

**The Hongkong and Shanghai Banking Corporation Limited, Macau Branch (“we” or “us”)**

**KEY FACTS STATEMENT**

You are advised to refer to the “Bank tariff guide for HSBC Wealth and Personal Banking Customers” and the Credit Card Cardholder Agreement for more details.

<b>Interest Rates and Finance Charges</b>		
<b>Annualised Percentage Rate (APR) for Purchase and Cash Advance</b>	<p><b>29.25%</b> when you open your account and it will be reviewed from time to time.</p> <ul style="list-style-type: none"> <li>If we receive payment of the statement balance in full on or before the payment due date, you do not have to pay any finance charge on that statement balance.</li> <li>If you do not pay the statement balance in full on or before the payment due date, we may charge, without prior notice, a finance charge even if you have paid the minimum payment due in full. The finance charge is imposed on: <ul style="list-style-type: none"> <li>(a) the unpaid statement balance, from the statement date immediately preceding the payment due date until we receive payment in full; and</li> <li>(b) the amount of each new transaction being posted to your card account since that statement date, from the transaction date until we receive payment in full.</li> </ul> </li> <li>The finance charge will accrue daily and be calculated at the annual interest rate of 29.25% (i.e. at the APR listed above).</li> </ul>	
<b>Interest Free Period</b>	Up to <b>56</b> Days	
<b>Minimum Payment Due</b>	<b>Card Type</b>	<b>Minimum Payment Due</b>
	Visa Classic / Visa Gold / Classic MasterCard / Gold MasterCard	(i) (a) Total fees and charges currently billed to the card statement plus 5% of the statement balance (excluding any fees and charges currently billed) as at the statement date, or (b) MOP/HKD50, whichever is higher; plus (ii) Overdue or overlimit due, being the overdue minimum payment amount from the previous card statement or amount exceeding the credit limit on your card, whichever is higher.
	UnionPay Dual Currency Diamond Card	(i) (a) Total fees and charges currently billed to the card statement plus 5% of the statement balance (excluding any fees and charges currently billed) as at the statement date, or (b) MOP50 for MOP sub-account / RMB50 for RMB sub-account, whichever is higher; plus (ii) Overdue or overlimit due, being the overdue minimum payment amount from the previous card statement or amount exceeding the credit limit on your card, whichever is higher.

<b>Fees</b>			
<b>Annual Fee</b>	The annual fee for primary and additional cards are as follows:		
	<b>Card type</b>	<b>Primary card</b>	<b>Additional card (combined billing)</b>
	<i>Macau Patacas/ HK Dollar personal credit cards</i>		
	Visa Classic	MOP/HKD220	MOP/HKD110
	Visa Gold	MOP/HKD480	MOP/HKD240
	Classic MasterCard	MOP/HKD220	MOP/HKD110
	Gold MasterCard	MOP/HKD480	MOP/HKD240
	<i>UnionPay Dual Currency Credit Card</i>		
UnionPay Dual Currency Diamond Card	MOP1,000	MOP500	
<b>Cash Advance Fee and Handling Fee</b>	<p>For each cash advance, we will charge you on the date of the cash advance, a fee of <b>2%</b> plus handling fee of <b>3%</b> on the amount of advance, subject to the following minimum charge:</p> <ul style="list-style-type: none"> <li>For cash advance made from ATM or through any other channels: Macau Patacas / HK dollar personal credit cards — MOP/HKD30; UnionPay dual currency credit cards — MOP sub-account: MOP30/ RMB sub-account: RMB30</li> <li>For over-the-counter cash advance: Macau Patacas / HK dollar personal credit cards — MOP/HKD70; UnionPay dual currency credit cards — N/A</li> </ul>		
<b>Foreign Currency Transaction Fee</b>	<p><b>For Macau Patacas/ HK dollar personal credit cards:</b>  <b>1.95%</b> of every card transaction which is effected in currencies other than Macau Patacas (for Macau Patacas personal credit cards) / Hong Kong dollars (for HK dollar personal credit cards)</p> <p><b>For UnionPay Dual Currency Credit Cards:</b>  <b>1%</b> of every card transaction which is effected in currencies other than Renminbi, Macau Patacas and Hong Kong dollars.</p>		
<b>Fee relating to Settling Foreign Currency Transaction in the currency of the credit card</b> (This fee is not charged by the card issuers)	<p>Customers may sometimes be offered the option to settle foreign currency transactions in the currency of the credit card at the point of sale overseas. Such option is a direct arrangement offered by the overseas merchants and not the card issuer. In such cases, customers are reminded to ask the merchants for the foreign currency exchange rates and the percentage of handling fees to be applied before the transactions are entered into since settling foreign currency transactions in the currency of the credit card may involve a cost higher than the foreign currency transaction fee.</p>		
<b>Late Charge</b>	<p>If you do not pay the minimum payment due in full on or before the payment due date, we may charge, without prior notice, a late charge in addition to the finance charge.</p> <p><b>Macau Patacas/ HK dollar personal credit cards:</b>  5% of minimum payment due (Min MOP/HKD 120, Max MOP/HKD200)</p> <p><b>UnionPay Dual Currency Credit Cards:</b>  MOP sub-account:  5% of minimum payment due (Min MOP120, Max MOP200 for MOP sub-account)  RMB sub-account:  5% of minimum payment due (Min RMB120, Max RMB200 for RMB sub-account)</p>		

<p><b>Overlimit Handling Fee</b> (Per Billing Cycle)</p>	<p>If the statement balance (excluding all fees and charges currently billed to your card account) exceeds the credit limit on your card, we will treat this as your informal request for raising your credit limit. We may agree to your request and charge, without prior notice, a handling fee in the amount listed below for considering and agreeing to your request. If we have received and processed your request to opt out from our over-the-limit facilities, we will only have the right to charge an overlimit handling fee for certain excluded card transactions including those which do not require our authorisation for effecting payment and those which are approved yet late posted.</p> <p><b>For Macau Patacas/ HK dollar personal credit cards:</b> <b>MOP/HKD130</b></p> <p><b>For UnionPay Dual Currency Credit Cards:</b> MOP sub-account: <b>MOP130</b> RMB sub-account: <b>RMB130</b></p>
--	--