



CREDIT CARDS FEATURES SUMMARY

UnionPay Classic Card

- Earn a 1% cash rebate on eligible purchases
- Maximum rebate of CAD300 annually
- Dual currencies (CAD and CNY) with a combined credit limit
- Eligibility:
 - Annual pre-tax income requirement: CAD15,000
 - Legal age requirement¹¹
 - Citizens/legal resident permit in Canada for at least 6 months
- Annual fee:
 - CAD19 for Primary Cardholder
 - Free for each authorized user
 - First year annual fee is waived¹
- Annual Interest Rates^{2,3,4,5}:
 - Purchases⁶ and fees: 18.25%
 - Cash Advances: 21.90%
- No foreign currency conversion fees when using on the UnionPay network globally⁷
- Worldwide acceptance
- Other fees may apply⁸ (i.e., Cash Advance Fee, Over Limit Fee, Extra copy of Monthly Statement Fee, Transaction Receipt Copy Fee, Dishonored Payment Fee)
- Cash Back Rewards program available – refer to [Cash Back Program and Annual Fee Waiver](#) for further details

UnionPay Gold Card

- Earn a 2% cash rebate on eligible purchases
- Maximum rebate of CAD500 annually
- Dual currencies (CAD and CNY) with a combined credit limit
- Eligibility:
 - Annual pre-tax income requirement: CAD60,000
 - Legal age requirement¹¹
 - Citizens/legal resident permit in Canada for at least 6 months
- Annual fee:
 - CAD49 for Primary Cardholder
 - CAD19 for each authorized user
 - First year annual fee is waived¹
- Annual Interest Rates^{2,3,4,5}:
 - Purchases⁶ and fees: 18.25%
 - Cash Advances: 21.90%
- No foreign currency conversion fees when using on the UnionPay network globally⁷
- Worldwide acceptance
- Other fees may apply⁸ (i.e., Cash Advance Fee, Over Limit Fee, Extra copy of Monthly Statement Fee, Transaction Receipt Copy Fee, Dishonored Payment Fee)
- Cash Back Rewards program available – refer to [Cash Back Program and Annual Fee Waiver](#) for further details

UnionPay Platinum Card

- Earn a 2% cash rebate on eligible purchases
- Maximum rebate of CAD600 annually
- Dual currencies (CAD and CNY) with a combined credit limit
- Eligibility:
 - Annual pre-tax income requirement: CAD200,000
 - Legal age requirement¹¹
 - Citizens/legal resident permit in Canada for at least 6 months
- Annual fee:
 - CAD99 for Primary Cardholder
 - CAD49 for each authorized user
 - First year annual fee is waived¹
- Annual Interest Rates^{2,3,4,5}:
 - Purchases⁶ and fees: 18.25%
 - Cash Advances: 21.90%



- No foreign currency conversion fees when using on the UnionPay network globally⁷
- Worldwide acceptance
- Other fees may apply⁸ (i.e., Cash Advance Fee, Over Limit Fee, Extra copy of Monthly Statement Fee, Transaction Receipt Copy Fee, Dishonored Payment Fee)
- Cash Back Rewards program available – refer to [Cash Back Program and Annual Fee Waiver](#) for further details

Notes:

- 1) *The annual fee is charged from the day your account is activated and due on the end of the annual period. After first year, the annual fee will appear on the statement every year thereafter.*
- 2) *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. Interest begins to accrue from the day the cash advance is made until we receive your payment for the total amount you owe. 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 21.90% 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.*
- 3) *You will benefit from an interest-free grace period of at least 25 days for new purchases and fees if you pay off your balance in full by the payment due date shown on your statement. 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. There is no interest-free grace period for Cash Advances.*

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 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 at least 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 August 2021 and is subject to change. For information on current interest rates, fees and features, please visit www.icbk.ca or call 1-877-779-5588.

- 4) *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.*
- 5) **Minimum payment:**
Your required Minimum Payment for CAD account is:
 - (i) Full Balance, if the statement balance is less than \$10.00;
 - (ii) \$10.00, if the statement balance is equal or greater than \$10.00 and less than \$200.00
 - (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.
Your required Minimum Payment for CNY account is:
 - (i) Full Balance, if the statement balance is less than ¥100;
 - (ii) ¥100, if the statement balance is equal or greater than ¥100 and less than ¥2000;
 - (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 ¥2000
- 6) *All your daily purchases in Chinese Mainland will be settled in CNY, and all your daily purchases in Canada will be settled in CAD.*
- 7) *Transactions in a foreign currency, other than transactions in CNY, will be converted to Canadian dollars at the UnionPay Card 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, there is no Foreign Currency Conversion Fee on your Credit Card.*
- 8) **Other fees to be charged on the day the following occurs:**
 - a. **Cash Advance Fee:** \$3.5 each time within Canada, ¥25 each time within Chinese mainland, or \$5 each time outside Canada and Chinese mainland. These fees are in addition to any other charges that may be levied by the owner/operator of the ATM.
 - b. **Over Limit Fee:** If your balance goes over your credit limit: \$25 each time for a CAD account or ¥125 each time for a CNY account. You will be charged on the date when your balance on either the CAD account or the CNY account goes over your credit limit.
 - c. **Extra copy of Monthly Statement Fee:** \$10 each extra statement copy. You will be charged when an extra monthly statement copy is requested.
 - d. **Transaction Receipt Copy Fee:** \$10 each time for a CAD account, or ¥50 each time for a CNY account. You will be charged when a transaction receipt copy is requested. Transaction receipt may not be available for all types of transactions.
 - e. **Dishonored Payment Fee:** \$40 each time for a CAD account or ¥200 each time for a CNY account. You will be charged 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 dishonored payment or cheque is returned.



9) **Cancellation of Cards & Payment on Closure or Cancellation:**

We may cancel any Card and suspend or terminate the operation of the Card Account at any time without notice for any reason. You must not use any Card and you can cut the Cards along the magnetic stripe for your protection immediately if:

- We close the Card Account; or
- We cancel the Card; or
- We request you to do so.

If a Card or Card Account is canceled or closed for any reason, you must immediately:

- Cut the Cards along the magnetic stripe for your protection.
- Pay the balance owing on the Card Account (including amounts for Transactions not yet processed, accrued interest charges not yet debited, if any, and other charges for the period up to closure or cancellation); and
- Repay any credit provided between the time of closure or cancellation and the time we receive all returned Cards.

10) **Closure of a secured card:** For any cancellation/termination of a Secured Card, the secured moneys shall be released to you only after all your liabilities owing to us under the Secured Card or under any other financial arrangement entered into with you have been settled in full to our satisfaction.

11) In British Columbia, New Brunswick, Nova Scotia, Newfoundland/Labrador and the Territories, the minimum age is 19. Applicants must be 18 years of age or above in the Alberta (AB), Manitoba (MB), Ontario (ON), Prince Edward Island (PEI), Québec (QC), and Saskatchewan (SK).

12) Please refer to the Schedule of Charges at https://www.icbk.ca/pdf/0149_SOC_Personal_Account_en.pdf for details on ATM charges/Bank Draft charges on usage of debit card. Fee schedule is subject to change from time to time. Please visit our branches for more details.



SUITABILITY CONSIDERATIONS		
Classic Card	Gold Card	Platinum Card
<p>This card is suited for you if:</p> <ul style="list-style-type: none"> ✓ For personal use ✓ Need a credit card for CAD and CNY transactions ✓ Prefer cash rebate of 1% on annual eligible purchases (max CAD300) ✓ Prefer to pay a lower annual fee ✓ Prefer free additional cards ✓ Can meet annual pre-tax income requirement of CAD 15,000 ✓ Meet eligibility requirements ✓ Seeking for cashback rewards program 	<p>This card is suited for you if:</p> <ul style="list-style-type: none"> ✓ For personal use ✓ Need a credit card for CAD and CNY transactions ✓ Prefer cash rebate of 2% on annual eligible purchases (max CAD500) ✓ Fine to pay a higher annual fee ✓ Fine to pay for additional cards ✓ Can meet annual pre-tax income requirement of CAD 60,000 ✓ Meet eligibility requirements ✓ Seeking for cashback rewards program 	<p>This card is suited for you if:</p> <ul style="list-style-type: none"> ✓ For personal use ✓ Need a credit card for CAD and CNY transactions ✓ Prefer cash rebate of 2% on annual eligible purchases (max CAD600) ✓ Fine to pay a higher annual fee ✓ Fine to pay for additional cards ✓ Can meet annual pre-tax income requirement of CAD 200,000 ✓ Meet eligibility requirements ✓ Seeking for cashback rewards program
<p>This card is not suited for you if:</p> <ul style="list-style-type: none"> X Prefer higher rebate % X Prefer a higher rebate maximum X Cannot meet annual pre-tax income requirement X Cannot meet eligibility requirements X For third-party use X Use card to purchase merchandise in store that using other than UnionPay network 	<p>This card is not suited for you if:</p> <ul style="list-style-type: none"> X Prefer free additional card X Prefer a higher rebate maximum X Cannot meet annual pre-tax income requirement X For third-party use X Use card to purchase merchandise in store that using other than UnionPay network 	<p>This card is not suited for you if:</p> <ul style="list-style-type: none"> X Prefer free or lower fee for additional card X Do not require such a high rebate maximum X Cannot meet annual pre-tax income requirement X For third-party use X Use card to purchase merchandise in store that using other than UnionPay network



中国工商银行 (加拿大)

INDUSTRIAL AND COMMERCIAL BANK OF CHINA (CANADA)

Cards Product Summary