恒丰银行信用卡业务收费项目及收费标准

定价方式	编号	服务项目	服务内容	适用客户	收费标准	收费依据	备注
政府指导价	11.1.1	利息	预借现金	信用卡客户	日利率 0.05%，年利率 18.25%	《银行卡业务管理办法》《中国人民银行关于信用卡业务有关事项的通知》	
			循环信用	信用卡客户	日利率 0.05%，年利率 18.25%		
市场调节价	11.3.1	年费	为信用卡持卡人提供信用卡服务	信用卡客户	高端类白金卡主卡人民币 2800 元/卡，附属卡人民币 800 元/卡	《商业银行服务价格管理办法》	
				信用卡客户	标准类白金卡主卡人民币 800 元/卡，附属卡人民币 500 元/卡		
				信用卡客户	金卡主卡人民币 300 元/卡，附属卡人民币 150 元/卡		
				信用卡客户	普通卡主卡人民币 100 元/卡，附属卡人民币 50 元/卡		
市场调节价	11.3.2	信用卡预借现金手续费	境内预借现金手续费	信用卡客户	预借现金交易额的 1%，最低人民币 10 元/笔	《商业银行服务价格管理办法》《中国人民银行关于信用卡业务有关事项的通知》	
			境外预借现金手续费	信用卡客户	预借现金交易额的 3%，最低人民币 15 元/笔		
市场调节价	11.3.3	溢缴款领回手续费	提供汇款方式领回信用卡账户中溢缴款的服务	信用卡客户	领回金额的 0.5%，最低人民币 5 元/笔，最高人民币 50 元/笔	《商业银行服务价格管理办法》	
市场调节价	11.3.4	违约金	客户未偿还最低还款额收取的手续费	信用卡客户	按照每期账单最低还款额未还清部分的 5%收取，最低人民币 10 元	《商业银行服务价格管理办法》《中国人民银行关于信用卡业务有关事项的通知》	

市场调节价	11.3.5	分期利息	分期业务	我行往来客户及商户	每月为1期，按业务类别分为1期、3期、6期、12期、18期、24期、36期、48期、60期，不同期数利息标准不同，利息按照分期付款总额的一定比例收取，可一次性收取或分期收取，单期利率0%¯1.44%（对应年化利率为0%¯17.28%）。根据不同情况，利息由商户或客户承担，与商户及客户有特殊约定的除外。	《商业银行服务价格管理办法》	
市场调节价	11.3.6	损坏换卡手续费	毁坏换卡、挂失补卡	信用卡客户	人民币15元/卡	《商业银行服务价格管理办法》	
市场调节价	11.3.7	调阅或开具证明手续费	调阅签单证明副本	信用卡客户	境内人民币20元/笔，境外美金5元/笔	《商业银行服务价格管理办法》	
			开具证明	信用卡客户	人民币20元/份		
			重出对账单	信用卡客户	按重出对账单的账单期数收取，人民币2元/期		
市场调节价	11.3.8	挂失手续费	信用卡挂失	信用卡客户	按照挂失次数收取，人民币50元/次/卡	《商业银行服务价格管理办法》	
市场调节价	11.3.9	快递服务手续费	根据客户特殊需求提供的包含信函、凭证、卡片等快递寄送服务	信用卡客户	按快递次数收取， 人民币20元/次	《商业银行服务价格管理办法》	

注：
1.此前发布的收费项目及收费标准与本公告不一致的，以本公告为准。
2.新业务产生，则另行制定收费标准。后续如有变更，以网站或其他公告内容为准。

Credit Card Fee Table, HF Bank Co., Ltd.

Pricing Method	No.	Service Name	Service Items	Applicable Customer	Charging Standard	Charging Basis	Note
Government guided-price	11.1.1	Interest	Cash Advance	Credit Cardholders	0.05% per day, 18.25% annualized rate	Measures for the Administration of Bank Card Business / PBOC Notice on Relevant Issues of Credit Card Business	
			Revolving credit	Credit Cardholders	0.05% per day, 18.25% annualized rate		
Market Adjusted Price	11.3.1	Annual fee	Product feature and general service	Credit Cardholders	Advanced Platinum Card: Main Card RMB 2800 per card，Supplementary Card RMB 800 per card	Commercial bank service measures for the administration of the price	
				Credit Cardholders	Classic Platinum Card: Main Card RMB 800 per card，Supplementary Card RMB 500 per card		
				Credit Cardholders	Gold Card: Main Card RMB 300 per card，Supplementary Card RMB150 per card		
				Credit Cardholders	Bank Card: Main Card RMB100 per card，Supplementary Card RMB 50 per card		
Market Adjusted Price	11.3.2	Credit card cash advance service fee	Domestic cash advance service fee	Credit Cardholders	1% of cash advance amount，minimum RMB10 per transaction	Commercial bank service measures for the administration of the price / PBOC Notice on Relevant Issues of Credit Card Business	
			Oversea cash advance service fee	Credit Cardholders	3% of cash advance amount，minimum RMB15 per transaction		
Market Adjusted Price	11.3.3	Service fee to refund excess amount paid to card account	Refund excess amount paid to card account to banking account	Credit Cardholders	0.5% of the refund amount, minimum RMB 5 per transaction, maximum RMB 50 per transaction	Commercial bank service measures for the administration of the price	

Market Adjusted Price	11.3.4	Penalty for breach of contract	The fee will be charged if customer doesn't pay the min due before due day	Credit Cardholders	5% of overdue amount of minimum due, minimum RMB 10 per transaction	Commercial bank service measures for the administration of the price / PBOC Notice on Relevant Issues of Credit Card Business	
Market Adjusted Price	11.3.5	Interest for installments	Interest for installments	Credit Cardholders	Provide 1/3/6/12/18/24/36/48/60 periods for installments service, with one month counts as a period. According to the categories of business or number of charges, there will be different standards. According to a certain proportion of installment/transaction payment in the total amount of charge, installments interest may be a one-time interest or charged by installments, single period rate 0%~1.44%, with corresponding annual interest rate of 0%~17.28%. According to different situations, interest shall be borne by the merchants or customers, with the exception of that bank and merchants and customers have special agreement.	Commercial bank service measures for the administration of the price	
Market Adjusted Price	11.3.6	Card replacement fee	Card replacement service when customer apply for re-issue a card	Credit Cardholders	RMB15 per card	Commercial bank service measures for the administration of the price	
Market Adjusted Price	11.3.7	Service fee for retrieval of credit card transaction receipt(s)	Provide retrieval of credit card transaction receipt(s) to customer	Credit Cardholders	Domestic:RMB20 per transaction Oversea:USD5 per transaction	Commercial bank service measures for the administration of the price	
			Issued certificate	Credit Cardholders	RMB20 for each certificate		
			Reprinting of statement(s) service	Credit Cardholders	Charged by statements as customer’s requirement，RMB2 for each statement		
Market Adjusted Price	11.3.8	Service fee to report loss of card	Report loss of card service	Credit Cardholders	Charged in accordance with times of losses： RMB50 per card	Commercial bank service measures for the administration of the price	

Market Adjusted Price	11.3.9	Service fee for courier service	Provide courier service at specific requests of customers, including correspondences, statements, cards, etc.	Credit Cardholders	Charged in accordance with times of courier service, RMB20 each service	Commercial bank service measures for the administration of the price	
Remarks: 1. In the event of any discrepancies from previously announced notice, this latest notice shall prevail. 2. This charging standard will be updated for the new business. Any subsequent changes are subject to our website and other notices. 3. In case of any discrepancies between the English and Chinese versions of this Fee Table, the Chinese version shall apply and prevail.							