**sim Platinum Credit Card and sim World MasterCard Key Facts Statement**

**Finance Charge**

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| Annualised Percentage Rate (APR) for Retail Purchase | Please refer to the card mailer attached. |
| Annualised Percentage Rate (APR) for Cash Advance | Please refer to the card mailer attached. |
| Default Finance Charge APR | For Retail Purchase:  **34.80%** and it will be reviewed from time to time. It may be applied to your account (instead of the finance charge) if you fail to pay your minimum payment due by the due date in any month. A default finance charge will be charged on the unpaid statement balance of the second following statement as well as all new transactions from the date of the second following statement until you pay your respective minimum payment due in any six consecutive statements by the due date each month. It will be calculated and accrued on a daily basis.  For Cash Advance:  **35.95%** and it will be reviewed from time to time. It may be applied to your account (instead of the finance charge) if you fail to pay your minimum payment due by the due date in any month. A default finance charge will be charged on the unpaid statement balance of the second following statement as well as all new transactions from the date of the second following statement until you pay your respective minimum payment due in any six consecutive statements by the due date each month. It will be calculated and accrued on a daily basis. |
| Interest Free Period | Up to **53** days.  This period does not apply to cash advance transaction. |
| Minimum Payment Due | **HKD50**; or  the aggregate of the following items (whichever is higher): -   1. **1%** of statement balance; and 2. all finance charges; and 3. instalment amount; and 4. other fees, charges billed, overdue amount and overlimit amount.   If full amount is less than **HKD50**, the minimum payment is the full amount. |

**Fees**

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| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Annual Fee | |  |  |  | | --- | --- | --- | | sim World Mastercard | Principal Card | **HKD1,800** | | Supplementary | **HKD900** | | sim Platinum Credit Card | Principal Card | **HKD800** | | Supplementary | **HKD400** | |
| Cash Advance Handling Fee | **2%** of cash advance amount plus **HK50** 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 Platinum Credit Card and sim World MasterCard are issued y United Asia Finance Limited (“UAF”).

• We can make changes to this Key Facts Statement for any reason and review the finance charge and other 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 Key Facts Statement prevails if there is any inconsistency between the English and Chinese

versions.

Effective date: [\*] 2022