

## Important Notes for Application of Hang Seng Bupa Card

### Important Notes

1. Principal Card Applicant must reside in Hong Kong and be at least 18 years of age with minimum annual income of HK\$150,000 or above (except Full-time University/Tertiary Students). The Supplementary Card Applicant(s) must reside in Hong Kong and be at least 16 years of age. If the Supplementary Card Applicant(s) is/are aged below 18, the Principal Card Applicant must be his/her parent or guardian.
2. If the Applicant and the Supplementary Card Applicant (if applicable) (collectively referred to as "the Applicant(s)") is/are an existing customer of Hang Seng Bank Limited ("Hang Seng") and unable to provide the information as requested on application form, Hang Seng will process the application according to his/her record at Hang Seng. If the Applicant(s) would like to update his/her personal particulars, please bring along the relevant documentary proof and visit any Hang Seng Bank branches.
3. Principal Card customer can only enjoy a Perpetual Annual Fee Waiver on one Hang Seng Credit Card (except The Hong Kong Jockey Club Membership Card, Prestige World Mastercard, enJoy Card, Travel+ Visa Signature Card, Hang Seng MMPOWER World Mastercard and Hang Seng CUP Credit Card). Principal Card Applicant who is not currently holding and has never held any personal Credit Card Principal Card issued by Hang Seng during the 6 months immediately preceding the date of application, and who is applying for his/her first Hang Seng Credit Card, will be entitled to a Perpetual Annual Fee Waiver on both Principal Card and Supplementary Cards applied at the same time; otherwise, 1 year Annual Fee Waiver will be offered; Supplementary Card customers can enjoy the same annual fee waiver as the Principal Card customer when applied at the same time. Supplementary Card application is not applicable to Fulltime University/Tertiary Student Principal Card customers.
4. **The annual fee for Platinum Mastercard is HK\$1,500 and HK\$750 for each Supplementary Card.**
5. **Finance charge for retail purchase and interest rate on cash advance:**
  - **Finance charge for retail purchase: 2.67% per month (annualised percentage rate 35.72%)**
  - **Interest rate on cash advance: 2.67% per month (annualised percentage rate 35.98%)**

**The above annualised percentage rates (APR) are calculated according to the standard method set out in the Code of Banking Practice and the applicable annual fee (if any) is not included in the APR calculation. 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. In case of any failure to repay the minimum payment amount by payment due date stated on the relevant credit card statement, Hang Seng reserves the right to vary or increase the above interest rate to the rate specified and notify you from time to time. For details of other service charges, please ask any Hang Seng Bank branch staff.**
6. The remuneration package of Hang Seng direct sales staff and authorised agents (including basic salary and incentive) are based on the performance of various aspects, and not only sales-oriented.
7. The health insurance schemes are underwritten by Bupa which is authorised and regulated by the commission of Insurance of the HKSAR. Hang Seng Bank is an insurance agent authorised by Bupa for the exclusive distribution of the Hang Seng Bupa PreciousHealth Series health insurance schemes, Hang Seng Bupa VHIS Plan Series and package group schemes.
8. In respect of an eligible dispute arising between the Hang Seng and the customer out of the selling process or processing of the related transaction, Hang Seng is required to enter into a Financial Dispute Resolution Scheme process with the customer; however any dispute over the contractual terms or performance (claims and service) of the product should be resolved directly between Bupa and the customer.
9. Hang Seng reserves the final decision to the approval of Hang Seng Credit Card and Credit Limit.
10. In case of dispute, the decision of Hang Seng shall be final.
11. No person other than the Customer and Hang Seng (which includes its successors and assigns) will have any right under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefit of any of the provision of these terms and conditions.
12. These terms and conditions are governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.
13. These terms and conditions are subject to prevailing regulatory requirements.
14. The English version of these terms and conditions shall prevail whenever there is a discrepancy between the English and Chinese versions.



## Important Notes for Application of Hang Seng Bupa Card

### Applicant(s) Declaration

1. The Applicant(s) undertake(s) to advise Hang Seng if the Applicant(s) is/are currently (or was during the last twelve months) a director, chief executive or substantial Shareholders of Hang Seng or its subsidiaries <sup>(note)</sup>; or he or she is a spouse, partner, relative by blood, marriage or adoption, or a trustee of a trust to the people mentioned in this sub-clause.

Hang Seng requires the above information to comply with the Listing Rules.

<sup>(note)</sup> "subsidiary" has the same meaning as in the Companies Ordinance (Cap. 622 of the Laws of Hong Kong) as amended and supplemented from time to time.

2. The Applicant(s) confirm(s) that, as of the date of this application form, the Applicant(s) or the government department of HKSAR in which the Applicant(s) is/are working has no official dealings with Hang Seng and the Applicant(s) undertake(s) to inform Hang Seng promptly in writing if the Applicant(s) or the government department in which the Applicant(s) is/are working will later become involved in any official dealings with Hang Seng.
3. The Applicant(s) also confirm(s) that (i) the Applicant(s) did not own any credit card that was cancelled due to default payment; (ii) the Applicant(s) currently do(es) not have any overdue payment in respect of any of the Applicant's indebtedness; and (iii) there is no bankruptcy order made against the Applicant(s) and the Applicant(s) is/are not in the process of petitioning for bankruptcy nor has any intention to do so.
4. The Applicant(s) confirm(s) that all of the information provided in the application process is true, correct and complete in all aspect and agrees that Hang Seng may use such information for such purposes as set out in the statements, circulars, notices or terms and conditions relating to the use and disclosure of personal data made available by Hang Seng to customers from time to time. The Applicant(s) authorise(s) Hang Seng to communicate and to exchange such information with whatever sources Hang Seng may consider appropriate for the purpose of verifying the same. The Applicant(s) further undertake(s) to notify Hang Seng promptly in writing whenever there are any changes to any of such information.
5. The Applicant(s) authorise(s) Hang Seng to disclose to Bupa (Asia) Limited ("Bupa") from time to time (i) any data and information related to the Applicant, to be used for the purpose of verifying the Applicant(s)'s identity as a Bupa's member, and establishment and operation of the Applicant(s)'s credit card account(s); (ii) the credit card approval status related to the Applicant(s), to be used for the purpose of providing privileges to the Applicant(s) by Bupa and (iii) the details of the use of the Applicant(s)'s Hang Seng Bupa Card +FUN Dollars ("+FUN Dollars") (if applicable), to be used for the purpose of maintenance and operation of offsetting the Bupa selected insurance premium payment by +FUN Dollars.
6. The Applicant(s) acknowledge(s) and agree(s) that irrespective of whether the Applicant(s)' application(s) is/are subsequently withdrawn or rejected, all personal data and information with respect to the Applicant(s) and an individual which are provided by the Applicant(s) and/or such individual at the request of Hang Seng or collected in the course of dealings between the Applicant(s) or such individual and Hang Seng (the "Data") may be held, used, processed and disclosed by Hang Seng for such purposes and to such persons in accordance with the Hang Seng's policies on use and disclosure of personal data as set out in statements, circulars, notices or terms and conditions made available by Hang Seng to the Applicant(s) and other individuals from time to time. The Applicant(s) also acknowledge(s) and agree(s) that the Data may be disclosed to, or held, used and processed by any debt collection agency, credit reference agency or similar service provider for purpose of verifying such Data or enabling them to provide such Data to other institutions: (i) in order that they may carry out credit and other status checks; and (ii) to assist them to collect debts.

Note: We will perform credit checks on you which may involve us providing your credit data to our selected credit reference agencies ("CRAs") under the Multiple Credit Reference Agencies Model (the "Model"). We have engaged TransUnion and PingAn OneConnect Credit Reference Services Agency (HK) Limited as our selected CRAs, and may engage other CRA(s), for the provision of consumer credit reference service, to facilitate our assessment of the credit facility applications and credit decision-making. You may request for a copy of the credit report from our selected CRAs free of charge if we have rejected your credit application within the past 30 business days. You may also request for a credit report from each selected CRAs without charge in any 12-month period. Contact details may be found on public websites of our selected CRAs or through our customer service hotline.

7. The Applicant(s) further acknowledge(s) and agree(s) that Hang Seng may transfer the Data outside the Hong Kong Special Administrative Region, conduct matching procedures (as defined in the Personal Data (Privacy) Ordinance) using the Data and such other personal data and information relating to the Applicant(s), and/or the relevant individual, and provide banker's or credit references in respect of the Applicant(s) and/or such individual.
8. In the case where a guarantee/third party security, whether limited or unlimited in amount has been or is presently issued in Hang Seng's favour in respect of any or all liabilities of the Applicant owed to Hang Seng, the Applicant agrees that Hang Seng may from time to time provide the guarantor/provider of third party security with any data, details or information (including any of the Applicants' Data) relating to any loan/banking/credit facilities extended by Hang Seng to the Applicant for the purpose of notifying the guarantor/provider of third party security of the liabilities under the guarantee/third party security.
9. The Applicant(s) agree(s) that he/she could be entitled to the Welcome Offer(s) (if applicable) only if he/she had fulfilled relevant requirements. For details, please refer to relevant promotional leaflets.
10. The Applicant(s) agree(s) that Hang Seng may send a repayment reminder (when necessary) in the form of text message, according to the mobile telephone number provided by the Applicant(s)/recorded within Hang Seng.
11. The Applicant(s) confirm(s) that this card application was not referred by a third party.
12. The Applicant(s) understand(s), acknowledge(s) and agree(s) the details as specified in this Important Notes and to be bound by the terms and conditions of the Welcome Offers (if applicable) herein, and the terms and conditions in force from time to time governing the use of Hang Seng Bupa Card that accompany each card. A copy of the relevant terms and conditions is available upon request at any Hang Seng Bank branch. The principal liabilities and obligations for using the Hang Seng Bupa Card under application herein are available at [hangseng.com/card\\_tnc\\_e](http://hangseng.com/card_tnc_e) for the Applicant(s).

## Important Notes for Application of Hang Seng Bupa Card

### Documents Required for Application

To facilitate our processing, please send in or return to any Hang Seng Bank branch the application form with copies of the required documents. You can also submit document via the website of Hang Seng, [hangseng.com/card](https://hangseng.com/card) (select "Additional Services/Other Information" and the "Submit Documents Here"). All documents including the application form supplied are not returnable.

1. Hong Kong Identity Card/Hong Kong Permanent Identity Card/Passport copies/Exit-entry Permit for Travelling to and from Hong Kong & Macao and Home Country Identification Document
2. Any one of the following income proof:
  - Bank Statement/Passbook showing your name, account no. and the latest 1 month's salary income (Salary proof is waived for Hang Seng Auto-Payroll customers who have payroll transactions in previous 1 month); or
  - Current Payroll Advice/Latest Tax Demand Note of Principal Card Applicant (If self-employed, please provide Business Registration Certificate); or
  - Other proof of asset(s), e.g. Unencumbered Time Deposit Advice, Other Bank Deposit Statement; or
  - The latest Hang Seng MPF record (only applicable to Hang Seng MPF customers)
3. Residential Address Proof (if applicable)
  - If you use office address as correspondence address, please attach residential address proof in Hong Kong, e.g. electricity bill, bank statement, etc.
4. If you are a Full-time University/Tertiary Student, attending certificate level or above course offered by following accredited education institutions and their subsidiaries, including: Accredited universities in Hong Kong, Chu Hai College of Higher Education, Vocational Training Council, Hong Kong Institute of Vocational Education, Hong Kong Academy for Performing Arts, Caritas Institute of Higher Education, Caritas Bianchi College of Careers, Hong Kong Institute of Technology, Hong Kong College of Technology/HKCT Institute of Higher Education, Centennial College, Tung Wah College, UOW College Hong Kong, Hong Kong Nang Yan College of Higher Education, Caritas Institute of Community Education, Hong Kong Art School, Gratia Christian College and Yew Chung College of Early Childhood Education, please enclose Hong Kong Identity Card/Hong Kong Permanent Identity Card/Passport (if applicable) and Full-time University/Tertiary Student ID Card. If you are non-Hong Kong Permanent Identity Cardholder, please provide copies of HKID and passport; or Exit-entry Permit for Travelling to and from Hong Kong and Macao and Home Country Identification Document. Hang Seng may ask for additional documentation at the year of graduation in handling card renewal.

Note: Hang Seng reserves the right to request customers to provide relevant true copies and/or additional proof.

## Key Facts Statement (KFS) for Credit Card

Hang Seng Bank Limited

**Credit Card**  
**May 2025**

### This product is a credit card.

This KFS provides you with indicative information about interest, fees and charges of this product but please refer to our Cardholder Agreement and Bank Tariff Guide for Hang Seng Wealth and Personal Banking Customers for details.

Please read and understand the information in this KFS before you apply for this product. You will be requested to confirm that you have read and understood the information in this KFS when submitting the application.

### Interest Rates and Interest Charges

<b>Interest Rate for Retail Purchase</b>	<b>2.67%</b> per month when you open your account and it will be reviewed from time to time.
<b>Interest Rate for Cash Advance</b>	<b>2.67%</b> per month when you open your account and it will be reviewed from time to time. For details, please refer to "APR for Cash Advance".
<b>Annualised Percentage Rate ("APR")<sup>(1)</sup> for Retail Purchase</b>	<b>35.72%</b> when you open your account and it will be reviewed from time to time. <b>We will not charge you interest if you pay your balance in full by the due date each month.</b> Otherwise, interest will be charged on (i) the unpaid balance from the date of the previous statement on a daily basis until payment in full and (ii) the amount of each new transaction including but not limited to retail purchase, instalment of all kinds of instalment plans, any fees and charges, cash advance etc (entered into since the previous statement date) from the date of that new transaction on a daily basis until payment in full.
<b>APR<sup>(1)</sup> for Cash Advance</b>	<b>35.98%</b> when you open your account and it will be reviewed from time to time. Credit Card Cash Advance Service involves handling fee and finance charge. <b>We will not charge you interest if you pay your balance in full by the due date each month.</b> Otherwise, interest will be charged on (i) the unpaid balance from the date of the previous statement on a daily basis until payment in full and (ii) the amount of each new transaction including but not limited to retail purchase, instalment of all kinds of instalment plans, any fees and charges, cash advance etc (entered into since the previous statement date) from the date of that new transaction on a daily basis until payment in full. Finance charge for cash advance may be accrued after the statement cut-off date. If you wish to fully settle the finance charge, you may call our Customer Service Hotline to ascertain the amount of accrued finance charge payable following the current statement cut-off date.
<b>Delinquent APR<sup>(1)</sup></b>	Not Applicable
<b>Interest Free Period</b>	Up to 56 days
<b>Minimum Payment Amount</b> ( <b>Not applicable</b> to World Mastercard and USD Visa Gold Card)	The Minimum Payment Amount is <b>HK\$300/CNY300</b> (subject to card type) or the sum of items (i) to (iv) below ( <b>whichever is higher</b> ): (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

<b>Annual Fee</b>	Visa Infinite Card/World Mastercard*	Principal Card	- <b>HK\$6,000</b>
	* Annual Fee waived for Prestige World Mastercard/ MPOWER World Mastercard	Supplementary Card	- <b>HK\$1,000</b>
	Visa Signature Card	Principal Card	- <b>HK\$2,000</b>
		Supplementary Card	- <b>HK\$1,000</b>
	Platinum Card	Principal Card	- <b>HK\$1,500</b>
		Supplementary Card	- <b>HK\$750</b>
	Gold Card	Principal Card	- <b>HK\$600</b>
		Supplementary Card	- <b>HK\$300</b>
	Classic Card <sup>#</sup>	Principal Card	- <b>HK\$300</b>
		Supplementary Card	- <b>HK\$150</b>

	<table> <tr> <td>Renminbi Credit Card - Platinum Card  - Gold Card  - Classic Card</td><td> Principal Card - <b>CNY1,500</b>  Supplementary Card - <b>CNY750</b>  Principal Card - <b>CNY600</b>  Supplementary Card - <b>CNY300</b>  Principal Card - <b>CNY300</b>  Supplementary Card - <b>CNY150</b> </td></tr> <tr> <td>USD Visa Gold Card</td><td> Principal Card - <b>US\$78</b>  Supplementary Card - <b>US\$39</b> </td></tr> </table>	Renminbi Credit Card - Platinum Card  - Gold Card  - Classic Card	Principal Card - <b>CNY1,500</b> Supplementary Card - <b>CNY750</b> Principal Card - <b>CNY600</b> Supplementary Card - <b>CNY300</b> Principal Card - <b>CNY300</b> Supplementary Card - <b>CNY150</b>	USD Visa Gold Card	Principal Card - <b>US\$78</b> Supplementary Card - <b>US\$39</b>		
Renminbi Credit Card - Platinum Card  - Gold Card  - Classic Card	Principal Card - <b>CNY1,500</b> Supplementary Card - <b>CNY750</b> Principal Card - <b>CNY600</b> Supplementary Card - <b>CNY300</b> Principal Card - <b>CNY300</b> Supplementary Card - <b>CNY150</b>						
USD Visa Gold Card	Principal Card - <b>US\$78</b> Supplementary Card - <b>US\$39</b>						
<b>Cash Advance Handling Fee</b>	<table> <tr> <td>Visa Infinite Card/World Mastercard/ Prestige World Mastercard/Visa Signature Card/ MMPOWER World Mastercard/Platinum Card/ Gold Card/Classic Card#/USD Visa Gold Card</td><td><b>0.5%</b> of the cash advance amount (<b>minimum HK\$100/US\$13</b>) per cash advance transaction</td></tr> <tr> <td>Renminbi Credit Card (Platinum Card/Gold Card/ Classic Card)</td><td><b>0.5%</b> of the cash advance amount (<b>minimum CNY100</b>) per cash advance transaction</td></tr> </table>	Visa Infinite Card/World Mastercard/ Prestige World Mastercard/Visa Signature Card/ MMPOWER World Mastercard/Platinum Card/ Gold Card/Classic Card#/USD Visa Gold Card	<b>0.5%</b> of the cash advance amount ( <b>minimum HK\$100/US\$13</b> ) per cash advance transaction	Renminbi Credit Card (Platinum Card/Gold Card/ Classic Card)	<b>0.5%</b> of the cash advance amount ( <b>minimum CNY100</b> ) per cash advance transaction		
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Renminbi Credit Card (Platinum Card/Gold Card/ Classic Card)	<b>0.5%</b> of the cash advance amount ( <b>minimum CNY100</b> ) per cash advance transaction						
<b>Foreign Currency Conversion Fee</b>	<p><b>1.95%</b> of every transaction effected in a currency other than Hong Kong Dollar</p> <p>For USD Visa Gold Card: <b>1.95%</b> of every transaction effected in a currency other than US Dollar</p> <p>For UnionPay Credit Card (<u>Not applicable</u> to Renminbi Credit Card): <b>1.2%</b> of every transaction effected in a currency other than Hong Kong Dollar</p>						
<b>Other Fees – Transactions in HKD incurred outside of Hong Kong</b> ( <b>Not applicable</b> to USD Visa Gold Card, Renminbi Credit Card, UnionPay Credit Card and all Spending Cards)	<p>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 find out from the merchants about the foreign currency exchange rates and the percentage of handling fees to be applied before the transactions are entered into since settling foreign currency transactions in Hong Kong Dollar may involve a cost higher than the foreign currency conversion fee.</p> <p>A reimbursement charge of <b>1%</b> for transactions in HKD incurred outside of Hong Kong or with any merchants not having business registration in Hong Kong, including but not limited to online merchants transactions, will be debited to your credit card account.</p> <p>The fee is applicable to transactions initiated by you and/or the merchant depending on the merchant's setting and is not charged by the card issuer.</p>						
<b>Late Charges</b>	<table> <tr> <td>Visa Infinite Card/Prestige World Mastercard/ Visa Signature Card/MMPOWER World Mastercard/ Platinum Card/Gold Card/Classic Card#</td><td>If the Customer fails to make the Minimum Payment Amount on or before the Payment Due Date, a late charge of <b>HK\$330</b> or an amount equal to the Minimum Payment Amount (whichever is lower) will be levied each time.</td></tr> <tr> <td>World Mastercard/USD Visa Gold Card</td><td>If the Customer fails to make full payment of the New Balance on or before the Payment Due Date, a late charge of <b>HK\$330/US\$42</b> or an amount equal to the New Balance (whichever is lower) will be levied each time.</td></tr> <tr> <td>Renminbi Credit Card (Platinum Card/Gold Card/ Classic Card)</td><td>If the Customer fails to make the Minimum Payment Amount on or before the Payment Due Date, a late charge of <b>CNY330</b> or an amount equal to the Minimum Payment Amount (whichever is lower) will be levied each time.</td></tr> </table>	Visa Infinite Card/Prestige World Mastercard/ Visa Signature Card/MMPOWER 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 <b>HK\$330</b> or an amount equal to the Minimum Payment Amount (whichever is lower) will be levied each time.	World Mastercard/USD Visa Gold Card	If the Customer fails to make full payment of the New Balance on or before the Payment Due Date, a late charge of <b>HK\$330/US\$42</b> or an amount equal to the New Balance (whichever is lower) will be levied each time.	Renminbi Credit Card (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 <b>CNY330</b> or an amount equal to the Minimum Payment Amount (whichever is lower) will be levied each time.
Visa Infinite Card/Prestige World Mastercard/ Visa Signature Card/MMPOWER 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 <b>HK\$330</b> or an amount equal to the Minimum Payment Amount (whichever is lower) will be levied each time.						
World Mastercard/USD Visa Gold Card	If the Customer fails to make full payment of the New Balance on or before the Payment Due Date, a late charge of <b>HK\$330/US\$42</b> or an amount equal to the New Balance (whichever is lower) will be levied each time.						
Renminbi Credit Card (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 <b>CNY330</b> or an amount equal to the Minimum Payment Amount (whichever is lower) will be levied each time.						

<b>Overlimit Fee</b>	Visa Infinite Card/World Mastercard/ Prestige World Mastercard/Visa Signature Card/ MMPOWER World Mastercard/Platinum Card/ Gold Card/Classic Card#/USD Visa Gold Card	An overlimit fee of <b>HK\$200/US\$26</b> per billing cycle will be charged if the outstanding balance (excluding fees and charges charged by the bank) exceeds the prescribed credit limit by <b>HK\$200/US\$26</b> or above.
	Renminbi Credit Card (Platinum Card/Gold Card/ Classic Card)	An overlimit fee of <b>CNY200</b> per billing cycle will be charged if the outstanding balance (excluding fees and charges charged by the bank) exceeds the prescribed credit limit by <b>CNY200</b> or above.
<b>Paper Statement Service Annual Fee</b> <sup>(2)</sup>	Prestige World Mastercard/Visa Signature Card/ MMPOWER World Mastercard/Platinum Card/ Gold Card/Classic Card#/USD Visa Gold Card/ Spending Card	<b>HK\$40/US\$5</b> per account (for every 12 months period from July to June of the following year)
	Renminbi Credit Card (Platinum Card/Gold Card/ Classic Card)	<b>CNY40</b> per account (for every 12 months period from July to June of the following year)
<b>Returned Cheque/ Autopay Reject Handling Fee</b>	<ul style="list-style-type: none"> <li>A returned cheque/autopay reject handling fee of <b>HK\$120/CNY120/US\$16</b> (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).</li> <li>Returned cheque/autopay reject handling fee will be waived if late charge is levied on the same statement.</li> </ul>	

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.
- A fee of HK\$40/US\$5/CNY40 per account will be charged if customers receive more than 2 paper statements for every 12 months from July to June of the following year. Exemptions apply to senior citizens (aged 65 or above), customers aged below 18, recipients of Comprehensive Social Security Assistance (supporting documents required) or persons who present a proof of disability document (e.g. document of receiving government disability allowance).
- <sup>#</sup> Include Fortune Mastercard Card and UnionPay Credit Card - Classic Card.

### **Illustrative example**

#### Assumptions -

- Outstanding Balance = HK\$20,000
- Interest Rate = 32% p.a. (Monthly interest rate = 2.67%, rounded up to 2 decimals)
- No new transaction
- No annual fee and other fees
- Repayments are due on the 26th day after the statement date, and it is assumed that repayments are made on or before the due date.

If you make no additional charges using this card and each month you pay...	You will pay off the outstanding balance of HK\$20,000 in about...	and you will end up paying an estimated total of...
Only the minimum payment	11.8 years	HK\$59,393.88
HK\$871.54	3 years	HK\$31,375.44 (Savings = HK\$28,018.44)

The above repayment period (rounded up to 1 decimal), amounts (rounded up to 2 decimals) and examples are for illustration only. They do not reflect the real situation of your credit card account.

To calculate the above information applicable to your specific case, please use our online Credit Card Balance Repayment Calculator accessible from our website at <https://www.hangseng.com/en-hk/personal/cards/payoff-calculator>.

The Chinese version of this KFS is for reference only. The English version will prevail if there is any inconsistency between the English and Chinese versions.

**To borrow or not to borrow? Borrow only if you can repay!**