



**ICBK CUP DUAL CURRENCY CREDIT CARD  
Disclosure Statement**

**Information Box - this is a summary only. Please see below for full details.**

<b>Annual Interest Rate</b>	Purchases and all fees: <b>18.25%</b> Cash Advances (including Cash-like Transactions): <b>21.90%</b> If you do not pay the Minimum Payment on both the CAD Account and the CNY Account by the payment due date shown on your statement, the interest rate on purchases and fees will increase to <b>21.90%</b> on the day following that payment due date, and will continue in effect until you next pay the Minimum Payment on both the CAD Account and the CNY Account by the payment due date on the particular statement.		
<b>Interest-free Grace Period</b>	<b>25</b> days. You will benefit from an interest-free period of at least <b>25</b> days for new purchases and fees if you pay the statement balance in full by the payment due date shown on your statement. There is no interest-free grace period on Cash Like Transaction such as Cash Advance.		
<b>Minimum Payment</b>	<p><b>The Minimum Payment for a CAD Account is the greater of:</b></p> <ul style="list-style-type: none"> <li>(i) <b>New Balance in full</b>, if the statement balance is less than <b>\$10</b>;</li> <li>(ii) <b>\$10</b>, if the statement balance is less than <b>\$200</b> and equal or more than <b>\$10</b>; or</li> <li>(iii) <b>5%</b> of the statement balance for the CAD Account, plus any previously unpaid minimum payments, If the statement balance is equal or more than <b>\$200</b>.</li> </ul> <p><b>The Minimum Payment for a CNY Account is the greater of</b></p> <ul style="list-style-type: none"> <li>(i) <b>New Balance in full</b>, if the statement balance is less than <b>¥100</b>;</li> <li>(ii) <b>¥100</b>, if the statement balance is less than <b>¥2000</b> and equal or more than <b>¥100</b>; or</li> <li>(iii) <b>5%</b> of the statement balance for the CNY Account, plus any previously unpaid minimum payments, if the statement balance is equal or more than <b>¥2000</b>.</li> </ul>		
<b>Foreign Currency Conversion</b>	<b>\$ 0</b>		
<b>Annual Fees</b>		<b>Primary Cardholder</b>	<b>Each Authorized User</b>
	ICBK CUP Dual Currency <b>Platinum</b> Credit Card	<b>\$ 99</b>	<b>\$ 49</b>
	ICBK CUP Dual Currency <b>Gold</b> Credit Card	<b>\$ 49</b>	<b>\$ 19</b>
	ICBK CUP Dual Currency <b>Select</b> Credit Card	<b>\$ 19</b>	<b>Free</b>
	<p><b>For New Cardholders, No Annual Fee For the First Year. No Annual Fee</b> for BOTH Primary Cardholder and each Authorized User, if you:</p> <ol style="list-style-type: none"> <li>1. For Platinum Card Account: Annual cumulative transaction amount from all of your accounts reaches \$20,000.</li> <li>2. For Gold Card Account: Annual cumulative transaction amount from all of your accounts reaches \$5,000.</li> <li>3. For Select Card Account: Annual cumulative transaction amount from all of your accounts reaches \$1,000.</li> </ol>		
<b>Other Fees</b>	<p><b>The following fees are charged on the day the transaction or activity takes place:</b></p> <p>Cash Advance Fee: <b>\$3.5</b> each in Canada. <b>\$5</b> each outside Canada, and <b>¥25</b> each in Chinese Mainland. Over the Credit Limit Fee: <b>\$25</b> each for a CAD Account, or <b>¥125</b> each for a CNY Account.</p> <p>Extra Copy of Monthly Statement: <b>\$10</b> each.</p> <p>Transaction Receipt Copy Fee: <b>\$10</b> each for a CAD Account, or <b>¥50</b> each for a CNY Account.</p> <p>Fee for Dishonored Payments: <b>\$40</b> each for a CAD Account, or <b>¥200</b> each for a CNY Account.</p>		

**Annual Fees:** Annual fee is to be charged on the first statement after one year your Card is activated, and annually thereafter in the same month. You cannot enjoy our annual fee privilege if you continuously cannot make the minimum payment for 3 times. If you close the card account before the expiration date, the annual fee on that year will be calculated by full month, which means that less than a month is not within the scope of calculation.

**Over the Credit Limit Fee:** It will be charged on the date when the balance on either the CAD Account or the CNY Account is over the credit limit.

**Extra Copy of Monthly Statement:** Charged when copy is requested. No charge for two most recent months' statement or if the inquiry is due to an ICBK error.

**Transaction Receipt Copy Fee:** Charged when copy is requested. Transaction receipt may not be available for all types of transactions.

**Fee for Dishonored Payments:** The fee applies if a payment to the account by cheque from any financial institution, including ICBK, or by ICBK preauthorized debit account, is not accepted due to non-sufficient funds (NSF).

**More information about interest and the grace period:** Interest accrues daily on each transaction from the posting date of the transaction, but no interest is charged on purchases and fees that appear on your Statement for the first time if you pay the New Balance on both the CAD Account and the CNY Account by the payment due date shown on your Statement. The period from the date of the Statement to the payment due date shown on that Statement is the Grace Period, which will be 25 days. If the Grace Period ends on a Saturday, Sunday or Statutory holiday, it will be automatically extended to the next business day.

**The above information is current as of May 2016 and is subject to change. You may always view the current annual interest rates, fees and features by visiting [www.icbk.ca](http://www.icbk.ca) or you may call 1-877-779-5588 toll-free to request a current copy of this information.\*All Trade-marks are the property of their respective owners.**