高球証收費表

信用卡	年費（港幣）	購物簽賬* 月息（實際年利率）	現金預支* 月息（實際年利率）
高球証	1,288 元	2% (26.82%)	3% (43.53%)

購物簽賬	若銀盛到期付款日或之前收到持卡人所欠全數購物簽賬金額，持卡人將不需支付任何利息。若持卡人選擇不欲於付款限期前將購物簽賬金額全數清還，持卡人需支付銀盛利息。利息將按照結欠金額(包括新簽賬交易)由最早簽賬日起計算至全數清還；利率得由銀盛隨時訂定並以任何銀盛認可方式通知持卡人。
現金預支	每次現金預支均需支付現金預支手續費。利息將按現金預支金額由現金預支日起至付款限期止每日計算。如持卡人選擇不欲於付款限期日或以前全數清還欠款，則需支付延長還款期及現金預支期間之利息。延長還款期間將由現金預支日至截息日(現在為每月十號，並概由銀盛隨時訂定)，利息每日計算。再者，由截息日翌日起，利息將以每月計算。現金預支手續費及利率(包括延長還款期利息)之厘定，概由銀盛隨時訂定並以任何銀盛認可方式通知持卡人。每次現金預支最高為港幣 10,000 元或信用額之 50%(以較低者為准)及每月最高現金預支金額為港幣 50,000 元
現金預支手續費	每次手續費為港幣 80 元或預支金額 2% (以較高者為准)
櫃員機查餘費用	每次手續費為港幣 15 元
超逾信用額費用	每月港幣 120 元
補發新卡手續費	每次港幣 120 元
退票手續費	每次港幣 120 元
索取銷售單據副本手續費	每份港幣 80 元
補發月結單手續費	每份每月港幣 80 元
外幣交易之相關費用	**3%**
免息還款期	長達 53 天
每月最低還款額	購物簽賬及現金預支結欠之 5%或港幣 100 元，以較高者為准

生效日期: 2024 年 6 月 18 日

注：上述服務費用及手續費可能隨時會作出修改。如有修改，會員將會獲得通知，而生效日期將按有關之條款及細則執行。

Golf ID Fee Schedule

Credit Card	Annual Fee (HK$)	Credit Purchase* per month (APR)	Cash Advance* per month (APR)
Golf ID	$1,288	2% (26.82%)	3% (43.53%)

Credit Purchase	No interest will be charged if the full amount of Credit Purchase is received by China YinSheng ("CYS") on or before the Payment Due Date. Should the Cardholder choose not to settle the amount in full, interest will be charged on the outstanding balance including new Transactions entered into by the Cardholder retrospective from the date of such Transactions until payment is paid in full at the rate determined by CYS from time to time and notified to the Cardholder in any way as CYS thinks proper and fit.
Cash Advance	Cash advances will be subject to a cash advance handling fee on each cash advance made. Interest will accrue on the amount of cash advance calculated on a daily basis from the date of the cash advance to the Payment Due Date. Should the Cardholder choose not to settle the amount in full, an extension charge will be charged on the amount calculated on a daily basis from the date of the cash advance to the sales cut-off date (currently on the 10th of the month subject to change from time to time as CYS shall solely determine). In addition, interest will be charged on a monthly basis from the day following the sales cut-off date. The amount of the cash advance handling fee and the rate of interest including the extension charge will be determined by CYS from time to time and notified to the Cardholder in any way CYS thinks proper and fit.
Cash Advance Handling Fee	HK$80 or 2% handling fee per transaction will be charged, whichever is higher
ATM Checking Fee	HK$15 per transaction
Over Credit Limit Fee	HK$ 120 per month
Card Replacement Handling Fee	HK$120 per replacement
Returned Cheque Handling Fee	HK$100 each time
Sales Draft Retrieval Fee	HK$80 per copy
Statement Retrieval Fee	HK$80 per copy
Fees relating to Foreign Currency Transaction	**3%**

Interest Free Repayment Period	Up to 53 days and The period is not applicable to cash advance.
Monthly Minimum Payment	5% of credit purchase balance and cash advance balance or HK$100 each, whichever is higher

Effective date: 18 June 2024

From time to time, these fees and charges may be varied. Such variations will be notified to Cardholders and become effective in accordance with the applicable terms and conditions.