

(以下为截取交通银行收费名录中涉及贷记卡、准贷记卡的服务项目及费用)

银行卡业务 (贷记卡、准贷记卡) Bank Card (Credit Card, Semi-credit Card)		序号 Number	编码 Code	服务名称 Service	收费标准 Rate	项目功能 Function	适用客户 Applicable to	备注 Notes
100	SGRKD 001	年费 (每卡) annual fee (per card)	双币贷记卡: Dual Currency Credit Card: 白金: 主卡人民币 1000 元, 附属卡 0 元 Platinum Card: principal card: RMB 1,000; affiliated card: RMB 0 金卡: 主卡人民币 200 元, 附属卡人民币 100 元 Gold Card: principal card: RMB 200; affiliated card: RMB 100 普通卡: 主卡人民币 140 元, 附属卡人民币 70 元 Common Card: principal card: RMB 140; affiliated card: RMB 70 人民币贷记卡: RMB credit card: 白金: 主卡人民币 1000 元, 附属卡 0 元 Platinum Card: principal card: RMB 1,000; affiliated card: RMB 0 金卡: 主卡人民币 120 元, 附属卡人民币 60 元 Gold Card: principal card: RMB 120; affiliated card: RMB 60 普通卡: 主卡人民币 80 元, 附属卡人民币 40 元 Common Card: principal card: RMB 80; affiliated card: RMB 40 MORE 准贷记卡: MORE Semi-credit card: 普通卡: 主卡人民币 80 元, 附属卡人民币 40 元 Common Card: principal card: RMB 80; affiliated card: RMB 40 沃尔玛信用卡: Walmart credit card: 金卡: 主卡人民币 150 元, 附属卡人民币 75 元 Gold Card: principal card: RMB 150; affiliated card: RMB 75 普通卡: 主卡人民币 75 元, 附属卡人民币 38 元 Common card: principal card: RMB 75; affiliated card: RMB 38 Y-Power 信用卡: Y-Power credit card 双币卡: 主卡 140 元, 人民币卡: 主卡 80 元 Dual Currency Card: principal card RMB 140; RMB card: principal card RMB 80 白金卡自选服务: Self-selected services for Platinum Card: 健康医疗服务: 标准版人民币 1000/年 (或 25 万积分兑换); 个性版人民币 2000 元/年 (或 50 万积分兑换) Healthcare service: for Standard version, RMB1000 per year or 250,000 points; for	指持卡人为了享受信用卡基本服务而在卡片有效期内每年向银行缴纳的一定金额的费用 Fee that credit card holders paid each year in order to enjoy basic card service during the effective period of the card	双币贷记卡、人民币贷记卡、MORE 准贷记卡、沃尔玛信用卡、苏宁电器信用卡、世博信用卡、金领生活信用卡、开太百货信用卡、百联东方信用卡、乐天玛特信用卡、自邮一族信用卡、上海旅游信用卡、锦江之星信用卡、刘翔 VISA 信用卡、百思买信用卡、卜蜂莲花信用卡、永达汽车信用卡、步步高信用卡、利群信用卡、伊利信用卡、东方航空信用卡、百联 OK 卡、哈根达斯卡、亚洲万里通卡、Tesco 乐购卡、航空秘书卡、中联重科卡、三江航天卡、一兆韦德信用卡、新世界联名卡、Y-Power 贷记卡、平和堂信用卡、公务卡、分期信用卡、锦江之星蓝鲸信用卡、沈阳机床信用卡、BOSS 信用卡、蓉城通信用卡 Dual currency credit card, RMB credit card, MORE Semi-credit card, Wal-Mart credit card, Suning appliances credit card, Expo credit card, golden collar life credit card, Kaitai department store credit card, Bailian Dongfang credit card, Lotte Mart credit card, postal credit card, Shanghai travel credit card, Jinjiang Inn credit card, Liuxiang VISA credit card, Bestbuy credit card, Lotus credit card, Yongda Automobile credit card, Bubugao credit card, Liqun credit card, Yili credit card, China Eastern credit card, Bailian OK credit card, Haagen-Dazs credit card, Asia Miles credit card, Tesco card, Aviation secretary card, Zoomlion card, Sanjiang Aerospace card, Tera Wellness credit card, New World joint-name card, Y-Power credit card, Heiwado credit card, public affair card, installment credit card, Jinjiang Inn Blue Whale credit card, SMTCL credit card, BOSS credit card and Rongcheng Telecommunication credit card	全行性优惠: bank-wide discount: 除双币白金信用卡和人民币白金信用卡以外, 核卡首年免年费, 刷满 6 次可免次年年费。 Annual fee waived for the first year of issuing, annual fee for the second year waived after using 6 times, except Dual currency platinum credit card and RMB platinum credit card; 双币白金信用卡、人民币白金信用卡: 私人银行客户免收首年年费, 次年起基本年费 8 折优惠 Dual currency platinum credit card, RMB platinum credit card: private banking customer are exempt from annual fee for the first year, and 20% off for basic annual fee start from the second year 沃尔玛信用卡: 附属卡人民币 70 元 Wal-Mart credit card: RMB 70 for affiliated card 中联重科卡: 免费 Zoomlion card: free 三江航天卡: 免费 Sanjiang Aerospace card: free 公务卡: 免费 Public affair card: free BOSS 信用卡人民币金卡: 免费 沈阳机床信用卡: 免费 分期信用卡: 免费 BOSS Gold RMB credit card: free SMTCL credit card: free Installment credit card: free 截至卡片有效期内 valid before the expiry date of the card		

			Personalized version, RMB 2,000 or 500,000 points			
101	SGRKD 002	滞纳金（每笔） late payment fee (per transaction)	<p>双币贷记卡： Dual Currency Credit Card: 按最低还款额未还部分的 5%收取，最低人民币 10 元或 1 美元 5% of overdue amount of the minimum repayment requirement, Min. RMB 10 or USD 1</p> <p>人民币贷记卡： RMB Credit Card: 按最低还款额未还部分的 5%收取，最低人民币 10 元 5% of overdue amount of the minimum repayment requirement, Min. RMB 10</p>	<p>指持卡人因未能按约定在到期还款日（含）营业终了前偿还最低还款额而向银行缴纳的延滞罚金 late payment fee paid to bank as card holder failed to pay the minimum repayment requirement at the end of due payment day (included) based on contract</p>	<p>双币贷记卡、人民币贷记卡、沃尔玛信用卡、苏宁电器信用卡、世博信用卡、金领生活信用卡、开太百货信用卡、百联东方信用卡、乐天玛特信用卡、自邮一族信用卡、上海旅游信用卡、锦江之星信用卡、刘翔 VISA 信用卡、百思买信用卡、卜蜂莲花信用卡、永达汽车信用卡、步步高信用卡、利群信用卡、伊利信用卡、东方航空信用卡、百联 OK 卡、哈根达斯卡、亚洲万里通卡、Tesco 乐购卡、航空秘书卡、中联重科卡、分期卡、三江航天卡、一兆韦德信用卡、公务卡、新世界联名卡、Y-Power 贷记卡、平和堂信用卡、公务卡、分期信用卡、锦江之星蓝鲸信用卡、沈阳机床信用卡、BOSS 信用卡、蓉城通信用卡</p> <p>Dual currency credit card, RMB credit card, Wal-Mart credit card, Suning appliances credit card, Expo credit card, golden collar life credit card, Kaitai department store credit card, Bailian Dongfang credit card, Lotte Mart credit card, postal credit card, Shanghai travel credit card, Jinjiang Inn credit card, Liuxiang VISA credit card, Bestbuy credit card, Lotus credit card, Yongda Automobile credit card, Bubugao credit card, Liqun credit card, Yili credit card, China Eastern credit card, Bailian OK credit card, Haagen-Dazs credit card, Asia Miles credit card, Tesco card, Aviation secretary card, Zoomlion card, installment card, Sanjiang Aerospace card, Tera Wellness credit card, public affairs card, New World joint-name card, Y-Power credit card, Heiwado credit card, public affair card, installment credit card, Jinjiang Inn Blue Whale credit card, SMTCL credit card, BOSS credit card and Rongcheng Telecommunication credit card</p>	
102	SGRKD 003	补发新卡工本费（每卡） cost for card re-issuing (per card)	人民币 15 元，加急处理加收人民币 35 元 RMB15. additional RMB35 for urgent processing	<p>指持卡人因遗失卡片并向银行提出补发新卡或补发新卡并加急处理而支付的工本费、加急处理费 Issuing cost and urgent processing fee paid when card holder requires bank to re-issue card or re-issue card urgently</p>	<p>双币贷记卡、人民币贷记卡、MORE 准贷记卡、沃尔玛信用卡、苏宁电器信用卡、世博信用卡、金领生活信用卡、开太百货信用卡、百联东方信用卡、乐天玛特信用卡、自邮一族信用卡、上海旅游信用卡、锦江之星信用卡、刘翔 VISA 信用卡、百思买信用卡、卜蜂莲花信用卡、永达汽车信用卡、步步高信用卡、利群信用卡、伊利信用卡、东方航空信用卡、百联 OK 卡、哈根达斯卡、亚洲万里通卡、Tesco 乐购卡、航空秘书卡、中联重科卡、分期卡、三江航天卡、一兆韦德信用卡、新世界联名卡、Y-Power 贷记卡、平和堂信用卡、公务卡、分期信用卡、锦江之星蓝鲸信用卡、沈阳机床信用卡、BOSS 信用卡、蓉城通信用卡</p> <p>Dual currency credit card, RMB credit card, MORE Semi-credit card, Wal-Mart credit card, Suning appliances credit card, Expo credit card, golden collar life credit card, Kaitai department store credit card, Bailian Dongfang credit card, Lotte Mart credit card, postal credit card, Shanghai travel credit card, Jinjiang Inn credit card, Liuxiang VISA credit card, Bestbuy credit card, Lotus credit card, Yongda Automobile credit card, Bubugao credit card, Liqun credit card, Yili credit card, China Eastern credit card, Bailian OK credit card, Haagen-Dazs credit card, Asia Miles credit card, Tesco card, Aviation secretary card, Zoomlion card, installment card, Sanjiang Aerospace card, Tera Wellness credit card, New World joint-name card, Y-Power credit card, Heiwado credit card, public affair card, installment credit card, Jinjiang Inn Blue Whale credit card, SMTCL credit card, BOSS credit card and Rongcheng Telecommunication credit card</p>	<p>全行性优惠： bank-wide discount: 双币白金信用卡、人民币白金信用卡：免费（包括加急处理） Dual currency platinum credit card, RMB platinum credit card: free (urgent processing included) 三江航天卡：免费（包括加急处理） Sanjiang Aerospace card: free (urgent processing included)</p> <p>公务卡：免费（包括加急处理） Public affairs card: free (urgent processing included) 截至卡片有效期内 valid before the expiry date of the card</p>
103	SGRKD 004	账单补印费 account statement copy fee	十二期以内（含）账单免费，十二期以前每份人民币 10 元 Free of charge for statement within 12 months; RMB 10 for each statement over 12 months	<p>指持卡人因提出补印纸制账单而向银行支付的手续费 Fee paid to bank when card holder requires to reprint paper statement</p>	<p>双币贷记卡、人民币贷记卡、沃尔玛信用卡、苏宁电器信用卡、世博信用卡、金领生活信用卡、开太百货信用卡、百联东方信用卡、乐天玛特信用卡、自邮一族信用卡、上海旅游信用卡、锦江之星信用卡、刘翔 VISA 信用卡、百思买信用卡、卜蜂莲花信用卡、永达汽车信用卡、步步高信用卡、利群信用卡、伊利信用卡、东方航空信用卡、百联 OK 卡、哈根达斯卡、亚洲万里通卡、Tesco 乐购卡、航空秘书卡、中联重科卡、分期卡、三江航天卡、一兆韦德信用卡、公务卡、新世界联名卡、Y-Power 贷记卡、平和堂信用卡、公务卡、分期信用卡、锦江之星蓝鲸信用卡、沈阳机床信用卡、BOSS 信用卡、蓉城通信用卡</p> <p>Dual currency credit card, RMB credit card, Wal-Mart credit card, Suning appliances credit card, Expo credit card, golden collar life credit card, Kaitai department store credit card, Bailian Dongfang credit card, Lotte Mart credit card, postal credit card, Shanghai travel credit card, Jinjiang Inn credit card, Liuxiang VISA credit card, Bestbuy credit card, Lotus credit card, Yongda Automobile credit card, Bubugao credit card, Liqun credit card, Yili credit card, China Eastern credit card, Bailian OK credit card, Haagen-Dazs credit card, Asia Miles credit card, Tesco card, Aviation secretary card, Zoomlion card, installment card, Sanjiang Aerospace card, Tera Wellness credit card, public affairs card, New World joint-name card, Y-Power credit card, Heiwado credit card, public affair card, installment credit card, Jinjiang Inn Blue Whale credit card, SMTCL</p>	<p>全行性优惠： 所有卡：免 12 期以前账单补印费 截至 2014 年 12 月 31 日 bank-wide discount: All cards: copy fee for account statement over 12 months waived To be ended on Dec 31, 2014</p>

					credit card, BOSS credit card and Rongcheng Telecommunication credit card	
104	SGRKD 005	挂失手续费（每卡） loss report fee (per card)	人民币 50 元 RMB 50	指持卡人因遗失卡片并向银行提出冻结卡片资金账户要求而向银行支付的手续费 Fee paid to bank when card holder loses card and asks bank to freeze the card	双币贷记卡、人民币贷记卡、MORE 准贷记卡、沃尔玛信用卡、苏宁电器信用卡、世博信用卡、金领生活信用卡、开太百货信用卡、百联东方信用卡、乐天玛特信用卡、自邮一族信用卡、上海旅游信用卡、锦江之星信用卡、温州开太信用卡、刘翔 VISA 信用卡、百思买信用卡、卜蜂莲花信用卡、永达汽车信用卡、步步高信用卡、利群信用卡、伊利信用卡、东方航空信用卡、百联 OK 卡、哈根达斯卡、亚洲万里通卡、Tesco 乐购卡、航空秘书卡、中联重科卡、分期卡、三江航天卡、一兆韦德信用卡、新世界联名卡、Y-Power 贷记卡、平和堂信用卡、公务卡、分期信用卡、锦江之星蓝鲸信用卡、沈阳机床信用卡、BOSS 信用卡、蓉城通信用卡 Dual currency credit card, RMB credit card, MORE Semi-credit card, Wal-Mart credit card, Suning appliances credit card, Expo credit card, golden collar life credit card, Kaitai department store credit card, Bailian Dongfang credit card, Lotte Mart credit card, postal credit card, Shanghai travel credit card, Jinjiang Inn credit card, Wenzhou Kaitai credit card, Liuxiang VISA credit card, Bestbuy credit card, Lotus credit card, Yongda Automobile credit card, Bubugao credit card, Liqun credit card, Yili credit card, China Eastern credit card, Bailian OK credit card, Haagen-Dazs credit card, Asia Miles credit card, Tesco card, Aviation secretary card, Zoomlion card, installment card, Sanjiang Aerospace card, Tera Wellness credit card, New World joint-name card, Y-Power credit card, Heiwado credit card, public affair card, installment credit card, Jinjiang Inn Blue Whale credit card, SMTCL credit card, BOSS credit card and Rongcheng Telecommunication credit card	全行性优惠： bank-wide discount: 三江航天卡：免费 Sanjiang Aerospace card: free 公务卡：免费 Public affairs card: free 截至卡片有效期内 valid before the expiry date
105	SGRKD 006	境外紧急挂失手续费（每卡） overseas emergency loss report fee (per card)	人民币 60 元 RMB 60	指持卡人因在境外遗失卡片并向银行提出冻结资金账户要求而向银行支付的手续费 Fee paid to bank when card holder loses card outside China and asks bank to freeze the card	双币贷记卡、人民币贷记卡、MORE 准贷记卡、沃尔玛信用卡、苏宁电器信用卡、世博信用卡、金领生活信用卡、开太百货信用卡、百联东方信用卡、乐天玛特信用卡、自邮一族信用卡、上海旅游信用卡、锦江之星信用卡、刘翔 VISA 信用卡、百思买信用卡、卜蜂莲花信用卡、永达汽车信用卡、步步高信用卡、利群信用卡、伊利信用卡、东方航空信用卡、百联 OK 卡、哈根达斯卡、亚洲万里通卡、Tesco 乐购卡、航空秘书卡、中联重科卡、分期卡、三江航天卡、一兆韦德信用卡、公务卡、新世界联名卡、Y-Power 贷记卡、平和堂信用卡、公务卡、锦江之星蓝鲸信用卡、沈阳机床信用卡、BOSS 信用卡、蓉城通信用卡 Dual currency credit card, RMB credit card, MORE Semi-credit card, Wal-Mart credit card, Suning appliances credit card, Expo credit card, golden collar life credit card, Kaitai department store credit card, Bailian Dongfang credit card, Lotte Mart credit card, postal credit card, Shanghai travel credit card, Jinjiang Inn credit card, Liuxiang VISA credit card, Bestbuy credit card, Lotus credit card, Yongda Automobile credit card, Bubugao credit card, Liqun credit card, Yili credit card, China Eastern credit card, Bailian OK credit card, Haagen-Dazs credit card, Asia Miles credit card, Tesco card, Aviation secretary card, Zoomlion card, installment card, Sanjiang Aerospace card, Tera Wellness credit card, public affairs card, New World joint-name card, Y-Power credit card, Heiwado credit card, public affair card, Jinjiang Inn Blue Whale credit card, SMTCL credit card, BOSS credit card and Rongcheng Telecommunication credit card	全行性优惠： bank-wide discount: 双币白金信用卡、人民币白金信用卡：免费 Dual currency platinum credit card, RMB Platinum credit card: free 截至卡片有效期内 valid before the expiry date of the card
106	SGRKD 007	境外紧急补卡手续费（每卡） overseas emergency card replacement fee (per card)	Visa 每卡 175 美元, MasterCard 每卡 155 美元。金卡免费 USD 175 per Visa Card, USD 155 per MasterCard. Waived for gold card	指持卡人因在境外遗失卡片并向银行提出在遗失地紧急补发新卡而向卡组织（由银行代收）及银行支付的手续费 Fee paid to bank and card organization (collected by bank) when card holder loses card outside China and requires for emergency issuing of new card	双币贷记卡、沃尔玛信用卡、苏宁电器信用卡、世博信用卡、金领生活信用卡、开太百货信用卡、百联东方信用卡、乐天玛特信用卡、自邮一族信用卡、刘翔 VISA 信用卡、百思买信用卡、一兆韦德信用卡、卜蜂莲花信用卡、永达汽车信用卡、东方航空信用卡、哈根达斯信用卡、Tesco 乐购卡、航空秘书卡、中联重科卡、三江航天卡、新世界联名卡、Y-Power 贷记卡 Dual currency credit card, Wal-Mart credit card, Suning appliances credit card, Expo credit card, golden collar life credit card, Kaitai department store credit card, Bailian Dongfang credit card, Lotte Mart credit card, postal credit card, Liuxiang VISA credit card, Bestbuy credit card, Tera Wellness credit card, Lotus credit card, Yongda Automobile credit card, China Eastern credit card, Haagen-Dazs credit card, Tesco card, Aviation secretary card, Zoomlion card, installment card, Sanjiang Aerospace card, New World joint-name card, Y-Power credit card	全行性优惠： bank-wide discount: 双币白金信用卡、人民币白金信用卡：免费 Dual-currency platinum credit card, RMB Platinum credit card: free 截至卡片有效期内 valid before the expiry date of the card

107	SGRKD 008	超限费（每笔） over-limit fee (per transaction)	按超过信用额度部分 5%收取，最低人民币 5 元或 1 美元（暂停收取，因超限产生的利息照收） 5% of the over-limit amount. Min. RMB 5 or USD 1(The fee is waived temporarily. However, interests resulting from over-limit amount shall be charged as usual)	指持卡人在一个账单周期内累计使用的信用额度超过发卡银行核准的信用额度时需缴纳的罚金 Paid when credit used within an account statement cycle exceeds credit limit	<p>双币贷记卡、人民币贷记卡、沃尔玛信用卡、苏宁电器信用卡、世博信用卡、金领生活信用卡、开太百货信用卡、百联东方信用卡、乐天玛特信用卡、自邮一族信用卡、上海旅游信用卡、锦江之星信用卡、刘翔 VISA 信用卡、百思买信用卡、卜蜂莲花信用卡、永达汽车信用卡、步步高信用卡、利群信用卡、伊利信用卡、东方航空信用卡、百联 OK 卡、哈根达斯卡、亚洲万里通卡、Tesco 乐购卡、航空秘书卡、中联重科卡、三江航天卡、一兆韦德信用卡、公务卡、新世界联名卡、Y-Power 贷记卡、平和堂信用卡、公务卡、分期信用卡、锦江之星蓝鲸信用卡、沈阳机床信用卡、BOSS 信用卡、蓉城通信用卡</p> <p>Dual currency credit card, RMB credit card, Wal-Mart credit card, Suning appliances credit card, Expo credit card, golden collar life credit card, Kaitai department store credit card, Bailian Dongfang credit card, Lotte Mart credit card, postal credit card, Shanghai travel credit card, Jinjiang Inn credit card, Liuxiang VISA credit card, Bestbuy credit card, Lotus credit card, Yongda Automobile credit card, Bubugao credit card, Liqun credit card, Yili credit card, China Eastern credit card, Bailian OK credit card, Haagen-Dazs credit card, Asia Miles credit card, Tesco card, Aviation secretary card, Zoomlion card, Sanjiang Aerospace card, Tera Wellness credit card, public affairs card, New World joint-name card, Y-Power credit card, Heiwado credit card, public affair card, installment credit card, Jinjiang Inn Blue Whale credit card, SMTCL credit card, BOSS credit card and Rongcheng Telecommunication credit card</p>	<p>全行性优惠： bank-wide discount: 双币白金信用卡、人民币白金信用卡：免费 Dual currency platinum credit card, RMB Platinum credit card: free 其它信用卡：暂免 Other credit cards: temporarily waived 优惠期限：卡片有效期内 valid before the expiry date of the card</p>
108	SGRKD 009	取现手续费（每笔） cash withdrawal fee (per transaction)	<p>双币贷记卡： Dual Currency Credit Card: 信用额度取现手续费：境内人民币取现，收取交易金额的 1%，最低每笔人民币 10 元；境外通过银联网络取现，每笔收取人民币 12 元，外加交易金额的 1%，最低每笔人民币 15 元；境外通过 VISA/MasterCard 网络取现，收取交易金额的 1%，最低每笔 5 美元 Fee on cash withdrawal within credit limit: 1% of transaction value for domestic RMB withdrawal, Min. RMB 10 per transaction; RMB 12 plus 1% of transaction value for overseas withdrawal through UnionPay network, Min. RMB 15 per transaction; 1% of transaction value for overseas withdrawal through VISA/MasterCard network, Min. USD 5 per transaction. 溢缴款（存款余额）领回手续费：境内人民币领回，收取交易金额的 0.5%，最低每笔人民币 10 元，最高每笔人民币 500 元；境内美元通过柜面领回，收取交易金额的 0.5%，最低每笔 1 美元，最高每笔 50 美元。境外通过银联网络领回溢缴款每笔收取人民币 12 元，外加按交易金额的 0.5% 收取，最低 15 元，通过 VISA/MasterCard 网络取现按交易金额的 0.5% 收取，最低 5 美元 overpayment(deposit balance) withdrawal fee: 0.5% of domestic RMB withdrawal, Min. RMB 10 per transaction, Max. RMB 500 per transaction; 0.5% for domestic USD over-the-counter cash withdrawal, Min. USD 1 per transaction, Max. USD 50 per transaction. RMB 12 plus 0.5% of transaction value for overseas cash withdrawal through UnionPay network, Min. RMB 15 per transaction; 0.5% for overseas cash withdrawal through VISA/MasterCard network, Min. USD 5 per transaction.</p>	指持卡人因使用信用卡提取现金而向银行支付的手续费 Fee paid to bank when card holder withdraws cash with credit card	<p>双币贷记卡、人民币贷记卡、MORE 准贷记卡、沃尔玛信用卡、苏宁电器信用卡、世博信用卡、金领生活信用卡、开太百货信用卡、百联东方信用卡、乐天玛特信用卡、自邮一族信用卡、上海旅游信用卡、锦江之星信用卡、刘翔 VISA 信用卡、百思买信用卡、卜蜂莲花信用卡、永达汽车信用卡、步步高信用卡、利群信用卡、伊利信用卡、东方航空信用卡、百联 OK 卡、哈根达斯卡、亚洲万里通卡、Tesco 乐购卡、航空秘书卡、中联重科卡、三江航天卡、一兆韦德信用卡、公务卡、新世界联名卡、Y-Power 贷记卡、平和堂信用卡、公务卡、锦江之星蓝鲸信用卡、沈阳机床信用卡、BOSS 信用卡、蓉城通信用卡</p> <p>Dual currency credit card, RMB credit card, MORE Semi-credit card, Wal-Mart credit card, Suning appliances credit card, Expo credit card, golden collar life credit card, Kaitai department store credit card, Bailian Dongfang credit card, Lotte Mart credit card, postal credit card, Shanghai travel credit card, Jinjiang Inn credit card, Liuxiang VISA credit card, Bestbuy credit card, Lotus credit card, Yongda Automobile credit card, Bubugao credit card, Liqun credit card, Yili credit card, China Eastern credit card, Bailian OK credit card, Haagen-Dazs credit card, Asia Miles credit card, Tesco card, Aviation secretary card, Zoomlion card, Sanjiang Aerospace card, Tera Wellness credit card, public affairs card, New World joint-name card, Y-Power credit card, Heiwado credit card, public affair card, installment credit card, Jinjiang Inn Blue Whale credit card, SMTCL credit card, BOSS credit card and Rongcheng Telecommunication credit card</p>	<p>全行性优惠： bank-wide discount: 1、信用额度取现手续费，境内柜面或自助设备取现，最高收取 500 元/笔。 1. Fee for cash withdrawal under credit limit: Max RMB 500 per domestic over-the-counter or ATM cash withdrawal 2、溢存款境内领回：境内同城本行免收手续费；境内同城跨行自助设备领回按 2 元/笔（公务卡、三江航天卡免收手续费） 截至 2014 年 12 月 31 日 2. Fee for domestic withdrawal of excess deposit: waived for domestic intra-city intra-bank withdrawal BoCom, RMB 2 per transaction for domestic intra-city interbank withdrawal via ATM (waived for public affair card, Sanjiang Aerospace card) By December 31, 2014</p>

		<p>人民币贷记卡： RMB Credit Card: 信用额度取现手续费：境内人民币取现，收取交易金额的 1%，最低每笔人民币 10 元；境外通过银联网络取现，每笔收取人民币 12 元，外加交易金额的 1%，最低每笔人民币 15 元 Fee on cash withdrawal within credit limit: 1% for domestic RMB withdrawal, Min. RMB 10 per transaction; RMB 12 plus 1% of transaction value for overseas withdrawal through UnionPay network, Min. RMB 15 per transaction. 溢缴款（存款余额）领回手续费：境内人民币领回，收取交易金额的 0.5%，最低每笔人民币 10 元，最高每笔人民币 500 元。境外通过银联网络领回溢缴款每笔收取人民币 12 元，外加按交易金额的 0.5%收取，最低 15 元 Fee on cash withdrawal form deposit at balance: 0.5% for domestic RMB withdrawal, Min. RMB 10 per transaction, Max. RMB 500 per transaction; RMB 12 plus 0.5% of transaction value for overseas cash withdrawal through UnionPay network, Min. RMB 15 per transaction. MORE 准贷记卡： MORE Semi-credit card: (1) 境内同城本行免收手续费 Fee waived for domestic intra-city intra-bank transaction (2) 境内同城跨行 2 元/笔（仅适用于自助设备） RMB 2 per transaction for domestic intra-city inter-bank transaction (Applicable to ATM only) (3) 境内异地本行按交易金额的 1%收取，最低 1 元/笔，最高 100 元/笔（适用于柜面与自助设备） 1% for domestic inter-city intra-bank transaction, Min. RMB 1 per transaction, Max. RMB 100 per transaction (Applicable to over-the-counter and ATM) (4) 境内异地跨行按交易金额 1%收取，最低人民币 10 元（仅适用于自助设备） 1% of transaction value for domestic inter-city inter-bank transaction, Min. RMB 10 (Applicable to ATM only) (5) 境外通过银联取现，每笔收取人民币 12 元，外加交易金额的 1%，最低每笔人民币 15 元 RMB12 per transaction plus 1% of transaction value for overseas withdrawal through UnionPay network, Min. RMB 15 per transaction. Y-Power 信用卡： Y-Power credit card:</p>			
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			境内人民币取现每笔人民币 5 元。境外取现同双币借记卡 RMB 5 per transaction for domestic RMB withdrawal. Overseas withdrawal fee is the same with dual currency credit card.			
109	SGRKD 010	转账手续费（每笔） Transfer fee (per transaction)	<p>双币借记卡： Dual Currency Credit Card: 信用额度转账手续费：境内人民币转账，收取交易金额的 1%，最低每笔人民币 10 元。 Transfer fee within credit limit: 1% for domestic RMB transfer, Min. RMB 10 per transaction.</p> <p>溢缴款（存款余额）转账手续费：境内人民币转账，收取交易金额的 0.5%，最低每笔人民币 10 元，最高每笔人民币 500 元；境内美元柜面转账，收取交易金额的 0.5%，最低每笔 1 美元，最高每笔 50 美元 Deposit balance transfer fee: 0.5% of transaction value for domestic RMB transfer, Min. RMB 10 per transaction, Max. RMB 500 per transaction; 0.5% of transaction value for domestic USD over-the-counter transfer, Min. USD 1 per transaction, Max. USD 50 per transaction.</p> <p>人民币借记卡： RMB credit card: 信用额度转账手续费：境内人民币转账，收取交易金额的 1%，最低每笔人民币 10 元 Transfer fee within credit limit: 1% for domestic RMB transfer, Min. RMB 10 per transaction.</p> <p>溢缴款（存款余额）转账手续费：境内人民币转账，收取交易金额的 0.5%，最低每笔人民币 10 元， overpayment (deposit balance) transfer fee: 0.5% of transaction value for domestic RMB transfer, Min. RMB 10 per transaction</p> <p>MORE 准贷记卡： MORE Semi-credit card: 1) 境内同城 5 元/笔（仅适用于柜面，不开通跨系统业务） RMB 5 for domestic intra-city transfer (Applicable to ATM only, inter-bank business not opened)</p> <p>2) 境内异地按交易金额的 1%收取，最低 5 元/笔，最高 50 元/笔（仅适用于柜面，不开通跨系统业务） 1% for domestic inter-city transfer, Min. RMB 5 per transaction, Max. RMB 50 per transaction (Applicable to over-the-counter and ATM, inter-bank business not opened).</p>	指持卡人因使用信用卡向其他账户转账资金而向银行支付的手续费 Fee paid to bank when card holder transfers funds to other account with credit card	<p>双币借记卡、人民币借记卡、MORE 准贷记卡、沃尔玛信用卡、苏宁电器信用卡、世博信用卡、金领生活信用卡、开太百货信用卡、百联东方信用卡、乐天玛特信用卡、自邮一族信用卡、上海旅游信用卡、锦江之星信用卡、刘翔 VISA 信用卡、百思买信用卡、卜蜂莲花信用卡、永达汽车信用卡、步步高信用卡、利群信用卡、伊利信用卡、东方航空信用卡、百联 OK 卡、哈根达斯卡、亚洲万里通卡、Tesco 乐购卡、航空秘书卡、中联重科卡、三江航天卡、一兆韦德信用卡、公务卡、新世界联名卡、Y-Power 借记卡、平和堂信用卡、公务卡、锦江之星蓝鲸信用卡、沈阳机床信用卡、BOSS 信用卡、蓉城通信用卡</p> <p>Dual currency credit card, RMB credit card, MORE Semi-credit card, Wal-Mart credit card, Suning appliances credit card, Expo credit card, golden collar life credit card, Kaitai department store credit card, Bailian Dongfang credit card, Lotte Mart credit card, postal credit card, Shanghai travel credit card, Jinjiang Inn credit card, Liuxiang VISA credit card, Bestbuy credit card, Lotus credit card, Yongda Automobile credit card, Bubugao credit card, Liqun credit card, Yili credit card, China Eastern credit card, Bailian OK credit card, Haagen-Dazs credit card, Asia Miles credit card, Tesco card, Aviation secretary card, Zoomlion card, Sanjiang Aerospace card, Tera Wellness credit card, public affairs card, New World joint-name card, Y-Power credit card, Heiwado credit card, public affair card, Jinjiang Inn Blue Whale credit card, SMTCL credit card, BOSS credit card and Rongcheng Telecommunication credit card</p>	<p>全行性优惠： bank-wide discount: 1、信用额度转账手续费：境内人民币转账，最高收取 500 元/笔。 1. Fee for fund transfer under credit limit: Max RMB 500 per domestic RMB fund transfer transaction</p> <p>2、溢存款转账手续费：境内同城本行免收手续费 截至 2014 年 12 月 31 日 2. Fee for fund transfer of excess deposit : waived for domestic intra-city withdrawal within BoCom By December 31, 2014</p>
110	SGRKD 011	本行异地存款手续费（每笔） intra-bank inter-city deposit fee (per	按交易金额的 0.4%收取，最低 1 元/笔，最高 50 元/笔（适用于柜面与自助设备） 0.4% of transaction value, Min. RMB 1, Max. RMB 50 per transaction (Applicable	持卡人因在本行异地存入自己和他人的结算账户而支付的手续费	MORE 准贷记卡 MORE Semi-credit card	

		transaction)	to over-the-counter and ATM)	Fee paid for intra-bank inter-city deposit in perseonal settlement account or others's account by card holder		
111	SGRKD 012	调阅签购单手续费 sales slip retrieval fee	境内复印件人民币 20 元，境外复印件 5 美元 RMB 20 for domestic sales slip copy, USD 5 for overseas sales slip per copy	指持卡人因对账单交易存疑并向银行提出争议要求而向银行支付的调阅交易原始凭证的服务费 Service fee paid to bank for retrieval of original sales slip when card holder questions account transaction	<p>双币贷记卡、人民币贷记卡、MORE 准贷记卡、沃尔玛信用卡、苏宁电器信用卡、世博信用卡、金领生活信用卡、开太百货信用卡、百联东方信用卡、乐天玛特信用卡、自邮一族信用卡、上海旅游信用卡、锦江之星信用卡、刘翔 VISA 信用卡、百思买信用卡、卜蜂莲花信用卡、永达汽车信用卡、步步高信用卡、利群信用卡、伊利信用卡、东方航空信用卡、百联 OK 卡、哈根达斯卡、亚洲万里通卡、Tesco 乐购卡、航空秘书卡、中联重科卡、分期卡、三江航天卡、一兆韦德信用卡、公务卡、新世界联名卡、Y-Power 贷记卡、平和堂信用卡、公务卡、分期信用卡、锦江之星蓝鲸信用卡、沈阳机床信用卡、BOSS 信用卡、蓉城通信用卡</p> <p>Dual currency credit card, RMB credit card, MORE qSemi-credit card, Wal-Mart credit card, Suning appliances credit card, Expo credit card, golden collar life credit card, Kaitai department store credit card, Bailian Dongfang credit card, Lotte Mart credit card, postal credit card, Shanghai travel credit card, Jinjiang Inn credit card, Liuxiang VISA credit card, Bestbuy credit card, Lotus credit card, Yongda Automobile credit card, Bubugao credit card, Liqun credit card, Yili credit card, China Eastern credit card, Bailian OK credit card, Haagen-Dazs credit card, Asia Miles credit card, Tesco card, Aviation secretary card, Zoomlion card, installment card, Sanjiang Aerospace card, Tera Wellness credit card, public affairs card, New World joint-name card, Y-Power credit card, Heiwado credit card, public affair card, installment credit card, Jinjiang Inn Blue Whale credit card, SMTCL credit card, BOSS credit card and Rongcheng Telecommunication credit card</p>	<p>全行性优惠： 双币白金信用卡、人民币白金信用卡：免费 bank-wide discount: Dual currency platinum credit card, RMB platinum credit card: free 其他卡：银联境外复印件 20 元 Other cards: RMB 20 for overseas copy through UnionPay 截至卡片有效期内 valid before the expiry date of the card</p>
112	SGRKD 013	境外非美元交易兑换 手续费 exchange fee for overseas non-USD transaction	按交易金额的 1.75% 1.75% of transaction value.	指持卡人在非美元地区使用美元账户而向卡组织（由银行代收）和银行支付的货币兑换手续费 currency exchange fee paid to the bank and card organization (collected by bank) when card holder uses USD account in non-USD areas	<p>双币贷记卡、沃尔玛信用卡、苏宁电器信用卡、世博信用卡、金领生活信用卡、开太百货信用卡、百联东方信用卡、乐天玛特信用卡、自邮一族信用卡、刘翔 VISA 信用卡、百思买信用卡、一兆韦德信用卡、卜蜂莲花信用卡、永达汽车信用卡、东方航空信用卡、哈根达斯信用卡、Tesco 乐购卡、航空秘书卡、中联重科卡、三江航天卡、新世界联名卡、Y-Power 贷记卡</p> <p>Dual currency credit card, Wal-Mart credit card, Suning appliances credit card, Expo credit card, golden collar life credit card, Kaitai department store credit card, Bailian Dongfang credit card, Lotte Mart credit card, postal credit card, Liuxiang VISA credit card, Bestbuy credit card, Lotus credit card, Yongda Automobile credit card, China Eastern credit card, Haagen-Dazs credit card, Tesco card, Aviation secretary card, Zoomlion card, Sanjiang Aerospace card, New World joint card, Y-Power credit card</p>	
113	SGRKD 014	银联境外账户查询手 续费 UnionPay overseas account inquiry fee	4 元/笔 RMB 4 per transaction	指持卡人在境外查询账户信息而向卡组织（由银行代收）和银行支付的手续费 Fee paid to the bank and card organization (collected by bank) when card holder inquires account information outside China	<p>双币贷记卡、人民币贷记卡、MORE 准贷记卡、沃尔玛信用卡、苏宁电器信用卡、世博信用卡、金领生活信用卡、开太百货信用卡、百联东方信用卡、乐天玛特信用卡、自邮一族信用卡、上海旅游信用卡、锦江之星信用卡、刘翔 VISA 信用卡、百思买信用卡、卜蜂莲花信用卡、永达汽车信用卡、步步高信用卡、利群信用卡、伊利信用卡、东方航空信用卡、百联 OK 卡、哈根达斯卡、亚洲万里通卡、Tesco 乐购卡、航空秘书卡、中联重科卡、分期卡、三江航天卡、一兆韦德信用卡、公务卡、新世界联名卡、Y-Power 贷记卡、平和堂信用卡、公务卡、分期信用卡、锦江之星蓝鲸信用卡、沈阳机床信用卡、BOSS 信用卡、蓉城通信用卡</p> <p>Dual currency credit card, RMB credit card, MORE Semi-credit card, Wal-Mart credit card, Suning appliances credit card, Expo credit card, golden collar life credit card, Kaitai department store credit card, Bailian Dongfang credit card, Lotte Mart credit card, postal credit card, Shanghai travel credit card, Jinjiang Inn credit card, Liuxiang VISA credit card, Bestbuy credit card, Lotus credit card, Yongda Automobile credit card, Bubugao credit card, Liqun credit card, Yili credit card, China Eastern credit card, Bailian OK credit card, Haagen-Dazs credit card, Asia Miles credit card, Tesco card, Aviation secretary card, Zoomlion card, installment card, Sanjiang Aerospace card, Tera Wellness credit card, public affairs card, New World joint-name card, Y-Power credit card,</p>	

					Heiwado credit card, public affair card, installment credit card, Jinjiang Inn Blue Whale credit card, SMTCL credit card, BOSS credit card and Rongcheng Telecommunication credit card
114	SGRKD 015	“用卡无忧”套餐服务 (短信提醒服务) “Worry-free” package service (SMS reminder service)	<p>1. 选择该服务的持卡人按 12 元/三个月/卡缴纳手续费, 服务内容包括每笔消费、取现, 还款入账交易提醒(柜面、自助设备还款)及交易失败短信提醒; 服务期间赠送 72 小时失卡保障服务(保障金额最高为人民币 4 万元/卡/年), 具体以相关保险条款为准 Card holder who chooses this service would be charged with RMB 12 per quarter per card for reminder of each consumption, cash withdrawal, and payment arrival (payment through over-the-counter and ATM) and SMS reminder for failed transaction; Free 72-hour card loss guarantee service are offered during the service period (Max. guarantee amount is RMB 40,000/card/year), subject to corresponding insurance clause.</p> <p>2. 消费(单笔人民币 1500 元以上)及任何金额的取现交易短信提醒均免费 SMS reminder for consumption (above RMB 1,500 per transaction) and any cash withdrawal are exempt from fees.</p>	指持卡人订购消费、取现交易提醒, 还款入账交易提醒(柜面、自助设备还款)服务项目而向银行支付的手续费 Fee paid to bank when card holder subscribes services for remind of consumption, cash withdrawal and repayment confirmation.	<p>双币贷记卡(金卡和普通卡)、人民币贷记卡(金卡和普通卡)、MORE 准贷记卡、沃尔玛信用卡、苏宁电器信用卡、世博信用卡、金领生活信用卡、开太百货信用卡、百联东方信用卡、乐天玛特信用卡、自邮一族信用卡、上海旅游信用卡、锦江之星信用卡、刘翔 VISA 信用卡、百思买信用卡、卜蜂莲花信用卡、永达汽车信用卡、步步高信用卡、利群信用卡、伊利信用卡、东方航空信用卡、百联 OK 卡、哈根达斯卡、亚洲万里通卡、Tesco 乐购卡、航空秘书卡、中联重科卡、分期卡、三江航天卡、一兆韦德信用卡、新世界联名卡、Y-Power 贷记卡、平和堂信用卡、分期信用卡、锦江之星蓝鲸信用卡、沈阳机床信用卡、BOSS 信用卡、蓉城通信信用卡</p> <p>Dual currency credit card (Gold Card and Common Card), RMB credit card(Gold Card and Common Card), MORE Semi-credit card, Wal-Mart credit card, Suning appliances credit card, Expo credit card, golden collar life credit card, Kaitai department store credit card, Bailian Dongfang credit card, Lotte Mart credit card, postal credit card, Shanghai Travel credit card, Jinjiang Inn credit card, Liuxiang VISA credit card, Bestbuy credit card, Lotus credit card, Yongda Automobile credit card, Bubugao credit card, Liqun credit card, Yili credit card, China Eastern credit card, Haagen-Dazs credit card, Asia Miles card, Tesco card, Aviation secretary card, Zoomlion card, installment card, Sanjiang Aerospace card, Tera Wellness credit card, New World joint-name card, Y-Power credit card, Heiwado credit card, installment credit card, Jinjiang Inn Blue Whale credit card, SMTCL credit card, BOSS credit card and Rongcheng Telecommunication credit card</p>
115	SGRKD 016	“信用保障”业务 “Credit guarantee” service	<p>9 元/卡/三个月, 有以下服务内容: RMB 9/card/quarter, services including:</p> <p>1. 账单短信及还款短信提醒: 交通银行将以手机短信的方式, 于每月账单日后一天向持卡人发送当月账单的还款额提醒, 并于每月到期还款日前三天和到期还款日当天向持卡人发送还款短信提醒 Account statement SMS reminder and repayment SMS reminder: BoCom shall send repayment reminder of current-month statement to card holder through mobile SMS at the next day of statement date each month, and send payment SMS reminder three days before payment date and on payment date each month</p> <p>2. 三天还款宽限期: 自到期还款日后三天内按约定的还款渠道还款, 可免除因延误还款所产生的滞纳金和利息。 Three-day grace period: fee and interest arising from delay in payment are waived if payment is effected through the contracted channels within three days after due date.</p> <p>3. 个人资信证明: 根据持卡人实际情况免费提供用卡资信和情况证明, 快速解决持卡人在贷款、出国等诸多方面对个人信用卡在卡片信息、使用和还</p>	<p>该服务以还款短信提醒、延长还款期限以及在持卡人发生意外时为客户豁免全部帐单欠款为主要内容, 解决了持卡客户因偶然遗忘还款而产生信用污点、背负高昂罚息或发生意外给家人遗留大笔欠款等后顾之忧。由持卡人自主订购并支付手续费 The service mainly includes repayment SMS reminder, repayment period extension and exemption of all account debts for client when card holder encounters accident, which addresses card holder's concerns such as credit stain for forgetting to pay in time, high</p>	<p>以下信用卡的主卡持卡人: Principal card holders of the following credit cards</p> <p>双币贷记卡(金卡和普通卡)、人民币贷记卡(金卡和普通卡)、沃尔玛信用卡、苏宁电器信用卡、世博信用卡、金领生活信用卡、开太百货信用卡、百联东方信用卡、乐天玛特信用卡、自邮一族信用卡、上海旅游信用卡、锦江之星信用卡、刘翔 VISA 信用卡、百思买信用卡、卜蜂莲花信用卡、永达汽车信用卡、步步高信用卡、利群信用卡、伊利信用卡、东方航空信用卡、百联 OK 卡、哈根达斯卡、亚洲万里通卡、Tesco 乐购卡、航空秘书卡、中联重科卡、分期卡、三江航天卡、一兆韦德信用卡、公务卡、新世界联名卡、Y-Power 贷记卡、平和堂信用卡、分期信用卡、锦江之星蓝鲸信用卡、沈阳机床信用卡、公务卡、BOSS 信用卡、蓉城通信信用卡</p> <p>Dual currency credit card(Gold Card and Common Card), RMB credit card(Gold Card and Common Card), Wal-Mart credit card, Suning appliances credit card, Expo credit card, golden collar life credit card, Kaitai department store credit card, Bailian Dongfang credit card, Lotte Mart credit card, postal credit card, Shanghai travel credit card, Jinjiang Inn credit card, Liuxiang VISA credit card, Bestbuy credit card, Lotus credit card, Yongda Automobile credit card, Bubugao credit card, Liqun credit card, Yili credit card, China Eastern credit card, Bailian OK credit card, Haagen-Dazs credit card, Asia Miles credit card, Tesco card, Aviation secretary card, Zoomlion card, installment card, Sanjiang Aerospace card, Tera Wellness credit card, public affairs card, New World joint-name card, Y-Power credit card, Heiwado credit card, installment credit card, Jinjiang Inn Blue Whale credit card, SMTCL credit card, public affair card, BOSS credit card and Rongcheng Telecommunication credit card</p>

			<p>款等情况说明的需要。 Certificate of personal financial standing: certificate of financial standing such as card status, usage and repayment can be provided to card holders free of charge for overseas travel or other purposes .</p> <p>4. 信用意外保险: 若持卡人因意外事故导致身故或者残疾, 交通银行将通过保险赔付, 免除持卡人截至事故发生当日零时止信用卡账户的欠款, 若持卡人意外身故的情况下, 保险公司向持卡人的继承人另行支付人民币 5000 元的慰问津贴 Credit accident insurance: In case card holder has died or became disabled in accident, BoCom shall exempt card holder from debts of credit account as of 0 o'clock on the day the accident happens. In case card holder has died due to accident, insurance firm shall pay additional RMB 5,000 of condolence allowance for inheritor of card holder</p>	interest penalty or large debts left to family members after accident. To be voluntarily subscribed and paid by card holder		
116	SGRKD 017	资信证明 certificate of financial standing	<p>1. 无拖欠、无欠款和激活后纯年费拖欠资信证明按 60 元/份, 包括①信用卡从未发生过拖欠, 无逾期记录; ②无论信用卡曾经是否发生过拖欠记录, 当前账户无欠款或有溢存款; ③信用卡已激活, 仅因年费导致拖欠 RMB 60/piece for certification of no default, overdue, or annual fee default after activation, including: 1) Credit card has no default or overdue record; 2) whether credit card has default record before, the current account has no overdue or has surplus deposit; 3) Credit card has been activated and defaulted due to annual fee only</p> <p>2. 销卡、销户、待激活纯年费拖欠资信证明免费 (如需加急处理, 加收 40 元/份), 包括①信用卡处于待销户或可关闭状态; ②信用卡处于销户状态; ③信用卡处于待激活状态, 因年费导致拖欠 Free of charge for cards concerning cancellation of card and account as well as pending activation annual fee default (additional RMB 40 for urgent processing), including: 1) Credit card is in pending for cancellation or instatus ready for closing; 2) Credit card is cancelled; 3) Credit card is in pending activation status and defaulted due to annual fee</p>	<p>资信证明是指由银行或其他金融机构出具的足以证明他人资产、信用状况的各种文件、凭证等。由持卡人自主订购并支付手续费 Certificate of financial standing refers to various documents issued by bank or other financial institution that are able to prove others' assets and credit status</p>	<p>双币贷记卡、人民币贷记卡、沃尔玛信用卡、苏宁电器信用卡、世博信用卡、金领生活信用卡、开太百货信用卡、百联东方信用卡、乐天玛特信用卡、自邮一族信用卡、上海旅游信用卡、锦江之星信用卡、刘翔 VISA 信用卡、百思买信用卡、卜蜂莲花信用卡、永达汽车信用卡、步步高信用卡、利群信用卡、伊利信用卡、东方航空信用卡、百联 OK 卡、哈根达斯卡、亚洲万里通卡、Tesco 乐购卡、航空秘书卡、中联重科卡、分期卡、三江航天卡、一兆韦德信用卡、公务卡、新世界联名卡、Y-Power 贷记卡、平和堂信用卡、公务卡、分期信用卡、锦江之星蓝鲸信用卡、沈阳机床信用卡、BOSS 信用卡、蓉城通信信用卡</p> <p>Dual currency credit card, RMB credit card, Wal-Mart credit card, Suning appliances credit card, Expo credit card, golden collar life credit card, Kaitai department store credit card, Bailian Dongfang credit card, Lotte Mart credit card, postal credit card, Shanghai Travel credit card, Jinjiang Inn credit card, Liuxiang VISA credit card, Bestbuy credit card, Lotus credit card, Yongda Automobile credit card, Bubugao credit card, Liquan credit card, Yili credit card, China Eastern credit card, Bailian OK card, Haagen-Dazs credit card, Asia Miles card, Tesco card, Aviation secretary card, Zoomlion card, installment card, Sanjiang Aerospace card, Tera Wellness credit card, public affairs card, New World joint-name card, Y-Power credit card, Heiwado credit card, public affair card, installment credit card, Jinjiang Inn Blue Whale credit card, SMTCL credit card, BOSS credit card and Rongcheng Telecommunication credit card</p>	
117	SGRKD 018	“刷得保”增值服务 value-added insurance service	根据持卡人信用额度, 设置三类不同保额的产品计划。每类产品计划均包括综合意外险和交通意外险, 保额均与信用卡紧密结合。按照被保险人的不同, “刷得保”分	交通银行向持卡人提供的积分短信提醒、综合意外伤害保障、交通工具意	<p>以下信用卡的主卡持卡人: Principal card holders of the following credit cards 双币贷记卡、人民币贷记卡、沃尔玛信用卡、苏宁电器信用卡、世博信用卡、金领生活信用卡、开太百货信用卡、百联东方信用卡、乐天玛特信用卡、自邮一族</p>	

			<p>为个人版和家庭版。个人版仅对持卡人提供保险保障；家庭版除了对持卡人提供保险保障外，同时为其配偶和子女（子女年龄为1-18岁，子女数量不限）提供高额的保险保障。具体标准如下：1、个人版：收费标准为6元/月；2、家庭版（个人+配偶+子女）：收费标准为6元/月</p> <p>Based on card holder's credit limit, we set three types of product plans with different insurance coverage. Each product plan includes comprehensive accident insurance and traffic accident insurance, with insurance coverage closely combined with credit card. The value-added insurance service composes individual version and family version. Individual version only provides insurance guarantee to card holder; family version does not only provides insurance guarantee for card holder, but also provides large-amount insurance guarantee for spouse and children of card holder (children aged 1-18, no number limit for children). Specific rates are as follows: Individual version: RMB 6/month; 2. Family version (individual + spouse + children): RMB 6/month</p>	<p>外伤害保障的服务。由持卡人自主订购并支付手续费</p> <p>Card points SMS reminder, comprehensive accident insurance and traffic accident insurance provided to card holder by BoComBoCom. To be voluntarily subscribed and paid by card holder</p>	<p>信用卡、上海旅游信用卡、锦江之星信用卡、刘翔VISA信用卡、百思买信用卡、卜蜂莲花信用卡、永达汽车信用卡、步步高信用卡、利群信用卡、伊利信用卡、东方航空信用卡、百联OK卡、哈根达斯卡、亚洲万里通卡、Tesco乐购卡、航空秘书卡、中联重科卡、分期卡、三江航天卡、一兆韦德信用卡、公务卡、新世界联名卡、Y-Power贷记卡、平和堂信用卡、公务卡、分期信用卡、锦江之星蓝鲸信用卡、沈阳机床信用卡、BOSS信用卡、蓉城通信用卡</p> <p>Dual currency credit card, RMB credit card, Wal-Mart credit card, Suning appliances credit card, Expo credit card, golden collar life credit card, Kaitai department store credit card, Bailian Dongfang credit card, Lotte Mart credit card, postal credit card, Shanghai travel credit card, Jinjiang Inn credit card, Liuxiang VISA credit card, Bestbuy credit card, Lotus credit card, Yongda Automobile credit card, Bubugao credit card, Liqun credit card, Yili credit card, China Eastern credit card, Bailian OK credit card, Haagen-Dazs credit card, Asia Miles credit card, Tesco card, Aviation secretary card, Zoomlion card, installment card, Sanjiang Aerospace card, Tera Wellness credit card, public affairs card, New World joint-name card, Y-Power credit card, Heiwado credit card, public affair card, installment credit card, Jinjiang Inn Blue Whale credit card, SMTCL credit card, BOSS credit card and Rongcheng Telecommunication credit card</p>	
118	SGRKD 019	非指定商户分期付款业务 installment payment for non-designated merchant	0.72%/月 0.72%/month	<p>包括账单分期、好享贷等。指持卡人使用银行核准的额度或专享额度消费后，致电银行要求分期偿还欠款或事先与银行约定由银行主动提供分期偿还欠款服务而支付的手续费</p> <p>Including statement installment and RIPP. Fee paid when card holder calls bank to ask for installment payment after consumption with bank-approved limit or special limit or card holder has agreed with bank in advance that bank will voluntarily provide installment payment service</p>	信用卡持卡人 credit card holder	
119	SGRKD 020	指定商户分期付款业务 installment payment for designated merchant	0.72%/月（如一次性支付手续费则为0.72%*分期期数） 0.72%/month (0.72% x installment period for lump sum payment)	<p>包括商场分期、分期宝、邮购分期等。指持卡人在指定商户消费后按银行与该商户的约定享受分期偿还欠款的服务，并由商户、持</p>	信用卡持卡人 credit card holder	

				<p>卡人共同向银行支付的手续费 Including shopping mall installment, installment kit, postal purchase installment. Fee paid to bank by merchant and card holder when enjoying installment service after consumption in designated merchant based on agreement between bank and merchant</p>		
120	SGRKD 021	<p>代扣联名卡合作伙伴会员费 member fee deduction for joint-name card partner</p>	<p>代理联名卡合作伙伴收取 Charged for joint-name card partner</p>	<p>联名卡合作伙伴会员费 Member fee for joint-name card partner</p>	<p>联名卡合作伙伴持卡人 Card holder of joint-name card partner</p>	
121	SGRKD 022	<p>银企合作特约服务 bank-enterprise cooperation special service</p>	<p>与商户协商确定 to be negotiated with merchant</p>	<p>基于信用卡业务平台，向商户提供产品销售、特惠宣传以及支付结算服务 Provide products to merchant for sale, discount and payment settlement service based on credit card platform.</p>	<p>合作商户 merchant with partnership</p>	
122	SGRKD 023	<p>账单短信提醒服务 Bill SMS alert service</p>	<p>免费 Free of charge</p>	<p>每月一次向签约持卡人在每月账单日后一天发送当月账单金额提醒 Send the bill reminders to the signing cardholder at the next day of statement date</p>	<p>申请账单短信提醒服务信用卡持卡人（除白金卡、准贷记卡、附属卡） Credit card holders applying for statement SMS reminder service (excluding platinum card, semi-credit card and affiliated card)</p>	<p>1、白金卡已自动签约免费的账单日后一天和到期还款日前三天的账单短信及还款短信提醒服务 2、公务卡已自动签约免费账单短信服务 1. Platinum card is automatically contracted for statement SMS reminder on the next day of statement date and payment reminder three days in advance of due date free of charge. 2. Public affair card is automatically contracted for statement SMS reminder service free of charge.</p>

注释：中英文本如有歧义，应以中文本为准。

Note: The Chinese version shall apply and prevail in case of discrepancies between English and Chinese version.