澳門國際銀行
LUSO INTERNATIONAL BANKING LTD.
厦门国际银行集团成员 A Member of XIB Group

澳門國際銀行信用卡客戶服務收費表

	項目	收費		
1	信用卡年費[(1)]	卡種	主卡	附屬卡
		尊貴信用卡：	MOP3,800	MOP1,900
		鑽石卡：	MOP1,000	MOP500
		世界卡：	MOP1,000	MOP500
		白金卡：	MOP/HKD1,000	MOP/HKD500
		鈦金卡：	MOP/HKD600	MOP/HKD300
		金卡：	MOP/HKD480	MOP/HKD240
		普通卡：	MOP/HKD220	MOP/HKD110
3	財務費[(2)]	年利率 29.25% (最低收取 MOP/HKD/RMB20)		
4	逾期還款服務費[(3)]	MOP/HKD/RMB100		
5	現金透支費[(4)]	透支金額的 4% (最低收取 MOP/HKD/RMB50)		
6	最低還款額	總結欠金額 4% (最低收取 MOP/HKD/RMB50)		
7	補發卡費	每張卡 MOP/HKD100		
8	補發月結單	每份月結單 MOP/HKD50		
9	退票或自動轉帳退回費	每筆交易 MOP/HKD/RMB100		
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/RMB 300)		
13	跨域/外幣交易費	在澳門以外地區簽帳/海外網站簽帳，徵收簽帳金額 1.75%手續費，銀聯卡可獲豁免。		
14	終止商戶自動轉賬費	每次 MOP/HKD/RMB50		
15	證明函費用	MOP200/份		
16	法律催收文件費	MOP1/張 (最低收費 MOP100)		
17	司法及非司法追討費用[(5)]	最高收費 MOP 100,000		

註：

(1) 尊貴信用卡主/附卡每卡每年累計簽賬滿 MOP160,000，可豁免信用卡翌年年費，其他主/附信用卡每卡每年累計簽賬滿 MOP/HKD2,000，可豁免信用卡翌年年費。

(2) 有關財務費用之詳情，請參閱《信用卡持卡人合約》。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。此等費用將紀錄於月結單內。

(3) 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。應付最低金額為以下兩項中的較高者為準：

i. MOP/HKD/RMB50；

ii. 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。

(4) 於非本澳銀通/銀聯自動櫃員機提款，可能還需支付額外手續費，請留意收費提示。如客戶已附加存款賬戶於信用卡上，請注意部分海外自動櫃員機於提款時不會提供賬戶給客戶選擇，將會默認為使用信用卡賬戶取款。

(5) 如持卡人因欠付款以致本行提起訴訟，一切訴訟費用、律師費、查封費及相關費用等均由債務人負擔。如銀行因聘請代收款機構而產生所有開支和費用必須由持卡人給予銀行完全的賠償。

(6) 本表所列各項費用同時適用於所有澳門國際銀行發行的信用卡，並可不時作出修訂。

生效日期：2025 年 7 月

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Luso Bank Credit Card Fee Schedule

<table>
<tr><th></th><th>ITEM</th><th colspan="3">CHARGES</th></tr>
<tr><td rowspan="8">1</td><td rowspan="8">Credit Card Annual Fee[1]</td><td>Card Type</td><td>Principal Card</td><td>Supplementary Card</td></tr>
<tr><td>Diamond Prestige Card：</td><td>MOP3,800</td><td>MOP1,900</td></tr>
<tr><td>Diamond Card：</td><td>MOP1,000</td><td>MOP500</td></tr>
<tr><td>World Card：</td><td>MOP1,000</td><td>MOP500</td></tr>
<tr><td>Platinum Card：</td><td>MOP/HKD1,000</td><td>MOP/HKD500</td></tr>
<tr><td>Titanium Card：</td><td>MOP/HKD600</td><td>MOP/HKD500</td></tr>
<tr><td>Gold Card：</td><td>MOP/HKD480</td><td>MOP/HKD300</td></tr>
<tr><td>Classic Card：</td><td>MOP/HKD220</td><td>MOP/HKD240</td></tr>
<tr><td>3</td><td>Financial Fee [2]</td><td colspan="3">29.25% per annum (subject to minimum of MOP/HKD/RMB20)</td></tr>
<tr><td>4</td><td>Late Service Fee [3]</td><td colspan="3">MOP/HKD/RMB100</td></tr>
<tr><td>5</td><td>Cash Advance Handling Fee[4]</td><td colspan="3">4% of total amount (subject to minimum of MOP/HKD/RMB50)</td></tr>
<tr><td>6</td><td>Minimum Payment</td><td colspan="3">4% of total outstanding amount (subject to minimum of MOP/HKD/RMB50)</td></tr>
<tr><td>7</td><td>Replacement Card Fee</td><td colspan="3">MOP/HKD100 per card</td></tr>
<tr><td>8</td><td>Copy of Monthly Statement</td><td colspan="3">MOP/HKD50 per copy</td></tr>
<tr><td>9</td><td>Returned Cheque of Rejected Autopay Fee</td><td colspan="3">MOP/HKD/RMB100 per transaction</td></tr>
<tr><td>10</td><td>Copy of Sales Slip</td><td colspan="3">MOP/HKD/RMB30 per sales slip</td></tr>
<tr><td>11</td><td>Credit Balance Management Fee on Closed A/C</td><td colspan="3">Maximum MOP/HKD/RMB100 per half year</td></tr>
<tr><td>12</td><td>Credit Balance Refund Handling Fee</td><td colspan="3">4% of total amount (subject to minimum of MOP/HKD/RMB50, maximum of MOP/HKD/RMB300)</td></tr>
<tr><td>13</td><td>Cross Border / Currency Exchange Fee</td><td colspan="3">Levy1.75% of transaction amount spending outside Macau/Oversea websites , except of UnionPay Card.</td></tr>
<tr><td>14</td><td>Terminate Bill Payment Service Handling Fee</td><td colspan="3">MOP/HKD/RMB50 per merchant</td></tr>
<tr><td>15</td><td>Certificate Fee</td><td colspan="3">MOP200 per certificate</td></tr>
<tr><td>16</td><td>Document Fee for legal case</td><td colspan="3">MOP1 per paper (subject to minimum of MOP100)</td></tr>
<tr><td>17</td><td>Judicial and non-judicial collection fees[5]</td><td colspan="3">Maximum MOP 100,000</td></tr>
</table>

Remarks:

(1) Card Annual Fee can be waived if principal card or supplementary card cumulative spending amount: Diamond Prestige Card is MOP160,000 or above in last year; Other Cards are MOP/HKD2,000 or above in last year. All spending is counted by card.

(2) Please kindly refer to the《Credit Card Cardholder Agreement》for details. This rate applies to all cash advance and payment of fund transfer through "JET payment" transactions. The fees will be recorded on the monthly statement.

(3) 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 will be the higher of the following two items:

  i. The minimum payment is MOP/HKD/RMB50;

  ii. 4% of the new total balance plus (if applicable) the balance exceeding your credit limit and the balance of the overdue minimum payment from your last statement.

(4) Handling fee may be charged on cash advances through non local JETCO / UnionPay ATMs, please pay attention to messages regarding fees. For customer who has linked bank accounts in the credit card, please note some overseas ATMs do not allow to select an account for the withdrawal and where this is the case, and it means that default the credit card account for the withdrawal.

(5) Should legal proceedings be required for events of default by the cardholder, the debtor shall bear all court fees, solicitor's fees and attorney's fees in connection with legal proceedings. The Cardholder must keep the Bank fully indemnified against all expensed paid by the Bank as a result of the Bank's appointment of such collection agencies.

(6) This fee schedule is only applicable to Luso International Banking Limited Credit Card and subject to change without prior notice.

Effective date：Jul 2025