安信 PrimeCredit

安信EarnMORE信用卡服務收費

生效日期：2026年2月1日

利率 / 財務費	
零售購物實際年利率	**35.95%**
現金透支實際年利率	**35.96%**
免息還款期	長達**53**天
最低付款額	為**港幣50元**或以下所有項目之總額（以較高者為準）： (i) 已發單的全數財務費用以及其他利息與收費總額；(ii)月結單總結欠的**1%**（不包括全數財務費用以及其他利息與收費總額）；(iii)逾期款項（如適用）；(iv) 超逾信用額之全數金額（如適用）
收費項目	
年費	Visa普通卡 **港幣280元** Visa白金卡 **港幣1,500元** 銀聯鑽石卡 **港幣1,500元**
現金透支手續費	現金透支交易額之**1.5%**或 **港幣120元**（以較高者為準）
外幣簽賬費用	**Visa卡：** 就所有以外幣(即除港幣之外的任何貨幣)交易的賬項，將Visa從國際市場兌換率中選擇的或有關政府強制適用的兌換率，折算為相應數額的港幣，加**1.95%**以計算客戶應付金額。
	銀聯卡： 就所有以外幣(即除港幣之外的任何貨幣)交易的賬項，將銀聯從國際市場兌換率中選擇的或有關政府強制適用的兌換率，折算為相應數額的港幣，加**1%**以計算客戶應付金額。
	此外，由於市場匯率經常波動，實際採用的匯率可能與簽賬當日的匯率有所不同。

安信分行繳款或7-ELEVEN便利店繳款手續費	每次**港幣10元**
逾期費用 • 未能在指定之繳款日期前繳付「最低付款額」	最低付款額或**港幣320元** （以較低者為準）
超逾信用額費 • 月結單週期內的任何時候之未清付結餘（不包括所有利息及收費）超逾信用卡賬戶的信貸額	每期**港幣220元**
退回授權直接轉賬費	每項**港幣180元**
補領信用卡費	每賬戶**港幣100元**
申領信用卡購物單據費	每張副本**港幣40元**
申領月結單副本費	每張**港幣50元**
賬戶結餘提款費	每次**港幣75元**
現金透支限額	客戶之現金透支限額將不時被安信檢討。客戶可隨時透過安信信用卡客戶服務熱線查詢。

安信會不時對持卡人之現金透支實際年利率作出檢討。利息將按照每次現金透支的未付清餘額，由有關的交易指示日期開始按日計息，直至全數付清之日為止。就已入賬的現金透支交易，月結單上所載的利息只計算至月結單截數日，若於月結單截數日後仍有未付清之餘額，有關利息將載於下一期月結單，直至全數付清之日為止。如欲查詢或全數付清利息，請於下一期月結單截數日或之前聯絡安信。

安信保留根據客戶之戶口記錄並不時發出通知更改服務收費的權利。

如閣下有任何意見，請致函灣仔郵政信箱23207號
安信信貸有限公司。
客戶須接受上述之服務收費，方可讓安信為閣下繼續提供信用卡服務。

中英文版本如有歧義，概以英文版本為準。

24小時客戶服務熱線

銀聯鑽石卡.....**2269 8800**
Visa白金卡.....**2269 8888**
Visa普通卡.....**2269 8899**

PrimeCredit

Fees and Charges on PrimeCredit EarnMORE Credit Card Service

Effective Date: 1 February 2026

Annualized Percentage Rate (APR) for Retail Purchase	**35.95%**
APR for Cash Advance	**35.96%**
Interest Free Period	Up to **53** days
Minimum Payment Due	**HK$50** or the aggregate amount of all the following items (whichever is higher): (i) All finance charges and other fees & charges billed; (ii) **1%** of statement balance (excluding all finance charges and other fees & charges); (iii) Outstanding Minimum Payment Due (when applicable); and (iv) Total over-the-limit amount (when applicable)
Fees	
Annual Fee	Visa Classic Card **HK$280** Visa Platinum Card **HK$1,500** UnionPay Diamond Card **HK$1,500**
Cash Advance Fee	**1.5%** of transaction amount or **HK$120** (whichever is higher)
Foreign Currency Transactions Fee	**Visa Card:** All transactions effected in a currency other than Hong Kong Dollars will be converted into Hong Kong Dollars at a wholesale market rate selected by Visa from within a range of wholesale market rate or the government-mandated rate plus **1.95%**.
	UnionPay Card: All transactions effected in a currency other than Hong Kong Dollars will be converted into Hong Kong Dollars at a wholesale market rate selected by UnionPay from within a range of wholesale market rate or the government-mandated rate plus **1%**.
	Such exchange rate may differ from the rate on the transaction date due to market fluctuation.

Handling Fee on Payment at PrimeCredit Branch or at 7-ELEVEN	**HK$10** per transaction
Late Fee • Fail to pay "Minimum Payment Due" by Payment Due Date	Minimum Payment Due or **HK$320** (whichever is lower)
Over-the-limit Fee • The outstanding debit balance (excluding all Fees & Charges) exceeds the credit limit assigned to it at any point of time during a statement cycle	**HK$220** per statement cycle
Direct Debit Authorization (DDA) Payment Return Fee	**HK$180** each item
Card Replacement Fee	**HK$100** per credit card account
Sale Draft Retrieval Fee	**HK$40** per photocopy
Statement Retrieval Fee	**HK$50** per copy
Credit Balance Withdrawal Fee	**HK$75** per transaction
Cash Advance Limit	The Cash Advance Limit will be reviewed from time to time by PrimeCredit. Customer's latest Cash Advance Limit at any relevant time can be ascertained by calling Credit Card Customer Service Hotline.

PrimeCredit will review the APR for the Cardholder from time to time. Interest will be calculated on a daily basis accrues on the outstanding balance of each cash advance with effect from the date of the relevant Transaction Instruction to the date of repayment in full. For the posted cash advance transactions, the interest billed in the Statement are accrued only to the Statement Date. If there is any outstanding balance after the Statement Date, the relevant interest will be accrued in the next Statement until repayment in full. Please contact PrimeCredit for enquiry or full settlement of the interest on or before next Statement Date.

PrimeCredit reserves the right to vary the fees and charges for customers based on their account record from time to time by notice.

In case you have any comment, please write to P.O. Box no.23207, Wan Chai Post Office, **PrimeCredit Limited**.

The provision of credit card services to you is subject to your acceptance of the above fees and charges.

Should there be any inconsistency between the English and the Chinese versions, the English version shall prevail.

24-hour Customer Service Hotline

UnionPay Diamond Card.....**2269 8800**

Visa Platinum Card.....**2269 8888**

Visa Classic Card.....**2269 8899**

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