**sim Credit Card and sim World Mastercard® Fees and Charges**

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| Annual Fee |

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| sim World Mastercard**®** | Principal Card | **HKD1,800** |
| Supplementary | **HKD900** |
| sim Credit Card | Principal Card | **HKD800** |
| Supplementary | **HKD400** |

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| 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 |

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| 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: [\*] 2022