

## Important Notes & Applicant's Declaration for Application of Hang Seng Prestige World Mastercard®/Hang Seng Platinum Card/ Hang Seng Credit Card/Hang Seng MMPOWER World Mastercard and Hang Seng UnionPay 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 HKD150,000 or above (Except Full-time University/Tertiary Students) For Hang Seng Prestige World Mastercard, Principal Card Applicant(s) must reside in Hong Kong and hold an Integrated Account of Hang Seng Prestige Banking. 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. (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 "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. **Applicable to Hang Seng Prestige World Mastercard/Hang Seng MMPOWER World Mastercard/Hang Seng Visa Platinum Card/Hang Seng Platinum Mastercard/Hang Seng UnionPay Platinum Card/Hang Seng UnionPay Credit Card:**  
Perpetual Annual Fee Waiver will be offered to Principal and Supplementary Card Applicant(s) (if applicable).
4. **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.**
5. If customers make cash advance or cash withdrawal (cash withdrawal is only applicable to customers with Hang Seng Bank HK Dollar Account ("HKD Account") linked to the Hang Seng UnionPay Credit Card) with the Hang Seng UnionPay Credit Card through HSBC Group ATM network worldwide or UnionPay ATM network in Hong Kong, Hang Seng will process the relevant transactions according to customers' instructions. If customers use Hang Seng UnionPay Credit Card linked with HKD Account through UnionPay ATM network at non-HSBC Group ATMs overseas, regardless of a cash advance or a cash withdrawal instruction is given, Hang Seng will instantly check the available balance of the HKD Account, and will process the instruction as cash withdrawal and debit the amount directly from the HKD Account if there is sufficient balance in the relevant HKD Account. If there is insufficient balance in the HKD Account, Hang Seng will process the instruction as cash advance without exception and debit the amount to the Hang Seng UnionPay Credit Card account directly. The relevant fees and charges of cash advance or cash withdrawal will be applicable to each successful transaction. The transaction amount of the cash advance and the corresponding fees and charges cannot exceed the available credit limit of Hang Seng UnionPay Credit Card, while the transaction amount of the cash withdrawal and the corresponding fees and charges cannot exceed the available balance of the HKD Account. For details of fees and charges, please call our Credit Card 24-hour Customer Service Hotline on 2998 8222 (Hang Seng UnionPay Platinum Card) or 2398 0000 (Hang Seng UnionPay Credit Card).
6. For payment by Renminbi notes at Hang Seng Branch, only notes of RMB50 denomination or above are accepted.
7. 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.
8. Hang Seng reserves the final decision on the approval of Hang Seng Credit Card, the card type and the credit limit.
9. 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) herein, and the Terms and Conditions in force from time to time governing the use of Hang Seng 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](http://hangseng.com/cardterms). The principal liabilities and obligations for using the Hang Seng Credit Card(s) under application herein are available at [hangseng.com/card\\_tnc\\_e](http://hangseng.com/card_tnc_e) for the attention of the Applicant(s).
10. In case of any disputes, the decision of Hang Seng shall be final.



## **Important Notes & Applicant's Declaration for Application of Hang Seng Prestige World Mastercard®/Hang Seng Platinum Card/ Hang Seng Credit Card/Hang Seng MMPOWER World Mastercard and Hang Seng UnionPay Credit Card**

### **Applicant's Declaration**

1. 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 <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 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 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.
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/have 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 respects 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.
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.
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, 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.
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) 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.
10. The Applicant(s) confirm(s) that this card application was not referred by a third party.

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### **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 documents via the website of Hang Seng, [hangseng.com/card](http://hangseng.com/card) (select "Additional Service/Other information" and then "Submit Document Here"). All documents including the enclosed 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 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. 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: 1. Hang Seng reserves the right to request customers to provide relevant true copies and/or additional proof.

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

## Credit Card Key Facts Statement

### Finance Charge

<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. 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.
<b>APR <sup>(1)</sup> for Cash Advance</b> <b>(Not applicable to Private Label Card)</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. 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.
<b>Interest Free Period</b>	Up to 56 days
<b>Minimum Payment Amount</b> <b>(Not applicable to World Mastercard, USD Visa Gold Card and Private Label Card)</b>	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

<b>Annual Fee</b>	Visa Infinite Card/ World Mastercard	Principal Card - <b>HK\$6,000</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	Principal Card - <b>HK\$300</b> Supplementary Card - <b>HK\$150</b>
	Renminbi Credit Card - Platinum Card	Principal Card - <b>CNY1,500</b> Supplementary Card - <b>CNY750</b>
	- Gold Card	Principal Card - <b>CNY600</b> Supplementary Card - <b>CNY300</b>
	- Classic Card	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>

## Credit Card Key Facts Statement

<p><b>Cash Advance Handling Fee</b> (<b>Not applicable</b> to Private Label Card)</p>	<table border="1" style="width: 100%;"> <tr> <td data-bbox="630 264 1038 434">           Visa Infinite Card/World Mastercard/ Prestige World Mastercard/ MMPOWER World Mastercard/ Platinum Card/Gold Card/ Classic Card/USD Visa Gold Card         </td> <td data-bbox="1038 264 1493 434"> <ul style="list-style-type: none"> <li>• <b>0.5%</b> of the cash advance amount <b>(minimum HK\$100/US\$13)</b> per cash advance transaction</li> </ul> </td> </tr> <tr> <td data-bbox="630 434 1038 546">           Renminbi Platinum Card/ Renminbi Gold Card/ Renminbi Credit Card         </td> <td data-bbox="1038 434 1493 546"> <ul style="list-style-type: none"> <li>• <b>0.5%</b> of the cash advance amount <b>(minimum CNY100)</b> per cash advance transaction</li> </ul> </td> </tr> </table>	Visa Infinite Card/World Mastercard/ Prestige World Mastercard/ MMPOWER World Mastercard/ Platinum Card/Gold Card/ Classic Card/USD Visa Gold Card	<ul style="list-style-type: none"> <li>• <b>0.5%</b> of the cash advance amount <b>(minimum HK\$100/US\$13)</b> per cash advance transaction</li> </ul>	Renminbi Platinum Card/ Renminbi Gold Card/ Renminbi Credit Card	<ul style="list-style-type: none"> <li>• <b>0.5%</b> of the cash advance amount <b>(minimum CNY100)</b> per cash advance transaction</li> </ul>		
Visa Infinite Card/World Mastercard/ Prestige World Mastercard/ MMPOWER World Mastercard/ Platinum Card/Gold Card/ Classic Card/USD Visa Gold Card	<ul style="list-style-type: none"> <li>• <b>0.5%</b> of the cash advance amount <b>(minimum HK\$100/US\$13)</b> per cash advance transaction</li> </ul>						
Renminbi Platinum Card/ Renminbi Gold Card/ Renminbi Credit Card	<ul style="list-style-type: none"> <li>• <b>0.5%</b> of the cash advance amount <b>(minimum CNY100)</b> per cash advance transaction</li> </ul>						
<p><b>Foreign Currency Conversion Fee</b> (<b>Not applicable</b> to Renminbi Credit Card and Private Label Card)</p>	<p><b>1.95%/1.2%</b> (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><b>Fee Relating to Settling Foreign Currency Transaction in Hong Kong Dollars</b> (<b>Not applicable</b> to UnionPay Credit Card and Renminbi Credit Card)</p>	<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 ask the merchants for the foreign currency exchange rates and the percentage of fees to be applied before the transactions are entered into as settling foreign currency transactions in Hong Kong Dollars may involve a cost higher than the foreign currency transaction handling fee.</p>						
<p><b>Late Charge</b></p>	<table border="1" style="width: 100%;"> <tr> <td data-bbox="630 922 1038 1133">           Visa Infinite Card/ Prestige World Mastercard/ MMPOWER World Mastercard/ Platinum Card/Gold Card/ Classic Card         </td> <td data-bbox="1038 922 1493 1133">           If the Customer fails to make the Minimum Payment Amount on or before the Payment Due Date, a late charge of <b>HK\$300</b> or an amount equal to the Minimum Payment Amount (whichever is lower) will be levied each time.         </td> </tr> <tr> <td data-bbox="630 1133 1038 1330">           World Mastercard/ USD Visa Gold Card/Club Marina Cove Membership Credit Card         </td> <td data-bbox="1038 1133 1493 1330">           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\$300/US\$38</b> or an amount equal to the New Balance (whichever is lower) will be levied each time.         </td> </tr> <tr> <td data-bbox="630 1330 1038 1541">           Renminbi Platinum Card/ Renminbi Gold Card/ Renminbi Credit Card         </td> <td data-bbox="1038 1330 1493 1541">           If the Customer fails to make the Minimum Payment Amount on or before the Payment Due Date, a late charge of <b>CNY300</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/ 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\$300</b> or an amount equal to the Minimum Payment Amount (whichever is lower) will be levied each time.	World Mastercard/ USD Visa Gold Card/Club Marina Cove Membership Credit 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\$300/US\$38</b> or an amount equal to the New Balance (whichever is lower) will be levied each time.	Renminbi Platinum Card/ Renminbi Gold Card/ Renminbi Credit Card	If the Customer fails to make the Minimum Payment Amount on or before the Payment Due Date, a late charge of <b>CNY300</b> or an amount equal to the Minimum Payment Amount (whichever is lower) will be levied each time.
Visa Infinite Card/ Prestige World Mastercard/ 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\$300</b> or an amount equal to the Minimum Payment Amount (whichever is lower) will be levied each time.						
World Mastercard/ USD Visa Gold Card/Club Marina Cove Membership Credit 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\$300/US\$38</b> or an amount equal to the New Balance (whichever is lower) will be levied each time.						
Renminbi Platinum Card/ Renminbi Gold Card/ Renminbi Credit Card	If the Customer fails to make the Minimum Payment Amount on or before the Payment Due Date, a late charge of <b>CNY300</b> or an amount equal to the Minimum Payment Amount (whichever is lower) will be levied each time.						
<p><b>Overlimit Fee</b></p>	<table border="1" style="width: 100%;"> <tr> <td data-bbox="630 1556 1038 1794">           Visa Infinite Card/World Mastercard/ Prestige World Mastercard / MMPOWER World Mastercard/ Platinum Card/Gold Card/ Classic Card/USD Visa Gold Card/ Club Marina Cove Membership Credit Card         </td> <td data-bbox="1038 1556 1493 1794">           An overlimit fee of <b>HK\$180/US\$23</b> per month will be charged if the outstanding balance (excluding fees and charges charged by the bank) exceeds the prescribed credit limit by HK\$180/US\$23 or above.         </td> </tr> <tr> <td data-bbox="630 1794 1038 1955">           Renminbi Platinum Card/ Renminbi Gold Card/ Renminbi Credit Card         </td> <td data-bbox="1038 1794 1493 1955">           An overlimit fee of <b>CNY180</b> per month will be charged if the outstanding balance (excluding fees and charges charged by the bank) exceeds the prescribed credit limit by CNY180 or above.         </td> </tr> </table>	Visa Infinite Card/World Mastercard/ Prestige World Mastercard / MMPOWER World Mastercard/ Platinum Card/Gold Card/ Classic Card/USD Visa Gold Card/ Club Marina Cove Membership Credit Card	An overlimit fee of <b>HK\$180/US\$23</b> per month will be charged if the outstanding balance (excluding fees and charges charged by the bank) exceeds the prescribed credit limit by HK\$180/US\$23 or above.	Renminbi Platinum Card/ Renminbi Gold Card/ Renminbi Credit Card	An overlimit fee of <b>CNY180</b> per month will be charged if the outstanding balance (excluding fees and charges charged by the bank) exceeds the prescribed credit limit by CNY180 or above.		
Visa Infinite Card/World Mastercard/ Prestige World Mastercard / MMPOWER World Mastercard/ Platinum Card/Gold Card/ Classic Card/USD Visa Gold Card/ Club Marina Cove Membership Credit Card	An overlimit fee of <b>HK\$180/US\$23</b> per month will be charged if the outstanding balance (excluding fees and charges charged by the bank) exceeds the prescribed credit limit by HK\$180/US\$23 or above.						
Renminbi Platinum Card/ Renminbi Gold Card/ Renminbi Credit Card	An overlimit fee of <b>CNY180</b> per month will be charged if the outstanding balance (excluding fees and charges charged by the bank) exceeds the prescribed credit limit by CNY180 or above.						

## Credit Card Key Facts Statement

<b>Paper Statement Service Annual Fee<sup>(2)</sup></b> (Effective from 1 July 2022)	Prestige World Mastercard/ 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 Platinum Card/ Renminbi Gold Card/ Renminbi Credit 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).

### **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>