

Hang Seng Credit Card Minimum Payment Amount

(**Not applicable** to Hang Seng World MasterCard, enJoy Business Card, USD Visa Gold Card, Spending Card and Private Label Card)

The Minimum Payment Amount is *HKD230 / 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).

* The Minimum Payment Amount for The Hong Kong Jockey Club Membership Card (MasterCard) and The Racing Club Membership Card is HKD200 or the amount of items (i) to (iv) above (whichever is higher).

Below are the examples of the Minimum Payment Amount for reference only:

	Example 1	Example 2	Example 3
Credit limit	HKD30,000	HKD30,000	HKD30,000
New Balance	HKD25,000	HKD25,000	HKD32,000
(i) All fee and charges	HKD0	HKD600	HKD720
(ii) Past Due (i.e. any overdue Minimum Payment Amount)	HKD0	HKD0	HKD300
(iii) Amount exceeding the prescribed credit limit after deducting the amount of items (i) and (ii) from the New Balance	HKD0	HKD0	HKD980
(iv) 1% of the New Balance after deducting the amount of items (i) to (iii)	HKD250	HKD244	HKD300
Minimum Payment Amount = (i)+(ii)+(iii)+(iv)	HKD250	HKD844	HKD2,300

For any enquiry, please contact our Hang Seng Credit Card 24-Hour Customer Service Hotline at 2398 0000.

English version shall prevail whenever there is a discrepancy between the English and Chinese versions.