

## Fubon Credit Card Key Facts Statement

KFS-CC201901

INTEREST RATES AND INTEREST CHARGES	
Annualized Percentage Rate* (APR) for Retail Transaction	<b>33.22%</b> 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, finance charge 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* for Cash Advance	<b>36.08%</b> when you open your account and it will be reviewed from time to time. Finance charge 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*	<b>43.36%</b> for retail transaction ; <b>47.36%</b> 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	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 <b>HK\$200</b> or the aggregate amount of all the following items (whichever amount is higher): (a) all interest 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 Fee / Renewal Fee	VISA Card / MasterCard : <ul style="list-style-type: none"> <li>• Principal Card : <b>HK\$250</b> per annum</li> <li>• Supplementary Card : <b>HK\$125</b> per annum</li> </ul> VISA Gold Card / MasterCard Gold Card / Titanium MasterCard <ul style="list-style-type: none"> <li>• Principal Card : <b>HK\$550</b> per annum</li> <li>• Supplementary Card : <b>HK\$275</b> per annum</li> </ul> VISA Platinum Card / MasterCard Platinum Card <ul style="list-style-type: none"> <li>• Principal Card : <b>HK\$1,700</b> per annum</li> <li>• Supplementary Card : <b>HK\$850</b> per annum</li> </ul>
Cash Advance Fee	<b>3%</b> of transaction amount or <b>HK\$55</b> (whichever is higher) PLUS Administration Fee <b>HK\$20</b> per transaction; Additional handling fee of <b>HK\$25</b> per transaction if the cash advance is made through JETCO ATM Network in China or Macau; or VISA/PLUS or MasterCard/Cirrus Network.
Foreign Exchange Conversion Surcharge	<b>1.85%</b> mark-up on the prevailing conversion rate of Visa Worldwide Pte. Ltd. or MasterCard Asia/Pacific Pte. Ltd. etc (where applicable) for transactions in currency other than Hong Kong Dollars (which is inclusive of the 1% surcharge charged by VISA / MasterCard / related organizations, if applicable)
Fee relating to Settling Foreign Currency Transaction in Hong Kong Dollars (Surcharge on Cross Border Transactions in Hong Kong Dollars)	<b>1%</b> mark-up on the converted transaction amount in Hong Kong Dollars (inclusive of the 0.8% / 1% surcharge charged by VISA / MasterCard respectively) <b>Reminder:</b> <b>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.</b>
Late Charge	<b>5%</b> of the outstanding Minimum Payment Due or <b>HK\$200</b> (whichever is higher, and capped at <b>HK\$300</b> . However, the Late Charge will not exceed the amount of Minimum Payment Due shown on the card statement.)
Overlimit Handling Charge	<b>HK\$180</b> per month
Rejected Autopay Transaction Charge / Bounced Cheque Charge	<b>HK\$150</b> per transaction / <b>HK\$150</b> per bounced cheque

\* Annualized Percentage Rate ("APR"), calculated in accordance with the guidelines as set out in the Code of Banking Practice, is a reference rate expressed as an annualized rate which includes the basic interest rate and the relevant handling fee (if applicable).

**To borrow or not to borrow? Borrow only if you can repay!**

For details of the above, please visit [www.fubonbank.com.hk](http://www.fubonbank.com.hk) or call Fubon Bank Integrated Customer Service Hotline at 2566 8181.