

現金卡發卡銀行差別利率彙整表

日期：107.11.15

| 發卡銀行名稱 | 卡別名稱 | 差別利率級數 | 各級別循環信用利率之戶數、分布比例 | 定期檢視頻率 |
|--------|-----------|--------|------------------------------|--------|
| 元大銀行 | Much現金卡 | 4 | 7.63%(13,996, 67.89%) | 每3個月 |
| | | | 11.63%(5,126, 24.87%) | |
| | | | 13.63%(1,493, 7.24%) | |
| | | | 15.00%(0, 0.0%) | |
| | | | 平均數：9.30% | |
| | | | 中位數：7.63% | |
| | | | 眾數：7.63% | |
| 中國信託銀行 | Wish現金卡 | 6 | 9.99%(4,722, 29.57%) | 每3個月 |
| | | | 11.99%(1,349, 8.45%) | |
| | | | 13.12% (2, 0.01%) | |
| | | | 13.99%(2,433, 15.23%) | |
| | | | 14.12% (3, 0.02%) | |
| | | | 15.00% (7,461, 46.42%) | |
| | | | 平均數：13.11% | |
| | | | 中位數：13.99% | |
| 台新銀行 | Story 現金卡 | 4 | 0~12.07%(1,823, 9.17%) | 每3個月 |
| | | | 12.07%~14.71%(3,307, 14.64%) | |
| | | | 14.71%~15%(4,319, 21.74%) | |
| | | | 15%(16,880, 83.66%) | |
| | | | 平均數：13.99% | |
| | | | 中位數：15.00% | |
| | | | 眾數：15.00% | |
| 凱基銀行 | 靈活卡 | 45 | 5.99% (5,811/1.44%) | 每3個月 |
| | | | 6.00% (15/0.00%) | |
| | | | 6.25% (0/0.00%) | |
| | | | 6.50%(1/0.00%) | |
| | | | 6.75%(0/0.00%) | |
| | | | 7.00%(3,122/0.77%) | |
| | | | 7.25%(1/0.00%) | |
| | | | 7.50%(618/0.15%) | |
| | | | 7.75%(1/0.00%) | |
| | | | 8.00% (10,392/2.58%) | |
| | | | 8.25% (9,303/2.31%) | |
| | | | 8.50% (418/0.10%) | |
| | | | 8.75% (24/0.01%) | |
| | | | 9.00% (1,277/0.30%) | |
| | | | 9.25% (3,987/0.99%) | |
| | | | 9.50% (60/0.01%) | |
| | | | 9.75% (443/0.11%) | |

| | | | | | | |
|----------|-------|----|---------------------------|-----|-------|------|
| | | | 10.00% (4,571/1.13%) | | | 每3個月 |
| | | | 10.25% (4,536/1.12%) | | | |
| | | | 10.50% (393/0.10%) | | | |
| | | | 10.75% (679/0.17%) | | | |
| | | | 10.99% (444/0.11%) | | | |
| | | | 11.00% (1,371/0.34%) | | | |
| | | | 11.25% (6,614/1.64%) | | | |
| | | | 11.50% (+D50:F71+D50:F67 | | | |
| | | | 11.75% (1,242/0.31%) | | | |
| | | | 11.99%(756/0.19%) | | | |
| | | | 12.00% (3,770/0.79%) | | | |
| | | | 12.25% (7,925/1.97%) | | | |
| | | | 12.49% (431/0.11%) | | | |
| | | | 12.50% (955/0.24%) | | | |
| | | | 12.75% (1,012/0.25%) | | | |
| | | | 12.99% (848/0.21%) | | | |
| | | | 13.00% (3,993/0.99%) | | | |
| | | | 13.25% (11,601/2.88%) | | | |
| | | | 13.49% (210/0.05%) | | | |
| | | | 13.50% (3,421/0.85%) | | | |
| | | | 13.75% (3,832/0.95%) | | | |
| | | | 13.99% (420/0.10%) | | | |
| | | | 14.00% (2,357/0.58%) | | | |
| | | | 14.25% (8,041/1.99%) | | | |
| | | | 14.50% (3,946/0.98%) | | | |
| | | | 14.75% (8725/2.05%) | | | |
| | | | 14.99% (807/0.20%) | | | |
| | | | 15.00% (285,332/70.74%) | | | |
| | | | 平均數：13.91% | | | |
| | | | 中位數：15.00% | | | |
| | | | 眾數：15.00% | | | |
| 星展(台灣)銀行 | 魔力現金卡 | 45 | 利率% | 戶數 | 佔比 | |
| | | | 5.74 | 157 | 1.28% | |
| | | | 6.49 | 8 | 0.07% | |
| | | | 6.74 | 0 | 0.00% | |
| | | | 6.99 | 91 | 0.74% | |
| | | | 7.24 | 18 | 0.15% | |
| | | | 7.25 | 2 | 0.02% | |
| | | | 7.49 | 11 | 0.09% | |
| | | | 7.74 | 4 | 0.03% | |
| | | | 7.99 | 8 | 0.07% | |
| | | | 8 | 6 | 0.05% | |
| | | | 8.1 | 1 | 0.01% | |
| | | | 8.24 | 60 | 0.49% | |
| | | | 8.25 | 19 | 0.16% | |
| | | | 8.49 | 4 | 0.03% | |

| | | | | | |
|------|-------|----|--------------------------------|------|--------|
| | | | 8.5 | 7 | 0.06% |
| | | | 8.74 | 7 | 0.06% |
| | | | 8.75 | 3 | 0.02% |
| | | | 8.99 | 11 | 0.09% |
| | | | 9 | 2 | 0.02% |
| | | | 9.25 | 3 | 0.02% |
| | | | 9.49 | 10 | 0.08% |
| | | | 9.5 | 14 | 0.11% |
| | | | 9.74 | 13 | 0.11% |
| | | | 9.75 | 30 | 0.25% |
| | | | 9.99 | 37 | 0.30% |
| | | | 10 | 55 | 0.45% |
| | | | 10.25 | 214 | 1.75% |
| | | | 10.5 | 121 | 0.99% |
| | | | 10.75 | 11 | 0.09% |
| | | | 11.25 | 48 | 0.39% |
| | | | 11.5 | 97 | 0.79% |
| | | | 11.75 | 241 | 1.97% |
| | | | 12 | 738 | 6.03% |
| | | | 12.25 | 32 | 0.26% |
| | | | 12.5 | 67 | 0.55% |
| | | | 12.75 | 98 | 0.80% |
| | | | 13 | 1112 | 9.09% |
| | | | 13.25 | 37 | 0.30% |
| | | | 13.5 | 2 | 0.02% |
| | | | 13.75 | 5 | 0.04% |
| | | | 14 | 9 | 0.07% |
| | | | 14.25 | 815 | 6.66% |
| | | | 14.5 | 1048 | 8.57% |
| | | | 14.75 | 43 | 0.35% |
| | | | 15 | 6912 | 56.51% |
| | | | 平均數：13.93% | | |
| | | | 中位數：15.00% | | |
| | | | 眾數：15.00% | | |
| 匯豐銀行 | 麥克現金卡 | 10 | 2.74%(79、2%) | | |
| | | | 4.99%(103、2%) | | |
| | | | 5.99%(34、1%) | | |
| | | | 7.99%(76、2%) | | |
| | | | 9.99%(70、1%) | | |
| | | | 10.99%(71、2%) | | |
| | | | 11.5%(1、0%) | | |
| | | | 11.75%(1、0%) | | |
| | | | 12%(56、1%) | | |
| | | | 15%(4,334、90%) | | |
| | | | 平均數：15% | | |
| | | | 所有卡戶已停止循環動用，已無現金卡功能，故停止定期檢視作業。 | | |

| | | | | |
|------|----------------------------|---|---------------------|--------------------|
| 匯豐銀行 | 白金及現金卡 | 6 | 中位數：15% | 每3個月 |
| | | | 眾數：15% | |
| | | | 5.59%(3、0%) | |
| | | | 7.84%(67、7%) | |
| | | | 9.84%(363、36%) | |
| | | | 11.4%:(242、24%) | |
| | | | 13.84%(314、31%) | |
| | | | 13.84%以上(10、1%) | |
| | | | 平均數：11.4% | |
| | | | 中位數：11.4% | |
| 高雄銀 | 簡易信用貸款(可透過金融卡提領知一般小額環信用貸款) | 8 | 眾數：9.84% | 每3個月 |
| | | | 2.93% (1、0.05%) | |
| | | | 3.00%(1、0.05%) | |
| | | | 3.650% (0、0.00%) | |
| | | | 4.080% (0、0%) | |
| | | | 4.68% (1、0.05%) | |
| | | | 4.95% (2、0.10%) | |
| | | | 5.08% (3、0.15%) | |
| | | | 5.51% (0、0.0%) | |
| | | | 平均數：3.683% | |
| 三信銀行 | RICH卡 | 3 | 中位數：4.18% | 每3個月 |
| | | | 眾數：3.680% | |
| | | | 8.7%(2、16.67%) | |
| | | | 12.25%(4、33.33%) | |
| | | | 15%(6、50%) | |
| | | | 平均數:13.03% | |
| 聯邦銀行 | 現金卡 | 3 | 中位數:15% | 每3個月 |
| | | | 眾數:15% | |
| | | | 8.53% (12、23.53%) | |
| | | | 2.15% (39、76.47%) | |
| | | | 平均數：13.48% | |
| 台中銀行 | 財吉宝卡 | 3 | 中位數：15% | 無(已停止循環動用，無現金卡功能)。 |
| | | | 眾數：15% | |
| | | | 9.99% (9、3.5%) | |
| | | | 10.88% (2、0.78%) | |
| | | | 14.98% (246、95.72%) | |
| | | | 平均數：14.77% | |
| 第一銀行 | Somebody增資卡/lady first現金卡 | 7 | 中位數：14.98% | 3個月 |
| | | | 眾數：14.98% | |
| | | | 8.00% (18、1.89%) | |
| | | | 9.25% (5、0.53%) | |
| | | | 11.00% (37、3.89%) | |
| | | | 12.25% (33、3.47%) | |
| | | | 13.00% (60、6.31%) | |
| | | | 14.25% (77、8.10%) | |
| | | | 15.00% (721、75.81%) | |
| | | | | |

| | | | | |
|--------|--------|---|--|--|
| | | | 平均數：14.40% 中位數：15.00% 眾數：15.00% | |
| 華南銀行 | 現金卡 | 2 | 13.35% (23、0.52%) 15.00% (4397、99.48%) 平均數：14.99% 中位數：15.00% 眾數：15.00% | 所有卡片已停止循環動用，已無現金卡功能，故停止定期檢視作業。 |
| 永豐銀行 | 現金卡 | 5 | 0%≤利率≤3% (429、75.80%) 3%<利率≤6% (89、15.72%) 6%<利率≤9% (14、2.47%) 9%<利率≤12% (5、0.88%) 12%<利率≤15% (29、5.12%) 平均數：2.28% 中位數：0% 眾數：0% | 每3個月 |
| 臺灣新光銀行 | 金太郎現金卡 | 3 | 0.00% (63、57.27%) 1.00%~4.00% (42、38.18%) 4.5%~9.88% (5、4.55%) 平均數：1.32% 中位數：0.00% 眾數：0.00% | 所有卡已停止循環動用，已無現金卡功能，且為債協客戶，故無定期檢視作業。 |
| 台北富邦銀行 | 發現現金卡 | 3 | 0.00%(264，98.14%) 9.80%(2，0.74%) 15.00%(3，1.12%) 平均數:0.24% 中位數:0.00% 眾數:0.00% | 所有卡已停止循環動用，已無現金卡功能，部分客戶為債協客戶，故停止定期檢視作業 |

註：本表資料係依各銀行提供資料予以彙整，如欲瞭解詳情或資料是否異動，請直接洽詢各銀行。