

澳門國際銀行信用卡客戶服務收費表

	項目	收費
1	主卡年費	鑽石卡： 每年 MOP1,000
		世界卡： 每年 MOP1,000
		白金卡： 每年 MOP/HKD1,000
		鈦金卡： 每年 MOP/HKD600
		商務卡： 每年 MOP/HKD600
		金卡： 每年 MOP/HKD480
		普通卡： 每年 MOP/HKD220
2	附屬卡年費	鑽石卡： 每年 MOP/HKD500
		世界卡： 每年 MOP/HKD500
		白金卡： 每年 MOP/HKD500
		鈦金卡： 每年 MOP/HKD300
		金卡： 每年 MOP/HKD240
		普通卡： 每年 MOP/HKD110
3	財務費*(a)	年利率 29.25% (最低收取 MOP/HKD/RMB 20)
4	逾期還款服務費(b)	MOP/HKD/RMB 100
5	現金透支費	透支金額的 4% (最低收取 MOP/HKD/RMB 50)
6	最低還款額	總結欠金額 4% (最低收取 MOP/HKD/RMB 50)
7	補發卡費	每張卡 MOP/HKD100
8	補發月結單	每張月結單 MOP/HKD50
9	退票或自動轉帳退回費	每筆交易 MOP/HKD/RMB 100
10	索取簽帳單據費	每張單據 MOP/HKD/RMB30
11	註銷戶存款餘額管理費	每半年收取不多於 MOP/HKD/RMB100
12	信用卡帳戶結餘退款費	轉帳金額的 4% (最低收取 MOP/HKD/RMB50，最高收取 MOP/HKD/RMB300)
13	跨域/外幣交易費	在澳門以外地區簽帳，徵收簽帳金額 1.75%手續費，銀聯卡可獲豁免。
14	終止商戶直接扣賬費	每次 MOP/HKD/RMB 50
15	證明函費用	每份 MOP200

* 商務卡財務費為年利率 24%。

(a) 有關財務費用之詳情，請參閱持卡人合約。現金透支之財務費用同時適用於所有使用「繳費易」服務繳費或轉帳之交易。此等費用將紀錄於下期月結單內。

(b) 持卡人未能於到期付款日或之前繳付應付最低金額，本行將收取逾期還款服務費。應付最低金額為 MOP/HKD/RMB50 或最新總結欠之 4%，另加(如適用)超逾信貸限額之全部款項及/或過期仍未繳付之上期應付最低金額結餘，以較高者為準。

生效日期：2020 年 2 月

Luso Bank Credit Card Fee Schedule

ITEM	CHARGES
1	Diamond Card : MOP1,000 per annum
	World Card : MOP1,000 per annum
	Platinum Card : MOP/HKD1,000 per annum
	Titanium Card : MOP/HKD600 per annum
	Business Card : MOP/HKD600 per annum
	Gold Card : MOP/HKD480 per annum
	Classic Card : MOP/HKD220 per annum
Supplementary Card Annual Fee	Diamond Card : MOP500 per annum
	World Card : MOP/HKD500 per annum
	Platinum Card : MOP/HKD500 per annum
	Titanium Card : MOP/HKD300 per annum
	Gold Card : MOP/HKD240 per annum
	Classic Card : MOP/HKD110 per annum
3	Financial Fee*(a) 29.25% per annum (subject to minimum of MOP/HKD/RMB20)
4	Late Service Fee (b) MOP/HKD/RMB100
5	Cash Advance Handling Fee 4% of total amount (subject to minimum of MOP/HKD/RMB50)
6	Minimum Payment 4% of total outstanding amount (subject to minimum of MOP/HKD/RMB50)
7	Replacement Card Fee MOP/HKD100 per card
8	Copy of Monthly Statement MOP/HKD50 per copy
9	Returned Cheque of Rejected Autopay Fee MOP/HKD/RMB100 per transaction
10	Copy of Sales Slip MOP/HKD/RMB30 per sales slip
11	Credit Balance Management Fee on Closed A/C Maximum MOP/HKD/RMB100 per half year
12	Credit Balance Refund Handling Fee 4% of total amount (subject to minimum of MOP/HKD/RMB50, maximum of MOP/HKD/RMB300)
13	Cross Border / Currency Exchange Fee Levy 1.75% of transaction amount spending outside Macau, except of UnionPay Card.
14	Terminate Bill Payment Service Handling Fee MOP/HKD/RMB50 per merchant
15	Certificate Fee MOP200 per certificate

* Financial Fee of Business Card is 24% per annum.

(a) Please kindly refer to the Cardholder Agreement for details. This rate applies to all cash advance and payment of fund transfer through “JET payment” transactions.

(b) If the minimum payment due is not received by the bank on or before the payment due date, a late service fee will be levied to the cardholder’s account. The minimum payment is MOP/HKD50 or 4% of the new total balance plus (if applicable) the balance exceeding your credit limit and/ or the balance of the overdue minimum payment from your last statement whichever is higher.

Effective Date: Feb 2020