

信用卡相關利率/費用一覽表

Fee Schedule/Interest Rate for Credit Card

項目 Item	收費方式 Charges	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 <ul style="list-style-type: none"> *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： <ul style="list-style-type: none"> Principle card：NT\$10,000 Supplementary card：None • Happy Go premium card： <ul style="list-style-type: none"> *Normal Project：NT\$12,000 (One Principle card only) *Special Project：NT\$15,000 (Including one Principle card and one Supplementary card) • Precious/ Signature / Titanium card： <ul style="list-style-type: none"> Principle card：NT\$2,000 Supplementary card：None • Platinum card： <ul style="list-style-type: none"> Principle card：NT\$1,200 Supplementary card：None • Gold card： <ul style="list-style-type: none"> Principle card：NT\$600 Supplementary card：None • Classic Card： <ul style="list-style-type: none"> Principle card：NT\$300 Supplementary card：None 	<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。 • 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 NT\$300,000 will be free of the charge for the next annual fee. • Precious/ Signature / Titanium card annual fee is free for the first year. Annual consumption over NT\$60,000 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 are charged based on individual project.
循環信用利息 Revolving Credit Interest Rate	<p>利息 6.74~14.99%</p> <p>From 6.74% to 14.99% p.a., according to personal credit condition</p>	<p>自帳款入帳日起計算，個人化差別利率詳見帳單。</p> <p>Calculation starts from the purchase posting date. Please refer to your billing</p>

		statement for your tiered interest rate.
違約金 Late Payment Fee	<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。(以 3 期為限) <p>Late payment fee is calculated in the following manner :</p> <ul style="list-style-type: none"> The first past due cycle: NT\$ 300. The second consecutive past due cycle : NT\$ 400. The third (or more) consecutive past due cycle : NT\$ 500. (up to three consecutive billing cycles.) 	-
預借現金手續費 Cash Advance Fee	每筆 NT\$150+(預借金額×3%)。 NT\$ 150 + (cash advance amount× 3%) per transaction.	-
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。 NT\$ 50 per requirement (Domestic). NT\$ 100 per requirement (Overseas). 	-
掛失費 Card Lost Report Fee	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。 NT\$200 is charged per card; combo card is charged extra NT\$ 300 and mc2 card is charged NT\$ 200 when reissued.	-
補印帳單手續費 Copy Statement Fee	因可歸責於持卡人之事由，每次每月 NT\$100。 NT\$100 per statement cycle (As a result can attributable to the cardholders).	最近三期內之帳單補印免收。 Not required for statements of the latest three cycles).
清償證明手續費 Handling Fee for Certificate of Satisfaction	每份 NT\$200。 NT\$200 per transaction.	-
溢付款退款手續費 Refund of Overpayment Charge	每次 NT\$100。 NT\$100 per transaction.	-
緊急替代普卡費用 Emergency Card Fee	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。 When a cardholder loses his/her card overseas and requires to an emergency	本費用將隨國際組織收費標準而變動。 The charge will be changed subject to each international organization's fee schedule.

	reissuance, NT\$3,000 is charged per card.	
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%。 • Charged by international organizations : 1% per transaction amount. • Charged by FEIB : 0.5% per transaction amount. 	
靈活金 Installment Cash Advance	<ul style="list-style-type: none"> • 利息：每期為核貸金額的 0.30% - 0.60% (依年金法試算調整利息收取方式)。 • 帳戶管理費：NT\$650-NT\$1,300。 • Interest : 0.30%-0.60% of the loan amount per month (based on the annuity method). • Account management fee : NT\$650 to NT\$1,300. 	本收費方式將依本行政策及申請當時消費繳款狀況調整計收標準。 The interest rate schedule for the payment method will be adjusted based on the Bank's policies and the payment of purchases at the time of application. The interest shall be calculated based on the annuity method.
帳單/消費(單筆及總額)/專案分期付款 Statement installment plans / purchase installment plans (for a single purchase or total purchases) / special installment payment plans	<ul style="list-style-type: none"> • 利息：每期為核准金額的 0.25%-0.80% (依年金法試算調整利息收取方式)。 • Interest : 0.25%-0.80% of the approved amount per month (based on the annuity method). 	
特店分期(含指定分期) Installment payment at contracted merchants (including designated contracted merchants)	<ul style="list-style-type: none"> • 不須額外支付手續費。 • No additional handling fee is required. 	
語音、網路、應用程式(如 APP)等繳交稅費等其他費用 Handling Fees for payment (taxes and other charges) through voice, internet, applications (such as APPs)	<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 payment is NT\$10 per transaction. • Traffic fines, Taxes payment exclude Individual Income Tax (including additional tax levied) is NT\$20 per transaction. 	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。 The handling fee for Individual Income Tax payment (including additional tax levied) is subject to the project announcement. The handling fees for payment through voice, internet, applications, etc. are subject to rules of service platforms.

	<ul style="list-style-type: none">• Vehicle/Motorcycle fuel fee is 1% of the payment.• Tuition, Medical costs and so on.	
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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 be adjusted quarterly, unless otherwise there is a special agreement.