

本行信用卡相關利率/費用一覽表

FEIB's credit card interest & related expense table

項目 Item	收費方式 Charge	備註 Note
年費 Annual Fee	<ul style="list-style-type: none"> • 世界卡/無限卡：正卡 NT\$10,000/附卡免年費 • 遠東 HAPPY GO 頂級卡 *一般方案：正卡年費 NT\$12,000。 *優惠方案：正卡年費 NT\$15,000，適用同時申辦正卡+附卡。 • 晶緻卡/御璽卡/鈦金卡：正卡 NT\$2,000/附卡免年費。 • 白金卡：正卡 NT\$1,200/附卡免年費。 • 金卡：正卡 NT\$600/附卡免年費。 • 普卡：正卡 NT\$300/附卡免年費。 • World/Infinity card : Primary card NTD10,000 / Additional card No charge. • Happy Go premium card. *Normal Project NTD12,000 (One primary card only). *Special Project NTD15,000 (Including one primary card and one additional card). • Precious/ Signature /Titanium Card : Primary card NTD2,000 / Additional card no charge. • Platinum card : Primary card NTD1,200/ Additional card no charge. • Gold card : Primary card NTD600 /Additional card no charge. • Classic Card : Primary card NTD300 /Additional card no charge. 	<ul style="list-style-type: none"> • 世界卡/無限卡首年免年費，每年刷卡消費滿 NT\$300,000 即享次年免年費。 • 遠東 HAPPY GO 頂級卡正卡持卡人於各持卡年度內可以 HAPPY GO 4,000 點折抵遠東 HAPPY GO 頂級卡年費 NT\$1,000 (8,000 點折抵 NT\$2,000，依此類推)折抵上限為該持卡年度年費金額，申請折抵期限為該持卡年度結束。 • 御璽卡、晶緻卡及鈦金卡首年免年費，每年刷卡 NT\$6 萬或 12 筆以上即享次年免年費。 • 白金卡、金卡、普通卡首年免年費，每年刷卡一次以上即享次年免年費。 • 聯名卡、認同卡年費依個別專案年費收取。 • World/ Infinity card annual fee is free for the first year. Annual consumption over NTD300,000 will be free of the charge for the next annual fee. • Happy Go premium card annual fee can be deducted for NTD1,000 by 4,000 points of Happy Go bonus, NTD2,000 by 8,000 points. • Precious/ Signature /Titanium card annual fee is free for the first year. Annual consumption over NTD60,000 will be free of the charge for the next annual fee. • Platinum & Gold & Classic card annual fee is free for the first year . Annual transaction above 1 times will be free of charge for the next annual fee. • The annual fee for co- brand cards or affinity cards is charged based on individual project.
循環信用利息 Revolving Credit Interest Rate	<p>信用卡循環利率區間 6.74~14.99%，適用差別利率依個人信用條件(基準日 2015/9/1)</p> <p>The range of revolving interest rate is from</p>	

	6.74% to 14.99% according to your personal credit standing. (Base date 2015/9/1)	
違約金 Fines	<p>依下列方式計算：</p> <ul style="list-style-type: none"> • 延滯第一期當期收取違約金 NT\$300。 • 延滯第二期當期收取違約金 NT\$400。 • 延滯第三期(含)以上每期收取違約金 NT\$500。 <p>Fine calculated according following regulation:</p> <ul style="list-style-type: none"> • NTD300 is charged if payment is failed to be reimbursed in the first month. • NTD400 is charged if payment is failed to be reimbursed in the second month. • NTD500 is charged if payment is failed to be reimbursed above the third month. 	<p>違約金每遇有連續收取三期以上情形時，以三期為限。</p> <p>If a cardholder has late payment for three consecutive cycles or more, the cardholder will be charged fines up to three times.</p>
預借現金手續費 Handling fee for Cash Advance	<p>每筆 NT\$150+(預借金額×借金額)。</p> <p>NT\$ 150 + (amount of cash advance × 3%) per transaction</p>	-
調閱簽單手續費 Sales Draft Retrieval Fee	<ul style="list-style-type: none"> • 國內簽單每筆 NT\$50。 • 國外簽單每筆 NT\$100。 • NTD 50 per requirement(local). • NTD 100 per requirement (oversea). 	-
掛失費 Lost card fee	<p>每卡掛失費 NT\$200；Combo 卡補發另加收 NT\$300；mc2 卡補發另加收 NT\$200。</p> <p>NTD200 charged per card; combo card is charged extra NTD 300 and mc2 card is charged NTD 200 when reissued.</p>	-
補印帳單手續費 Fee of Copy Statement	<p>因可歸責於持卡人之事由，每次每月 NT\$100。</p> <p>NTD100 per statement cycle (As a result can attributable to the Cardholders).</p>	<p>最近三期內之帳單補印免收。</p> <p>Statement issued beyond the latest 3 months (do not contain).</p>
清償證明手續費 Fee of pay in full the account payment	<p>每份 NT\$200。</p> <p>NTD200 per transaction.</p>	-
溢付款退款手續費 Refund of overpayment charge	<p>每次 NT\$100。</p> <p>NTD100 per transaction.</p>	-
緊急替代卡費用 Fee of Emergency Card	<p>在國外遺失信用卡而要求補發緊急替代卡，其費用為每卡 NT\$3,000。(依國際組織收費標準為準)。</p> <p>Oversea emergency service charge:</p>	<p>本費用將隨國際組織收費標準而變動。</p> <p>The charge will be floating due to international organizations regulations.</p>

Replacement	Cardholders who lose card overseas is charged NTD3000 when reissued (The charge is subjected to international organizations).	
國外交易清算手續費 Foreign Currency / Overseas Transactions fee	<ul style="list-style-type: none"> • 國際組織收費：交易金額之 1%。 • 本行手續費：交易金額之 0.5%。 Foreign Currency / Overseas Transactions fee 1% per transaction charged from international organizations 0.5% per transaction charged from FEIB.	
語音、網路、應用程式(如 APP)等繳交稅費等其他費用 Voice, network, applications (such as APPs) to pay taxes and other fees	<ul style="list-style-type: none"> • 電信費每筆 NT\$10。 • 交通罰鍰、除綜所稅(含未申報補徵)外各項稅款每筆 NT\$20。 • 汽(機)車燃料使用費為繳交金額的 1%。 • 學費、醫療費用...等費用。 • Telecommunications fee NT\$10 per transaction. • Traffic fines, The tax exclude Individual Income Tax, NT\$20 per transaction. • Vehicle Fuel Fee is 1% of the amount paid. • Tuition, Medical Fee and so on. 	綜所稅(含未申報補徵)收費以專案公告為準。透過語音、網路、應用程式等平台繳費之相關費用以該平台規定為準。 Individual Income Tax is according to the project announcement. The fees with payment via voice, web, app, etc. are according to the platform requirements.

各項費用或收費金額之調整頻率每季得調整一次，如有特別約定者從其約定。

The foregoing fees or charges may adjust once a quarter, unless there is a special agreement.