

Important Notes & Applicant's Declaration for Acceptance of Hang Seng Visa Signature Card

Important Notes

- Principal Card Applicant(s) must be Hong Kong residents and be at least 18 years of age with minimum annual income of HKD150,000 or above (Except Full-time University/Tertiary Students). Supplementary Card Applicant(s) must be Hong Kong residents and be at least 16 years of age. If the Supplementary Card Applicant(s) is/are aged below 18, the Principal Card Applicant(s) must be his/her parent or guardian. The pre-approval application of the Principal Card Applicant(s) and the Supplementary Card Applicant(s) (if applicable) (collectively referred to as "the Applicant(s)") shall be approved by Hang Seng Bank Limited ("Hang Seng") prior to confirmation and Hang Seng reserves the final decision on approval.
- If the Applicant(s) is/are an existing customer of 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.
- Perpetual Annual Fee Waiver will be offered to Principal and Supplementary Card Applicant(s) (if applicable).
- 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.
- In respect of those service and information provided by the relevant participating organizations to the Applicant(s), Hang Seng assumes no responsibilities for such service and information. The Applicant(s) agree(s) to be bound by the Terms and Conditions for the relevant service provided by the relevant participating organizations which may be amended from time to time. For any claims, disputes and complaints regarding the relevant service, the Applicant(s) should refer directly to the relevant participating organizations. The Applicant(s) has/have to provide his/her own personal data or other information to the relevant participating organizations and its service provider directly (whether within or outside HKSAR) for the purpose of provision of the relevant service to the Applicant(s).
- The Applicant(s) understand(s), acknowledge(s) and agree(s) the details as specified in the Important Note and to be bound by the Terms and Conditions of the Welcome Offers (if applicable), and the Terms and Conditions in force from time to time governing the use of Hang Seng Visa Signature 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 Visa Signature Card under application herein are available at hangseng.com/card_tnc_e for the attention of the Applicant(s).
- The remuneration packages 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.
- The English version shall prevail whenever there is a discrepancy between the English and Chinese versions.

Applicant's Declaration

- The Applicant undertakes to advise Hang Seng if the Applicant is currently (or was during the last twelve months) a director, chief executive or substantial Shareholders of Hang Seng or its subsidiaries ^(note); 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 clause.
Hang Seng requires the above information to comply with the Listing Rules.
^(note) "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.
- The Applicant(s) confirm(s) that, as of the date of accepting the application, the Applicant(s) or the government department of HKSAR in which the Applicant(s) is/are working has/have 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.
- 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/have any intention to do so.

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4. The Applicant(s) confirm(s) that all of the information provided in the application form is true and correct in all respects and each of them authorises the other party to submit his/her information/documents on his/her behalf to Hang Seng and agree(s) 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) 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.

6. 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.
7. In the case where a guarantee/third party security, unlimited in amount, has been or is presently issued in Hang Seng's favour in respect of any or all liabilities of the Applicant(s) owed to Hang Seng, the Applicant(s) agree(s) 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 Applicant(s)' Data) relating to any loan/banking/credit facilities extended by Hang Seng to the Applicant(s) for the purpose of notifying the guarantor/provider of third party security of the liabilities under the guarantee/third party security.
8. The Applicant(s) agree(s) that they could be entitled to the Welcome Offer(s) (if applicable) only if they had fulfilled relevant requirements. For details, please refer to relevant promotional leaflets.
9. The Applicant(s) confirm(s) that this card application was not referred by a third party.

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

Interest Rate for Retail Purchase	2.67% per month when you open your account and it will be reviewed from time to time.
Interest Rate for Cash Advance	2.67% 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".
Annualised Percentage Rate ("APR")⁽¹⁾ for Retail Purchase	35.72% when you open your account and it will be reviewed from time to time. We will not charge you interest if you pay your balance in full by the due date each month. 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.
APR⁽¹⁾ for Cash Advance	35.98% 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. We will not charge you interest if you pay your balance in full by the due date each month. 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.
Delinquent APR⁽¹⁾	Not Applicable
Interest Free Period	Up to 56 days
Minimum Payment Amount (Not applicable to World Mastercard and USD Visa Gold Card)	The Minimum Payment Amount is HK\$300/CNY300 (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

Annual Fee	Visa Infinite Card/World Mastercard*	Principal Card	- HK\$6,000
	* Annual Fee waived for Prestige World Mastercard/ MPOWER World Mastercard	Supplementary Card	- HK\$1,000
	Visa Signature Card	Principal Card	- HK\$2,000
		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

	<table> <tr> <td>Renminbi Credit Card - Platinum Card - Gold Card - Classic Card</td><td> Principal Card - CNY1,500 Supplementary Card - CNY750 Principal Card - CNY600 Supplementary Card - CNY300 Principal Card - CNY300 Supplementary Card - CNY150 </td></tr> <tr> <td>USD Visa Gold Card</td><td> Principal Card - US\$78 Supplementary Card - US\$39 </td></tr> </table>	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		
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Cash Advance Handling Fee	<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>0.5% of the cash advance amount (minimum HK\$100/US\$13) per cash advance transaction</td></tr> <tr> <td>Renminbi Credit Card (Platinum Card/Gold Card/Classic Card)</td><td>0.5% of the cash advance amount (minimum CNY100) 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	0.5% of the cash advance amount (minimum HK\$100/US\$13) per cash advance transaction	Renminbi Credit Card (Platinum Card/Gold Card/Classic Card)	0.5% of the cash advance amount (minimum CNY100) per cash advance transaction		
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Renminbi Credit Card (Platinum Card/Gold Card/Classic Card)	0.5% of the cash advance amount (minimum CNY100) per cash advance transaction						
Foreign Currency Conversion Fee	<p>1.95% of every transaction effected in a currency other than Hong Kong Dollar</p> <p>For USD Visa Gold Card: 1.95% 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): 1.2% of every transaction effected in a currency other than Hong Kong Dollar</p>						
Other Fees – Transactions in HKD incurred outside of Hong Kong (Not applicable 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 1% 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>						
Late Charges	<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 HK\$330 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 HK\$330/US\$42 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 CNY330 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 HK\$330 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 HK\$330/US\$42 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 CNY330 or an amount equal to the Minimum Payment Amount (whichever is lower) will be levied each time.
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Overlimit Fee	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 HK\$200/US\$26 per billing cycle will be charged if the outstanding balance (excluding fees and charges charged by the bank) exceeds the prescribed credit limit by HK\$200/US\$26 or above.
	Renminbi Credit Card (Platinum Card/Gold Card/ Classic Card)	An overlimit fee of CNY200 per billing cycle will be charged if the outstanding balance (excluding fees and charges charged by the bank) exceeds the prescribed credit limit by CNY200 or above.
Paper Statement Service Annual Fee ⁽²⁾	Prestige World Mastercard/Visa Signature Card/ MMPOWER World Mastercard/Platinum Card/ Gold Card/Classic Card [#] /USD Visa Gold Card/ Spending Card	HK\$40/US\$5 per account (for every 12 months period from July to June of the following year)
	Renminbi Credit Card (Platinum Card/Gold Card/ Classic Card)	CNY40 per account (for every 12 months period from July to June of the following year)
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.
- 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).
- [#] 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!