



ZA Bank Limited 眾安銀行有限公司

# Fees and Charges Guide for Individual Customers

## 個人銀行服務收費簡介

Effective 19 Nov 2020

於 2020 年 11 月 19 日起生效



## Deposit & Transfer 存款及轉賬

Time deposit early withdrawal fee 定期存款提前支取費用	One of below, whichever is higher: 1) Principal * (interbank rate - interest rate) * no. of days due to maturity / total no. of days in a year OR 2) HKD200  下列其中較高的一項: 1) 本金* (同業拆息拆出利率 - 定期存款利率) *尚餘到期日數/一年總日數 2) HKD200
CHATS inward / outward 本地電子付款/存入 (經由結算所自動轉賬系統 ( CHATS ))	Waived 豁免
Inward remittance 匯款存入	Waived 豁免
CHATS inward / outward - returned 本地電子付款/存入退回 (經由結算所自動轉賬 系統 ( CHATS ))	Waived 豁免
Inward remittance - returned 匯款存入退回	Waived 豁免

## Debit Card 扣賬卡

ZA Card foreign transaction handling fee ZA Card 外幣交易手續費	1.95% per transaction effected in a currency other than Hong Kong dollars (1% charged by Visa, 0.95% by ZA Bank)  每項外幣交易金額之 1.95% (Visa 收取 1%, ZA Bank 收取 0.95%)
Physical ZA Card replacement fee 補發實體 ZA Card 手續費	First 2 replacement with a calendar year: waived 3 <sup>rd</sup> replacement onwards: HKD 50 / replacement  每年首兩次: 豁免 第三次或以上: HKD 50 每次
Overseas cash withdrawal 海外提款	HKD 20 per transaction, and  1.95% foreign exchange rate mark-up fee (1% charged by Visa, 0.95% charged by ZA Bank)  每筆交易 HKD 20, 及 1.95%的額外匯率費用 (Visa 收取 1%, ZA Bank 收取 0.95%)



### Personal Instalment Loan 個人分期貸款

Default Interest Rate 逾期還款利率	4% on the overdue principal amount 逾期還款中的本金的 4%
Late Payment Charge 逾期還款手續費	HKD300 each time if the monthly repayment amount is not paid in full on or before the repayment date 在還款日或之前未能全數繳付每月還款額，每次收取 HKD300
Handling Fee 手續費	Waived 豁免
Early Settlement Fee 提前清償手續費	2% of outstanding principal amount plus any applicable promotional offers 本金結欠的 2%及任何適用的推廣優惠