



VISA Credit Card Disclosure Statement

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

<p>Annual Interest Rate</p>	<p>These Interest rates are in effect the day your credit card account is activated.</p> <p>Purchases and fees: 19.99%</p> <p>Cash Advances: 22.99%</p> <p>Interest begins to accrue on Purchases and fees from the date of the transaction if you do not pay off your balance in full by the payment due date shown on your statement.</p> <p>Interest begins to accrue from the day the cash advance is made until we receive your payment for the total amount you owe.</p> <p>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 22.99% 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.</p>									
<p>Interest-free Grace Period</p>	<p>25 days</p> <p>You will benefit from an interest-free grace period on new purchases and fees of at least 25 days if you pay off your balance in full by the payment due date shown on your statement.</p> <p>If you do not pay your statement balance in full by the payment due date, you must pay interest on all purchases and fees shown on that month's statement from the transaction date until we receive your payment for the total amount you owe.</p> <p>There is no interest-free grace period for Cash Advances.</p>									
<p>Determination of Interest</p>	<p>Interest is calculated by applying the applicable interest rate to the Average Daily Balance for the month, which includes accrued interest for each Account Segment. Interest will be charged monthly on the last day of each Billing Period.</p>									
<p>Minimum Payment</p>	<p>Your required Minimum Payment is:</p> <p>(i) Full Balance, if the statement balance is less than \$10.00;</p> <p>(ii) \$10.00, if the statement balance is equal or greater than \$10.00 and less than \$200.00;</p> <p>(iii) 5% of the statement balance plus all due amounts and amounts over your credit limit, if the statement balance is equal or greater than \$200.</p>									
<p>Foreign Currency Conversion</p>	<p>2.5%</p> <p>Transactions in a foreign currency will be converted to Canadian dollars at the exchange rate in effect at the date we post the transaction to your Credit Card Account. When the transaction is posted to your Credit Card Account, you will be charged a foreign currency conversion of 2.5% for each foreign currency transaction.</p>									
<p>Annual Fees</p>	<table border="1" data-bbox="475 1661 1377 1768"> <thead> <tr> <th></th> <th>Primary Cardholder</th> <th>Each Authorized User</th> </tr> </thead> <tbody> <tr> <td>VISA Gold Credit Card</td> <td>\$ 69</td> <td>\$ 15</td> </tr> <tr> <td>VISA Select Credit Card</td> <td>Free</td> <td>Free</td> </tr> </tbody> </table> <p>Annual Fees are in effect on the day your Account is activated, and will be charged on the first statement date after the card is activated, and annually thereafter in the same month.</p> <p>If you close the card account before expiration date, annual fee on that year will be calculated by full month, less than a month is not within the scope of calculation.</p>		Primary Cardholder	Each Authorized User	VISA Gold Credit Card	\$ 69	\$ 15	VISA Select Credit Card	Free	Free
	Primary Cardholder	Each Authorized User								
VISA Gold Credit Card	\$ 69	\$ 15								
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<p>Other Fees</p>	<p>To be charged on the day the following occurs:</p> <p>Cash Advance fee: \$3.5 each time in Canada. \$5 each time outside Canada.</p> <p>Over the Credit Limit fee – if your balance exceeds your assigned credit limit at any time during your monthly statement period: \$25 each time.</p> <p>Extra Copy of your Monthly Statement: \$10 each time.</p> <p>Transaction Receipt Copy fee: \$10 each time.</p> <p>Charge for Dishonored Payment: \$40 each time.</p>									

Over the Credit Limit Fee: Charge on the date when your balance is over your credit limit.

Extra Copy of Monthly Statement Fee: Charge when an extra copy is requested. **Transaction Receipt Copy Fee:** Charge when a transaction receipt copy is requested. Transaction receipt may not be available for all types of transactions.

Fee for Dishonored Payments: Charge if for any reason, your financial institution (including the Bank) returns a cheque or refuses a pre-authorized debit used to make a payment to the Account, and is charged on the day the dishonoured payment or cheque is returned

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 full Balance 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.



中国工商银行 (加拿大)

INDUSTRIAL AND COMMERCIAL BANK OF CHINA (CANADA)

The above information is current as of January 2017 and is subject to change. You may always view the current annual interest rates, fees and features by visiting www.icbk.ca or you may call 1-877-779-5588 toll-free to request a current copy of this information.