

Important Notes & Applicant's Declaration for application of School of Continuing & Professional Studies The Chinese University of Hong Kong Credit Card

Important Notes

1. Principal Card Applicant(s) 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). 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. (Supplementary Card is not applicable to Full-time University/Tertiary Students)
2. If the Applicant and the Supplementary Card Applicant (if applicable) (collectively referred to as "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, Hang Seng Prestige World Mastercard®, Hang Seng enJoy Card, Hang Seng MPOWER Card and Hang Seng Platinum Card). Principal Card Applicant who does not currently own and/or has not owned any personal Credit Card Principal Card issued by Hang Seng in the past 6 months, 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, only 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 Full-time University/Tertiary Students Principal Card customers.
4. Hang Seng may ask for additional documents at the year of graduation in handling card renewal.
5. **The annual fee for Platinum Card is HK\$1,500 and HK\$750 for each Supplementary Card. The annual fee for Gold Card is HK\$600 and HK\$300 for each Supplementary Card; annual fee for Classic Card is HK\$300 and HK\$150 for each Supplementary Card.**
6. **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.
7. Hang Seng and SCS CUHK reserve the right of final decision on the course eligibility and status of student, alumnus and staff.
8. The Applicant confirms he/she has received the Instant Gift from Hang Seng (if applicable). The Applicant confirms that the Applicant is not an existing cardholder of any Hang Seng Credit Card now or in the past 12 months. The Applicant agrees that he/she will not repeat and/or cancel the application of Hang Seng Credit Card during the promotion period, otherwise the Applicant will not be entitled to the Instant Gift. The Applicant understands that Hang Seng will charge a handling fee which is equivalent to the value of the Instant Gift and will debit such amount from the Applicant's credit card account. For the value of the Instant Gift, please refer to the promotion leaflet during the promotion period.
9. In case of any disputes, the decision of Hang Seng shall be final.
10. 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.
11. Hang Seng reserves the final decision to the approval of Hang Seng Credit Card and credit limit.
12. 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 Offer(s) (if applicable), and the applicable terms and conditions in force from time to time governing the use of SCS CU Credit Card that accompany each card. A copy of the relevant terms and conditions is available upon request at any Hang Seng Bank branch or visit hangseng.com/cardterms. The principal liabilities and obligations for using the SCS CU Credit Card(s) under application herein are available at hangseng.com/card_tnc_e for the attention of the Applicant(s).

Important Notes & Applicant's Declaration for application of School of Continuing & Professional Studies The Chinese University of Hong Kong Credit Card

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 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.
- The Applicant(s) confirm(s) that all of the information provided in the application form is true, correct and complete in all aspects and each of them authorizes 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.
- Applicant(s) authorise(s) Hang Seng to disclose to School of Continuing & Professional Studies The Chinese University of Hong Kong ("SCS CUHK") from time to time any data and information related to me/us, the data and information will be used for the purpose of verifying my/our identity as alumni, and establishment and operation of my/our credit card accounts. Applicant(s) also authorize(s) SCS CUHK to provide the related personal data of the applicant(s) to the Bank for the purpose of the application of the credit card.
- 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.

- 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.
- 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(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.

Important Notes & Applicant's Declaration for application of School of Continuing & Professional Studies The Chinese University of Hong Kong Credit Card

9. 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.
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.

Document 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 documents via the website of Hang Seng, hangseng.com/card_promo1. All documents including the enclosed application form supplied are not returnable.

Full-time student

1. SCS CUHK Student ID Card
2. Hong Kong Identity Card/Hong Kong Permanent Identity Card/Passport of Principal card and Supplementary Card Applicant(s)/Identity proof of Nationalities copies/Exit-entry Permit for Travelling to and from Hong Kong & Macao and Home Country Identification Document
3. If the Applicant is non-Hong Kong Permanent Identity Cardholder, please provide copies of your HKID and passport; or front and back sides of Exit-entry Permit for Travelling to and from Hong Kong & Macao and Home Country Identification Document copies.

Alumni/Full-time Staff/Part-time Students

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 of Principal Card and Supplementary Card Applicant(s) (if applicable)
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. CUHK Staff ID Card (applicable to Full-time Staff only)
5. SCS CUHK Tuition Fee Receipt/Attendance Pass, Certificate of Attendance, Certificate/Diploma of the Programmes, Academic Transcript or Result Slip (if applicable)
6. If Principal and Supplementary Card Applicant(s) (if applicable) is/are non-Hong Kong Permanent Identity Cardholder(s), please provide copies of your HKID and passport; or front and back sides of Exit-entry Permit for Travelling to and from Hong Kong & Macao and Home Country Identification Document copies.
7. Please attach residential address proof of Supplementary Card Applicant (if applicable) is different from Principal Card Applicant

- Note:
- Hang Seng reserves the right to request the applicant to provide extra salary proof according to specific conditions
 - Full-time Staff applicants must have been employed by the CUHK for at least 3 months at the time of application. Applicants who are contract staff should hold an employee contract of not less than 12 months with the CUHK and at the time of application, such contract should have at least 6 months validity period.
 - Hang Seng reserves the right to request customers to provide relevant true copies and/or additional proof.
 - The English version of these Terms and Conditions shall prevail whenever there is a discrepancy between the English and Chinese versions.

Credit Card Key Facts Statement

Finance Charge

Annualised Percentage Rate (“APR”) ⁽¹⁾ for Retail Purchase	35.72% 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, cash advance etc.) made prior to the next statement date. Finance charges will be calculated from the date of transaction to the date of full payment.
APR ⁽¹⁾ for Cash Advance (Not applicable to Private Label Card)	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. 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, cash advance etc.) made prior to the next statement date. Finance charges will be calculated from the date of transaction on a daily basis until the date of full payment and may be accrued after the statement 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 date.
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\$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 & Charges

Annual Fee	<table border="1" style="width: 100%;"> <tr> <td rowspan="2">Visa Infinite Card/World Mastercard</td> <td>Principal Card</td> <td style="text-align: right;">- HK\$6,000</td> </tr> <tr> <td>Supplementary Card</td> <td style="text-align: right;">- HK\$1,000</td> </tr> <tr> <td rowspan="2">Visa Signature Card</td> <td>Principal Card</td> <td style="text-align: right;">- HK\$2,000</td> </tr> <tr> <td>Supplementary Card</td> <td style="text-align: right;">- HK\$1,000</td> </tr> <tr> <td rowspan="2">Platinum Card</td> <td>Principal Card</td> <td style="text-align: right;">- HK\$1,500</td> </tr> <tr> <td>Supplementary Card</td> <td style="text-align: right;">- HK\$750</td> </tr> <tr> <td rowspan="2">Gold Card</td> <td>Principal Card</td> <td style="text-align: right;">- HK\$600</td> </tr> <tr> <td>Supplementary Card</td> <td style="text-align: right;">- HK\$300</td> </tr> <tr> <td rowspan="2">Classic Card</td> <td>Principal Card</td> <td style="text-align: right;">- HK\$300</td> </tr> <tr> <td>Supplementary Card</td> <td style="text-align: right;">- HK\$150</td> </tr> <tr> <td rowspan="4">Renminbi Credit Card</td> <td>- Platinum Card</td> <td style="text-align: right;">- CNY1,500</td> </tr> <tr> <td></td> <td style="text-align: right;">- CNY750</td> </tr> <tr> <td>- Gold Card</td> <td style="text-align: right;">- CNY600</td> </tr> <tr> <td></td> <td style="text-align: right;">- CNY300</td> </tr> <tr> <td rowspan="2">- Classic Card</td> <td>Principal Card</td> <td style="text-align: right;">- CNY300</td> </tr> <tr> <td>Supplementary Card</td> <td style="text-align: right;">- CNY150</td> </tr> <tr> <td rowspan="2">USD Visa Gold Card</td> <td>Principal Card</td> <td style="text-align: right;">- US\$78</td> </tr> <tr> <td>Supplementary Card</td> <td style="text-align: right;">- US\$39</td> </tr> </table>	Visa Infinite Card/World Mastercard	Principal Card	- HK\$6,000	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	Renminbi Credit Card	- Platinum Card	- CNY1,500		- CNY750	- Gold Card	- CNY600		- CNY300	- Classic Card	Principal Card	- CNY300	Supplementary Card	- CNY150	USD Visa Gold Card	Principal Card	- US\$78	Supplementary Card	- US\$39
Visa Infinite Card/World Mastercard	Principal Card		- HK\$6,000																																										
	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																																											
Renminbi Credit Card	- Platinum Card	- CNY1,500																																											
		- CNY750																																											
	- Gold Card	- CNY600																																											
		- CNY300																																											
- Classic Card	Principal Card	- CNY300																																											
	Supplementary Card	- CNY150																																											
USD Visa Gold Card	Principal Card	- US\$78																																											
	Supplementary Card	- US\$39																																											

Credit Card Key Facts Statement

<p>Cash Advance Handling Fee (Not applicable to Private Label Card)</p>	<p>Visa Infinite Card/World Mastercard/ Prestige World Mastercard/ Visa Signature Card/MMPOWER World Mastercard/Platinum Card/ Gold Card/ Classic Card/USD Visa Gold Card</p>	<p>• 0.5% of the cash advance amount (minimum HK\$100/US\$13) per cash advance transaction</p>
	<p>Renminbi Platinum Card/ Renminbi Gold Card/ Renminbi Credit Card</p>	<p>• 0.5% of the cash advance amount (minimum CNY100) per cash advance transaction</p>
<p>Foreign Currency Conversion Fee (Not applicable to Renminbi Credit Card and Private Label Card)</p>	<p>1.95%/1.2% (only applicable to UnionPay Credit Card) of every transaction effected in currencies other than Hong Kong Dollars or US Dollars (only applicable to USD Visa Gold Card)</p>	
<p>Other Fees – Transactions in HKD incurred outside of Hong Kong (Not applicable to USD Visa Gold Card, UnionPay Credit Card, UnionPay RMB Diamond Commercial Card and all Commercial Cards) (Effective from 16 October 2024)</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. The same will be charged by the Bank on such transactions on behalf of Visa/Mastercard International.</p> <p>In some situation, 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 entering into the transactions since settling foreign currency transactions in Hong Kong Dollar may involve a cost higher than settling in foreign currency.</p>	
<p>Late Charge (Effective from 16 October 2024)</p>	<p>Visa Infinite Card/Prestige World Mastercard/Visa Signature Card⁽¹⁾/ MMPOWER World Mastercard/ Platinum Card/Gold Card/ Classic Card ⁽¹⁾ Effective from 2 December 2024</p>	<p>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.</p>
	<p>World Mastercard/ USD Visa Gold Card/Club Marina Cove Membership Credit Card</p>	<p>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.</p>
	<p>Renminbi Platinum Card/ Renminbi Gold Card/ Renminbi Credit Card</p>	<p>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.</p>
<p>Overlimit Fee (Effective from 16 October 2024)</p>	<p>Visa Infinite Card/World Mastercard/ Prestige World Mastercard/ Visa Signature Card⁽¹⁾/MMPOWER World Mastercard/Platinum Card/ Gold Card/Classic Card/USD Visa Gold Card ⁽¹⁾ Effective from 2 December 2024</p>	<p>An overlimit fee of HK\$200/US\$26 per month 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.</p>
	<p>Renminbi Platinum Card/ Renminbi Gold Card/ Renminbi Credit Card</p>	<p>An overlimit fee of CNY200 per month will be charged if the outstanding balance (excluding fees and charges charged by the bank) exceeds the prescribed credit limit by CNY200 or above.</p>

Credit Card Key Facts Statement

Paper Statement Service Annual Fee⁽²⁾ (Effective from 1 July 2022)	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 Platinum Card/ Renminbi Gold Card/ Renminbi Credit 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).

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