

sim Credit Card and sim World Mastercard® Fees and Charges

Annual Fee	<table><tr><td>sim World Mastercard®</td><td>Principal Card HKD1,800 Supplementary HKD900</td></tr><tr><td>sim Credit Card</td><td>Principal Card HKD800 Supplementary HKD400</td></tr></table>	sim World Mastercard®	Principal Card HKD1,800 Supplementary HKD900	sim Credit Card	Principal Card HKD800 Supplementary HKD400
sim World Mastercard®	Principal Card HKD1,800 Supplementary HKD900				
sim Credit Card	Principal Card HKD800 Supplementary HKD400				
Cash Advance Handling Fee	2% of cash advance amount plus HKD50 per transaction				
Transaction Fee for Foreign Currency Transaction	1.95% of every transaction (including refunds) effected in a currency other than Hong Kong dollars, comprising a 1% fee imposed by Mastercard plus a 0.95% fee imposed by UAF.				
Late Fee	Minimum Payment Due or HKD250 per time (whichever is lower).				
New Card Replacement Fee	HKD100 per card				
Overlimit Handling Fee	HKD100 per time				
Sales Draft Retrieval Fee	HKD50 per copy				
Credit Balance Withdrawal	HKD100 per time				
Handling Fee on Over-the-counter Payment at Branch (per account or per transaction) or at convenience store	HKD20 per time				
Instalment Plan Cancellation Fee	HKD300 per time				

Direct Debit Authorization (DDA) Payment Return Fee	HKD100 per time
---	------------------------

Cross-border Transaction Fee	The cross-border transaction fee is applicable when a Hong Kong dollar transaction (including a refund) is conducted on the Card, whether in Hong Kong or overseas, and that transaction is processed overseas because the merchant or acquirer is registered overseas (i.e. in a place other than Hong Kong), in which case a 1.95% cross-border transaction fee will be imposed (comprising a 1% fee imposed by Mastercard plus a 0.95% fee imposed by UAF). The cross-border transaction fee will be imposed in the circumstances where the overseas merchant or acquirer has already converted the transaction into Hong Kong dollars, or you have asked them to do so.
Returned Cheque Handling Fee	HKD100 per cheque
Chargeback Handling Fee	Not applicable
Paper Statement Retrieval Fee	HKD50 per copy of paper statement

Notes:

- sim Credit Card and sim World Mastercard® are issued by United Asia Finance Limited (“UAF” or “we”).
- Unless otherwise specified, capitalised terms used in this Fees and Charges shall have the same meaning assigned to them in the Cardholder Agreement.
- We can make changes to this Fees and Charges for any reason and review the Fees and Charges from time to time, but we will give you prior notice of any such changes.
- The provision of credit card services to you is subject to your acceptance of the above Fees and Charges.
- The English version of this Fees and Charges prevails if there is any inconsistency between the

English and Chinese versions.

Effective date: 1 November, 2022