



sim Credit Card and sim World Mastercard® Fees and Charges

Annual Fee	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		

The cross-border transaction fee is applicable when a Hong Kong dollar

Cross-border Transaction Fee	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 December, 2022