

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 Retail Banking and Wealth Management Customers” and the Credit Card Cardholder Agreement for more details.

Interest Rates and Finance Charges		
<b>Annualised Percentage Rate (APR) for Purchase and Cash Advance</b>	<p><b>28.8%</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 28.8% per month (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-

		<p>account / RMB50 for RMB sub-account, whichever is higher; plus</p> <p>(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.</p>
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<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 (separate billing)</b>	<b>Additional card (combined billing)</b>
	<i>Macau Patacas/ HK dollar personal credit cards</i>			
	Visa Classic	MOP/HKD220	MOP/HKD220	MOP/HKD110
	Visa Gold	MOP/HKD480	MOP/HKD480	MOP/HKD240
	Classic MasterCard	MOP/HKD220	MOP/HKD220	MOP/HKD110
	Gold MasterCard	MOP/HKD480	MOP/HKD480	MOP/HKD240
	<i>UnionPay Dual Currency Credit Card</i>			
	UnionPay Dual Currency Diamond Card	MOP1,000	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></p> <p><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></p> <p><b>1%</b> of every card transaction which is effected in currencies other than Renminbi, Macau Patacas and Hong Kong dollars.</p>			

<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>	<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>
<p><b>Late Charge</b></p>	<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 80, MAX MOP/HKD200)</p> <p><b>UnionPay Dual Currency Credit Cards:</b> MOP sub-account: 5% of minimum payment due (Min MOP80, Max MOP200 for MOP sub-account) RMB sub-account: 5% of minimum payment due (Min RMB80, 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>

## 香港上海滙豐銀行有限公司 (澳門分行) 「本行」

### 資料概要

詳情建議閣下參閱「滙豐零售銀行及財富管理客戶銀行服務費用簡介」及閣下的信用卡持卡人合約。

利息及財務費用		
購物簽賬及現金貸款的實際年利率	<p>當閣下開立閣下的信用卡戶口時為 <b>28.8%</b>，而本行會不時作出檢討。</p> <ul style="list-style-type: none"> <li>如本行在到期日或該日前收到結單結欠的全數金額，閣下無需就結單結欠繳付任何財務費用。</li> <li>如閣下在到期日或該日前未有繳付結單結欠的全數金額，本行可能（在不另行通知的情況下）徵收財務費用，即使閣下已全數繳付最低付款額。財務費用就下列金額徵收： <ul style="list-style-type: none"> <li>(a) 未清還結單結欠（由緊接到期日前的結單日起至本行收到全數金額為止）；及</li> <li>(b) 自該結單日起被誌入閣下信用卡戶口的每項新交易金額（由交易日期起至本行收到全數金額為止）。</li> </ul> </li> <li>財務費用按日累算並按每年利率 28.8% 計算（即上列的實際年利率）。</li> </ul>	
免息還款期	長達 <b>56</b> 日	
最低付款額	信用卡種類	最低付款額
	滙財卡 / 滙財金卡 / 萬事達卡 萬事達金卡	(a) 當期誌入結單的所有費用及收費，加上結單日結單結欠（扣除當期誌入的任何費用及收費）的 <b>5%</b> ，或 (b) 澳門幣/港幣50元，以較高者為準；加上 (ii) 過期款項或超額款項，即上期結單的逾期最低付款額或超出閣下信用卡的信用限額的金額，以較高者為準。
	銀聯雙幣鑽石卡	(a) 當期誌入澳門幣子戶口/人民幣子戶口的所有費用及收費，加上結單日各子戶口的結單結欠（不包括當期誌入的任何費用及收費）的 <b>5%</b> ，或 (b) 澳門幣50元（澳門幣子戶口） / 人民幣50元（人民幣子戶口），以較高者為準；加上 (ii) 各子戶口過期款項或超額款項，即上期結單的逾期最低付款額或超出閣下信用卡的信用限額的金額，以較高者為準。

<b>費用</b>				
<b>年費</b>	基本卡及附屬卡的年費如下：			
	信用卡種類	基本卡	附屬卡 (獨立戶口)	附屬卡 (綜合戶口)
	<b>澳門幣/港幣個人信用卡</b>			
	滙財卡	MOP/HKD220	MOP/HKD220	MOP/HKD110
	滙財金卡	MOP/HKD480	MOP/HKD480	MOP/HKD240
	萬事達卡	MOP/HKD220	MOP/HKD220	MOP/HKD110
	萬事達金卡	MOP/HKD480	MOP/HKD480	MOP/HKD240
	<b>銀聯雙幣信用卡</b>			
	銀聯雙幣鑽石卡	澳門幣 1,000 元	澳門幣 1,000 元	澳門幣 500 元
<b>現金貸款費及手續費</b>	<p>就每項現金貸款交易，本行會在現金貸款當日收取貸款額<b>2%</b>的現金貸款費及貸款額<b>3%</b>的手續費，但須受限於下列最低收費：</p> <ul style="list-style-type: none"> <li>•於自動櫃員機或透過任何其他渠道提取現金貸款：澳門幣/港幣個人信用卡 – 澳門幣 / 港幣30元；銀聯雙幣鑽石信用卡 – 澳門幣子帳戶 – 澳門幣30元 / 人民幣子帳戶 – 人民幣30元</li> <li>•於櫃檯提取現金貸款：澳門幣/港幣個人信用卡 – 澳門幣 / 港幣 70 元；銀聯雙幣鑽石信用卡 – 不適用</li> </ul>			
<b>外幣交易費</b>	<p><b>就澳門幣或港幣個人信用卡：</b> 就每項非澳門幣（就澳門幣個人信用卡）或非港幣（就港幣個人信用卡）進行的信用卡交易，會徵收交易金額的<b>1.95%</b>。</p> <p><b>就銀聯雙幣信用卡：</b> 就每項非澳門幣、非港幣及非人民幣進行的信用卡交易，會徵收交易金額的<b>1%</b>。</p>			
<b>以信用卡貨幣支付外幣簽賬的有關費用</b> (此費用非由信用卡發卡機構收取)	<p>客戶在外地消費時，有時候可選擇以信用卡貨幣支付外幣簽賬。此選項屬海外商戶的直接安排，而非由信用卡發卡機構提供。客戶應於簽賬前向該商戶查詢有關匯率及手續費的詳情，因為以信用卡貨幣支付外幣簽賬，所涉及的費用可能會較以外幣簽賬的有關費用為高。</p>			
<b>逾期費用</b>	<p>如閣下在到期日或該日前未有全數繳付最低付款額，除財務費用外本行可能（在不另行通知的情況下）徵收逾期費用：</p> <p><b>就澳門幣或港幣個人信用卡：</b> 最低付款額的5%（最低澳門幣 / 港幣80元，最高澳門幣 / 港幣200元）</p> <p><b>就銀聯雙幣信用卡：</b> 澳門幣子帳戶：最低付款額的5%（最低澳門幣80元，最高澳門幣200元） 人民幣子帳戶：最低付款額的5%（最低人民幣80元，最高人民幣200元）</p>			
<b>超出信用限額手續費</b> (就每結賬周期)	<p>如結單結欠（扣除當時誌入閣下的信用卡戶口的所有費用及收費）超出閣下信用卡的信用限額，本行將視之為閣下向本行臨時要求調高信用限額。本行可能同意批核閣下的要</p>			

求及 ( 在不另行通知的情況下 ) 徵收下列有關審批該要求的手續費。如本行已收到及處理閣下拒絕超出信用限額信貸安排的要求，本行只有權就某些例外信用卡交易 ( 包括無需本行授權而可進行的交易及獲批核但延遲誌賬的交易 ) 徵收超出信用限額手續費。

**就澳門幣或港幣個人信用卡：**

澳門幣 / 港幣 130 元

**就銀聯雙幣信用卡：**

澳門幣子帳戶：澳門幣130元

人民幣子帳戶：人民幣130元