Fubon Bank (Hong Kong) Limited **Key Facts Statement (KFS) for Credit Card**

KFS-CC202603
Fubon Credit Card
March 2026

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 Fubon Credit Card List of Service Charges 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[1] for Retail Purchase	**32%** when you open your account and it will be reviewed from time to time.
Interest Rate[1] for Cash Advance	**29%** when you open your account and it will be reviewed from time to time. Interest[2] will be charged on the amount of cash advance from the date after previous statement on a daily basis until payment in full.
Annualised Percentage Rate[3] (APR) for Retail Purchase	**35.7%** when you open your account and it will be reviewed from time to time. **We will not charge you interest[2] if you pay your balance in full by the due date each month**. Otherwise, interest[2] will be charged and accrued on a daily basis of 365 days per year at the rate applicable in accordance with List of Service Charges and on the outstanding Current Balance in the Card Account from the date after previous Monthly Card Statement date to the current Monthly Card Statement date and on the outstanding balance of all new Transactions posted after the previous Monthly Card Statement date until repayment is made in full.
APR[3] for Cash Advance	**34.73%** when you open your account and it will be reviewed from time to time. Interest[2] will be charged and accrued on a daily basis of 365 days per year at the rate applicable in accordance with List of Service Charges and on each cash advance from the date of advance until repayment is made in full.
Delinquent APR[3]	**43.36% for Retail Purchase; 47.36% for Cash Advance** It may be applied to your account if the Bank's record on the Account shows that Cardholder has failed to pay the Minimum Payment due twice or on more occasions on or before each Payment Due Date within a period of consecutive 12 months immediately before the current Monthly Card Statement date. Finance charge will be shown on the next Monthly Card Statement with the effective date stated therein.
Interest Free Period[4]	• Up to 56 days • No interest-free period in the event the Cardholder pays less than the Current Balance by the Payment Due Date.
Minimum payment	Minimum **HK$200** or the aggregate amount of all the following items (whichever amount is higher): (a) all interest[2] and fees and charges (including the current Finance Charge); plus (b) **1%** of the remaining outstanding balance of transactions; plus (c) any amount exceeding the available Credit Limit and the minimum amount from the previous month which remains unpaid

Fees

Annual Membership Fee	The annual fee for principal and supplementary card is as follows: Card Type / Principal Card / Supplementary Card VISA Infinite Card — **HK$3,800** — **HK$1,900** VISA Platinum Card / MasterCard Platinum Card — **HK$1,700** — **HK$850** VISA Gold Card / MasterCard Gold Card / Titanium MasterCard — **HK$550** — **HK$275** VISA Card / MasterCard — **HK$250** — **HK$125**
Cash Advance Fee	**3%** of the transaction amount or **HK$55** per transaction (whichever is higher); Additional handling fee of **HK$25** per transaction if the cash advance is made through JETCO ATM Network in China or Macau; or VISA/PLUS or MasterCard/Cirrus Network.
Fees relating to Foreign Currency Transaction	**1.95%** of every transaction effected in a currency other than Hong Kong dollar
Fee relating to Settling Foreign Currency Transaction in Hong Kong Dollars	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. A transaction fee for cross-border transaction of **1%** on the transaction amount will be charged and debited to your credit card account. (including 0.2% and 0.8% surcharge charged by the card issuer and VISA respectively / 1% surcharge charged by Mastercard)
Late Payment Fee	**HK$200** or **5%** of the outstanding Minimum Payment Due under the last monthly card statement (whichever is higher, and capped at **HK$300**. However, the Late Charge will not exceed the amount of Minimum Payment Due shown on the card statement.)
Over-the-limit Fee	**HK$200** per monthly statement
Returned Payment Fee	**HK$150** per returned payment

Note:
[1] The interest rate is the basic interest rate shown as a percentage of the amount borrowed over a year.
[2] Interest refers to the "financial charge" stated on the credit card statement and Fubon Credit Card List of Service Charges.
[3] An APR is a reference rate which includes the basic interest rates and other fees and charges of a product expressed as an annualised rate.
[4] Interest Free Period refers to the period of time when no interest is charged on customers' use of the credit card, so long as payment of the statement balance is received in full on or before the payment due date. The length of the Interest Free Period depends on when a purchase is made within the statement cycle.

Illustrative example

Assumptions -
• Outstanding Balance = HK$20,000
• Interest Rate = 30% p.a.
• 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	14.9 years	HK$61,429
HK$849	3 years	HK$30,565 (Savings = HK$30,864)

Remark: To calculate the above information applicable to your specific case, please use our online calculator accessible from our website / principal Internet platform which provide credit card services at https://www.fubonbank.com.hk/en/calculator/balance-repayment-calculator.html

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!