

### Key Facts Statement

Interest Rates and Interest Charges			
Annualized Percentage Rate (APR) for Purchase Finance Charge	APR <b>34.49%</b> when you open your account, minimum <b>HK\$5 / RMB¥5</b> (whichever is higher), 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, Purchase Finance Charge will be chargeable on (i) the unpaid balance billed in the previous statement from the date of the previous statement on a daily basis until payment is made in full and (ii) the amount of each new transaction (entered into since the previous statement date) from the date of that new transaction on a daily basis until payment is made in full.		
APR for Cash Advance Interest Rate	APR <b>36.11%</b> when you open your account and it will be reviewed from time to time. Cash Advance Interest will be chargeable on the daily unpaid cash advance balance from the date of cash advance.		
APR for Special Purchase Finance Charge / Special Cash Advance Interest Rate	APR <b>37.67%</b> (for Special Purchase Finance Charge) / APR <b>39.42%</b> (for Special Cash Advance Interest Rate) will be chargeable on the delinquent account if you have failed to pay the Minimum Payment Amount for consecutive two statements until payment has resumed normal.		
Interest Free Period	<ul style="list-style-type: none"> <li>◆ Up to 56 days</li> <li>◆ No interest-free period on Cash Advance and Bill Payment of other credit card bills</li> </ul>		
Minimum Payment Amount	Total sum of items (i) to (iii) : (i) all interest, fees and charges including annual fees; (ii) over credit limit amount; (iii) <b>1%</b> of outstanding balance excluding item (i) and (ii); Minimum <b>HK\$50 / RMB¥50</b> (whichever is higher)		
Fees			
Annual Fee	Card Type	Principal Card	Supplementary Card
	World Credit Card	<b>HK\$3,000</b>	<b>HK\$1,500</b>
	Dual Currency Diamond Credit Card / Platinum Credit Card	<b>HK\$1,200</b>	<b>HK\$600</b>
	Titanium Credit Card / Gold Credit Card	<b>HK\$480</b>	<b>HK\$240</b>
	Classic Credit Card	<b>HK\$220</b>	<b>HK\$110</b>
	Platinum Business Card / Dual Currency Diamond Corporate Credit Card	<b>N/A</b>	<b>HK\$500</b>
Cash Advance Handling Fee	<b>3%</b> on the amount of each cash advance or Minimum <b>HK\$100 / RMB¥100</b> (whichever is higher)		
Fee relating to Foreign Currency Transaction	<ul style="list-style-type: none"> <li>◆ VISA / MasterCard Credit Card: To be converted into HKD at the rate adopted by VISA / MasterCard on the date of conversion plus <b>1.95%</b> (including the mandatory charges imposed by VISA / MasterCard on the Bank, if applicable) and debited to the credit card account.</li> <li>◆ UnionPay Credit Card: Currencies other than RMB and HKD will be converted into HKD and debited to the credit card account at the exchange rate adopted by UnionPay on the date of conversion without charges.</li> </ul>		
Fee relating to Settling Foreign Currency Transaction in Hong Kong Dollars	<ul style="list-style-type: none"> <li>◆ 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 handling fees to be applied before the transactions are entered into since settling foreign currency transactions in Hong Kong dollars may involve a cost higher than the foreign currency transaction handling fee.</li> </ul>		



	<ul style="list-style-type: none"> <li>No further handling fee is charged by the Bank if you choose to settle foreign currency transaction in Hong Kong dollars at the point of sale overseas.</li> </ul>
Late Payment Charge	<b>5%</b> of Minimum Payment Amount or Minimum <b>HK\$180 / RMB¥180</b> or Maximum <b>HK\$250 / RMB¥250</b> (whichever is higher)
Over Credit Limit Handling Fee	<b>HK\$180 / RMB¥180</b> per statement cycle
Bounced Cheque / Rejected Direct-Debit Payment Handling Fee	<b>HK\$150 / RMB¥150</b> each time

Note: The above-mentioned interest rates, fees and charges and other charges to be imposed in the future (if any) are subject to variations or amendments at the discretion of the Bank from time to time. Such variations or amendments will be notified by the Bank to the Cardholder in any manner the Bank deems fit and will become effective pursuant to the relevant terms and conditions of the relevant Credit Card Cardholder Agreements. The above interest rates are calculated on the basis of 365 days per year and the APR is calculated based on the Net Present Value (NPV) method in accordance with the guideline of the Code of Banking Practice. In the event of any discrepancy between the English and Chinese versions of this statement, the English version shall prevail.