

Credit Card Key Facts Statement

Finance Charge

Annualised Percentage Rate ("APR") for Retail Purchase

34.97% when you open your account and it will be reviewed from time to time.
No finance charge will be levied if full payment of outstanding balance is made on or before the Payment Due Date. If only partial payment is made, a finance charge at the rate(s) applicable to the Customer's account will be applied to the outstanding amount of the existing balance and to all new credit card transactions (including but not limited to retail purchase, instalment of all kinds of instalment plans, any fees and charges etc, except cash advance) made prior to the next statement date. Finance charges will be calculated from the date of transaction to the date of full payment.

APR for Cash Advance (**Not applicable** to Private Label Card)

38.37% when you open your account and it will be reviewed from time to time.
For cash advances, an interest at the rate(s) applicable to the Customer's account will be calculated from the date of such advances to a date on which payment is received.

Past Due APR (**Not applicable** to Visa Infinite Card, World MasterCard and Private Label Card)

Finance charges for retail purchase will be adjusted to **40.53%**, effective after the Closing Date of the statement issued immediately after the second past due, if the Customer fails to repay the Minimum Payment Amount on or before Payment Due Date (i.e. past due) for the Customer's credit card account twice or more in the past 6 months.
Interest of cash advance will be adjusted to **44.62%**, effective after the Closing Date of the statement issued immediately after the second past due, if the Customer fails to repay the Minimum Payment Amount on or before Payment Due Date (i.e. past due) for the Customer's credit card account twice or more in the past 6 months.
If there is no past due for 6 consecutive months, original rate will be charged effective after the Closing Date of the statement for the 6th month.

Interest Free Period

Up to 56 days

Minimum Payment Amount (**Not applicable** to World MasterCard, USD Visa Gold Card and Private Label Card)

The Minimum Payment Amount is HK\$230 / CNY230 (subject to card type) or the sum of items (i) to (iv) below (whichever is higher):
(i) all fees and charges (including finance charges and annual fees);
(ii) any overdue Minimum Payment Amount;
(iii) amount exceeding the prescribed credit limit after deducting the amount of items (i) and (ii) from the New Balance; and
(iv) 1% of the New Balance after deducting the amount of items (i) to (iii).

Fees & Charges

Annual Fee

Visa Infinite Card / World MasterCard	Principal Card	- HK\$6,000
	Supplementary Card	- HK\$1,000
Platinum Card	Principal Card	- HK\$1,500
	Supplementary Card	- HK\$750
Gold Card	Principal Card	- HK\$600
	Supplementary Card	- HK\$300
Classic Card	Principal Card	- HK\$300
	Supplementary Card	- HK\$150
Renminbi Credit Card - Platinum Card - Gold Card - Classic Card	Principal Card	- CNY1,500
	Supplementary Card	- CNY750
	Principal Card	- CNY600
	Supplementary Card	- CNY300
	Principal Card	- CNY300
	Supplementary Card	- CNY150
USD Visa Gold Card	Principal Card	- US\$78
	Supplementary Card	- US\$39

Monthly Fee

Mobile Card **HK\$8** per Card

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Cash Advance Handling Fee (Not applicable to Private Label Card)	Visa Infinite Card / World MasterCard / Prestige World MasterCard / Platinum Card / Gold Card / Classic Card / USD Visa Gold Card	• 3.5% of the cash advance amount (minimum HK\$100 / US\$13) per cash advance transaction
	Renminbi Platinum Card / Renminbi Gold Card / Renminbi Credit Card	• 3.5% of the cash advance amount (minimum CNY100) per cash advance transaction
Foreign Currency Conversion Fee (Not applicable to Renminbi Credit Card and Private Label Card)	1.95% / 1.2% (only applicable to CUP Credit Card) of every transaction effected in currencies other than Hong Kong Dollars or US Dollars (only applicable to USD Visa Gold Card)	
Fee Relating to Settling Foreign Currency Transaction in Hong Kong Dollars (Not applicable to CUP Credit Card and Renminbi Credit Card)	Customers may sometimes be offered the option to settle foreign currency transactions in Hong Kong Dollars at the point of sale overseas. Such option is a direct arrangement offered by the overseas merchants and not the card issuer. In such cases, customers are reminded to ask the merchants for the foreign currency exchange rates and the percentage of fees to be applied before the transactions are entered into as settling foreign currency transactions in Hong Kong Dollars may involve a cost higher than the foreign currency transaction handling fee.	
Late Charge	Visa Infinite Card / Prestige World MasterCard / Platinum Card / Gold Card / Classic Card	If the Customer fails to make the Minimum Payment Amount on or before the Payment Due Date, a late charge of HK\$230 or an amount equal to the Minimum Payment Amount (whichever is lower) will be levied each time.
	World MasterCard / USD Visa Gold Card / Club Marina Cove Membership Credit Card / enJoy Private Label Card	If the Customer fails to make full payment of the New Balance on or before the Payment Due Date, a late charge of HK\$230 / US\$30 or an amount equal to the New Balance (whichever is lower) will be levied each time.
	Renminbi Platinum Card / Renminbi Gold Card / Renminbi Credit Card	If the Customer fails to make the Minimum Payment Amount on or before the Payment Due Date, a late charge of CNY230 or an amount equal to the Minimum Payment Amount (whichever is lower) will be levied each time.
Overlimit Fee	Visa Infinite Card / World MasterCard / Prestige World MasterCard / Platinum Card / Gold Card / Classic Card / USD Visa Gold Card / Club Marina Cove Membership Credit Card / enJoy Private Label Card	An overlimit fee of HK\$180 / US\$23 per month will be charged if the outstanding balance (excluding fees and charges charged by the bank) exceeds the prescribed credit limit by HK\$180 / US\$23 or above.
	Renminbi Platinum Card / Renminbi Gold Card / Renminbi Credit Card	An overlimit fee of CNY180 per month will be charged if the outstanding balance (excluding fees and charges charged by the bank) exceeds the prescribed credit limit by CNY180 or above.
Returned Cheque / Autopay Reject Handling Fee	<ul style="list-style-type: none"> • A returned cheque / autopay reject handling fee of HK\$120 / CNY120 / US\$16 (subject to card type) will be charged once on the same statement if there is any returned cheque / autopay reject amount more than HK\$120 / CNY120 / US\$16 (subject to card type). • Returned cheque / autopay reject handling fee will be waived if late charge is levied on the same statement. 	

Note: The Annualised Percentage Rates ("APR") are reference rates calculated according to the standard method set out in the Code of Banking Practice. An APR is a reference rate which includes the basic interest rate and other fees and charges of a product expressed as an annualised rate.