



## CMB Wing Lung Credit Card Key Facts Statement

(Effective Date: 1<sup>st</sup> October 2018)

Finance Charges																
<b>Annualised Percentage Rate (APR) for Retail Purchase</b>	<b>33.22%</b> when you open your account and it will be reviewed from time to time. The Bank will not charge you finance charge if you pay your statement balance in full by the payment due date each month. Otherwise, finance charge will be charged on the unpaid balance of your credit card account after the date of the previous statement on a daily basis until payment in full.															
<b>APR for Cash Advance</b>	<b>36.16%</b> when you open your account and it will be reviewed from time to time. Finance charge will be charged on the amount of cash advance and its handling fee from the date of the transaction on a daily basis until payment in full.															
<b>Delinquent APR</b>	N/A															
<b>Interest Free Period</b>	<ul style="list-style-type: none"> <li>▪ Up to 54 days</li> <li>▪ No interest-free period on Cash Advance and Balance Transfer</li> </ul>															
<b>Minimum Payment</b>	Total interest, fees and charges currently billed to the statement plus 1% of the statement balance (excluding any interest, fees and charges currently billed) as at the statement date (Min. Charge: <b>HKD200</b> ), plus the overdue or overlimit due (whichever is higher)															
Fees and Charges																
<b>Annual Membership Fee</b>	<table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 30%;"></th> <th style="text-align: center;"><u>Principal Card</u></th> <th style="text-align: center;"><u>Supplementary Card</u></th> </tr> </thead> <tbody> <tr> <td>▪ Luxe Visa Infinite</td> <td style="text-align: center;"><b>HKD6,000</b> (per card)</td> <td style="text-align: center;">N/A</td> </tr> <tr> <td>▪ Corporate Card</td> <td style="text-align: center;"><b>HKD800</b> (per card)</td> <td style="text-align: center;">N/A</td> </tr> <tr> <td>▪ Platinum Card</td> <td style="text-align: center;"><b>HKD800</b> (per card)</td> <td style="text-align: center;"><b>HKD400</b> (per card)</td> </tr> <tr> <td>▪ Classic Card</td> <td style="text-align: center;"><b>HKD220</b> (per card)</td> <td style="text-align: center;"><b>HKD110</b> (per card)</td> </tr> </tbody> </table>		<u>Principal Card</u>	<u>Supplementary Card</u>	▪ Luxe Visa Infinite	<b>HKD6,000</b> (per card)	N/A	▪ Corporate Card	<b>HKD800</b> (per card)	N/A	▪ Platinum Card	<b>HKD800</b> (per card)	<b>HKD400</b> (per card)	▪ Classic Card	<b>HKD220</b> (per card)	<b>HKD110</b> (per card)
	<u>Principal Card</u>	<u>Supplementary Card</u>														
▪ Luxe Visa Infinite	<b>HKD6,000</b> (per card)	N/A														
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▪ Platinum Card	<b>HKD800</b> (per card)	<b>HKD400</b> (per card)														
▪ Classic Card	<b>HKD220</b> (per card)	<b>HKD110</b> (per card)														
<b>Cash Advance Handling Fee</b>	<b>3%</b> of cash advance amount (Min. Charge: <b>HKD50</b> ) plus <b>HKD20</b> (per transaction)															
<b>Transaction Fee for Foreign Currency Transaction</b>	Transaction in foreign currency made outside of Hong Kong or in Hong Kong which are debited to your CMB Wing Lung Credit Card Account after conversion into Hong Kong dollars on the date the item is processed at a rate determined by Visa / MasterCard plus a fee of <b>1.75%</b> on the transaction amount (including transaction fee(s) charged by Visa / MasterCard to CMB Wing Lung Bank, if applicable)															
<b>Fee relating to Settling Foreign Currency Transaction in Hong Kong Dollars</b>	Customers may sometimes be offered the option to settle foreign currency transactions in Hong Kong dollars 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 Hong Kong dollars may involve a cost higher than the foreign currency transaction handling fee. For these transactions in Hong Kong dollars made outside Hong Kong, we will not charge any further markup.															



<b>Late Payment Charge</b>	<b>HKD250</b> or an amount equivalent to the Minimum Payment stated in the statement (whichever is lower)
<b>Overlimit Charge</b>	<b>HKD180</b> per month will be charged if the statement balance exceeds 5% or above of the credit limit (Each CMB Wing Lung Credit Card Account will be charged maximum once per statement cycle)
<b>Dishonoured Cheque/ Rejected Autopay Handling Fee</b>	<b>HKD200</b> (per transaction) (Dishonoured Cheque / Rejected Autopay Handling Fee will be waived if Late Payment Charge is levied on the same statement)

Remark:

1. The Annualised Percentage Rates (“APR”) are calculated according to the standard method set out in the *Code of Banking Practice*.
2. Cardholder may request the Bank to decline the authorization of card transactions exceeding a credit limit.

CMB Wing Lung Bank Limited