



sim Credit Card and sim World Mastercard® Key Facts Statement
Finance Charge

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	<p>For Retail Purchase: 46.44% and it will be reviewed from time to time. It may be applied to your Card Account (instead of the finance charge) if you fail to pay your Minimum Payment Due by the Payment Due Date of any monthly statement. 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 Payment Due Date of each monthly statement. It will be calculated and accrued on a daily basis.</p> <p>For Cash Advance: 47.92% and it will be reviewed from time to time. It may be applied to your Card Account (instead of the finance charge) if you fail to pay your Minimum Payment Due by the due date of any monthly statement. 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 Payment Due Date of each monthly statement. It will be calculated and accrued on a daily basis.</p>
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): - (a) 1% of statement balance; and (b) all finance charges; and (c) instalment amount; and (d) other fees, charges billed, overdue amount and overlimit amount. If full amount is less than HKD50 , the minimum payment is the full amount.

Fees

Annual Fee	sim World Mastercard®	Principal Card	HKD1,800
		Supplementary	HKD900

	<table><tr><td>sim Credit Card</td><td>Principal Card Supplementary</td><td>HKD800 HKD400</td></tr></table>	sim Credit Card	Principal Card Supplementary	HKD800 HKD400
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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	<p>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.</p>
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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 Key Facts Statement shall have the same meaning assigned to them in the Cardholder Agreement.
- 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.

Last updated: 1 December, 2022