



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

HK306452B 06/24

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	
Late Payment Charges	3.9% of the Unpaid Previous Balance ¹ (The minimum Late Payment Charge is HK\$100. However, the Late Payment Charge will not exceed the Unpaid Previous Balance ¹ .)		
Paper Statement Fee ²	HK\$10 per monthly statement		
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		
Fees relating to Settling Foreign Currency Transaction in Hong Kong Dollars	Customers may sometimes be offered the option to settle foreign currency transactions in Hong Kong dollars at the point of sale overseas. Such option is a direct arrangement offered by the overseas merchants and not the card issuer. In such cases, customers are reminded to ask the merchants for the foreign currency exchange rates and the percentage of handling fees to be applied before the transactions are entered into since settling foreign currency transactions in Hong Kong dollars may involve a cost higher than the foreign currency transaction handling fee.		

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

² Cardmembers aged 65 or above will be exempted.

Effective from June 2024

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



美國運通商務卡/商務金卡/
香港牙醫學會商務金卡收費表

年費	商務卡	商務金卡	香港牙醫學會商務金卡
- 基本卡	港幣400元	港幣980元	全免
- 附屬卡	每張港幣275元	首三張免費，其後每張港幣425元	
逾期付款費用	「前單未付餘額」的3.9% ¹ (最低逾期付款費用為港幣100元。然而，逾期付款費用將不超過「前單未付餘額」 ¹ 。)		
郵寄月結單費用 ²	每月每份月結單10元		
退票/自動轉賬被拒費用 (或退款收費)	每次港幣120元		
補發月結單費用	每張港幣50元		
補發客戶通知書/ 商戶紀錄費用	每張港幣50元		
補發信用卡費用	每張港幣100元		
外匯收費	兌換港幣款額的2%		
以港幣支付外幣簽賬的有關費用	客戶在外地消費時，有時候可選擇以港幣支付外幣簽賬。此選項屬海外商戶的直接安排，而非由信用卡發卡機構提供。客戶應於簽賬前向該商戶查詢有關匯率及手續費的詳情，因為以港幣支付外幣簽賬，所涉及的費用可能會較以外幣簽賬的手續費為高。		

¹ 該詞在商務卡會員協議第5(1)條定義。
² 年齡為65歲或以上的運通卡會員可豁免手續費。

2024年6月起生效
(倘若中英文版本出現任何歧異，概以英文版本為準)

