

## 服務收費表 Service Charge Schedule

## 星際白金卡 Planet Platinum Card (HKD)

開卡費	\$1,000
Card Issuance Fee	
年費	\$500
Annual Fee	
海外簽賬	3%*
Overseas Transactions	
本地ATM提款-現金透支	2%或港幣 50 元(以較高者為準)
Cash Advance at ATM - Local	2% or HKD 50 (whichever is higher)
境外ATM提款-現金透支	3%或港幣 50 元(以較高者為準)
Cash Advance at ATM - Overseas	3% or HKD 50 (whichever is higher)
註銷信用卡	帳戶內10%的餘額 或 港幣3,000 的服務費(以較高者為準)
Credit Card Cancellation	10% of account balance or HKD 3,000 service fee (whichever is higher)
補發信用卡	\$1,000
Card Replacement Fee	
索取文件副本	\$200
Document Copy Request	
逾期利息	年利率20%
Overdue Interest	
小額交易 Small-Value Transactions	\$1
(HKD 11 以下的交易)	
(Transactions below HKD 11)	

\*如果您使用您的星際卡進行港幣交易（包括退款），不論是在香港還是海外，該交易因商戶或收單機構是在海外（即香港以外的地方）註冊而被視為在海外處理，星際卡會就該交易收取 3 %跨境港幣交易手續費。跨境港幣交易手續費將會在海外商戶或收單機構已將交易兌換成港元，或在您要求兌換的情況下被徵收。同一筆交易中不會同時收取跨境港幣交易手續費及外幣兌換手續費。

\*If you use your Planet Card for HKD transactions (including refunds), whether in Hong Kong or overseas, and the transaction is processed overseas (i.e., outside Hong Kong) due to the merchant or acquiring institution being registered overseas, Planet Card will charge a 3% Cross-border HKD Transaction Fee. This fee applies when the overseas merchant or acquiring institution has converted the transaction to HKD, or if you request currency conversion. The Cross-border HKD Transaction Fee and Foreign Currency Conversion Fee will not be charged simultaneously for the same transaction.

星際信貸有限公司有權不時調整或檢討上述收費之金額。

Planet Credit Limited reserves the right to adjust or review the above fees at any time.

註：若本資料概要之中文與英文版本之間有任何歧義之處，應以英文本為準。

Note: In case of any discrepancy between the Chinese and English versions of this document, the English version shall prevail.

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