



**AMERICAN EXPRESS® BUSINESS CARD/GOLD BUSINESS CARD/
HK DENTAL ASSOCIATION GOLD BUSINESS CARD
FEES AND CHARGES SCHEDULE**

HK306452B_12/16

Annual Fee	Business Card	Gold Business Card	HK Dental Association Gold Business Card
- Basic Card	HK\$400	HK\$980	Free
- Supplementary Card	HK\$275 per card	First 3 free, subsequently HK\$425 per card	
Express Cash ¹ Handling Fee	5% of the amount withdrawn or HK\$75 (whichever is higher)		
Late Payment Charges	3.9% of the Unpaid Previous Balance ² (The minimum Late Payment Charge is HK\$100. However, the Late Payment Charge will not exceed the Unpaid Previous Balance ² .)		
Dishonored Cheque / Autopay Fee (or Returned Payment Fee)	HK\$120 each time		
Statement Retrieval Fee	HK\$50 per copy		
Record of Charge / Statement of Charge Retrieval Fee	HK\$50 per copy		
Card Replacement Fee	HK\$100 per Card		
Foreign Currency Charges	2% of the converted Hong Kong Dollar amount		

¹ Applicable to Express Cash enrollees only.

² As the term is defined in clause 5(1) of the Cardmember Agreement.

Effective from December 2016

(The English version shall prevail whenever there is a discrepancy between the English and the Chinese versions)

