所發出之月結單 每張港幣50元

申請簽賬存根手續費

每張港幣50元

查閱個人資料手續費

每次港幣200元

即時增加臨時信用額手續費⁴臨時增加信用額之0.5%
(最低為港幣100元)
1.95%

外幣交易手續費

最低付款額

- 於當期月結單所收取的財務費用，拖欠財務費用及逾期手續費(如適用)及
- 月結單結欠之1.5%⁶

¹ 不適用於Citibank貴賓卡。

² 客戶可透過24小時電話理財服務2860 0333查詢有關適用於閣下的現行利率。

³ 實際年利率乃根據銀行營運守則所載之淨值法計算，並已將透支現金手續費計算在內(如適用)。

⁴ 不適用於Citibank Ultima Card。

⁵ 最多99張CitiBusiness商務卡。

⁶ 月結單結欠不包括上述項目A(如適用)。



Citibank Credit Card Fees Schedule

List of Service Charges

Effective Date: April 8, 2010

Cash Advance Fee¹

3% of the cash advance amount
(minimum HK\$100)

Finance Charge

- No finance charge will be payable if the total outstanding balance is paid into the credit card account by the payment due date. If the cardholder fails to pay the Company the whole statement balance by the payment due date, a finance charge as set out below (or the prevailing finance charge applicable to you² as notified by the Company from time to time) will be applied to the following cards. The finance charge will be calculated and accrued on a daily basis:

	Finance Charge per month	Retail APR ³	Cash APR ³
Citibank Classic Card / Citibank Gold Card / Citibank Platinum Card / Citibank Ultima Card / Citi PremierMiles Platinum VISA Card / Citibank Cash Back VISA Card / Hospital Authority Citibank Credit Card / Citibank AXA Credit Card / Citibusiness Platinum Card / Octopus Citibank Credit Card	2.33%	31.89%	33.61%
Citibank I.T Platinum Card / Citibank I.T VISA Card / Shell Citibank Platinum Card	2.5%	34.49%	36.32%

Late Charge⁴

- If Previous Statement Balance is less than HK\$2,500 HK\$180
 - If Previous Statement Balance is HK\$2,500 or above and less than HK\$5,000 HK\$200
 - If Previous Statement Balance is HK\$5,000 or above HK\$250
- (If Previous Statement Balance includes "Dial-a-Check" monthly installment amount, the late charge is HK\$250 regardless of the Previous Statement Balance amount)

Annual Fee

	Primary Card	Supplementary Card
Citibank Classic Card / Citibank I.T VISA Card / Hospital Authority Citibank Classic Card / Citibank AXA Classic Card	HK\$220	HK\$110
Citibank Gold Card / Hospital Authority Citibank Gold Card / Citibank AXA Gold Card	HK\$550	HK\$275
Citibank Platinum Card / Hospital Authority Citibank Platinum Card / Citibank I.T Platinum Card	HK\$1,500	HK\$750
Citi PremierMiles Platinum VISA Card / Shell Citibank Platinum Card	HK\$1,200	HK\$600
Citibank Ultima Card	HK\$8,888	Not applicable
Citibank Cash Back VISA Card	HK\$180	HK\$90
Citibusiness Company Account ⁵	HK\$900	Not applicable
Octopus Citibank Credit Card / Private Label Card	Not applicable	Not applicable

Counter Cash Payment Service Fee

HK\$30 per transaction

Return Check / Reject Autopay Fee

HK\$100

Lost Card Replacement Fee

HK\$100 for each replacement

Over Limit Charge⁴

HK\$180

Charge Dispute Handling Fee

HK\$50 per transaction or charge

Default Finance Charge

- The default finance charge may be applicable if the cardholder fails to pay the minimum amount due by the payment due date for such number of instances as determined by the Company from time to time. The default finance charge will be calculated and accrued on a daily basis and will supersede the finance charge.

	Default Finance Charge per month	Retail APR ³	Cash APR ³
All Citibank Credit Cards	3%	42.58%	44.73%

Credit Balance Withdrawal by Check Handling Fee¹

HK\$100 per transaction

Statement Retrieval Fee

- Statement issued within the latest 2 months HK\$30 per copy
- Statement issued earlier than the latest 2 months HK\$50 per copy

Sales Draft Retrieval Fee

HK\$50 per copy

Personal Data Access Request

HK\$200 per request

Instant Temporary Credit Limit Upgrade Fee⁴

0.5% of the Instant
Temporary Credit Limit Upgrade
(minimum HK\$100)
1.95%

Foreign Currency Transactions Handling Charge

Minimum Payment Due

- The total of the currently billed finance charge, default finance charge and late charge (if applicable); and
- 1.5% of the statement balance⁶

¹ Not applicable to Private Label Card.

² Please call our 24-Hour CitiPhone Banking at 2860 0333 to ascertain the finance charge applicable to you.

³ The Annualized Percentage Rate (APR) is calculated according to the Net Present Value Method as specified in the Code of Banking Practice, inclusive of Cash Advance Handling Fee (if applicable).

⁴ Not applicable to Citibank Ultima Card.

⁵ With a maximum of 99 CitiBusiness Cards.

⁶ The statement balance excludes item a, where applicable.

