

## Key Facts Statement (KFS) for Credit Card

CMB Wing Lung Bank Limited

CMB Wing Lung UnionPay Dual Currency Credit Card

June 2025

This product is a credit card.

This KFS provides you with indicative information about interest, fees and charges of this product but please refer to our cardholder agreement and List of Service Charges for CMB Wing Lung UnionPay Dual Currency Credit Card for details.

Please read and understand the information in this KFS before you apply for this product. You will be requested to confirm that you have read and understood the information in this KFS when submitting the application.

### Interest Rates and Interest Charges

Interest Rate <sup>1</sup> for Retail Purchase	<b>30% p.a.</b> when you open your account and it will be reviewed from time to time.
Interest Rate <sup>1</sup> for Cash Advance	<b>30% p.a.</b> when you open your account and it will be reviewed from time to time. Interest <sup>2</sup> 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.
Annualized Percentage Rate <sup>3</sup> (APR) for Retail Purchase	<b>33.22%</b> when you open your account and it will be reviewed from time to time. <b>We will not charge you interest<sup>2</sup> if you pay your balance in full by the due date each month.</b> Otherwise, interest will be charged on the unpaid balance from the date of the previous statement on a daily basis until payment in full.
APR <sup>3</sup> for Cash Advance	<b>35.84%</b> when you open your account and it will be reviewed from time to time. Interest <sup>2</sup> 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.
Delinquent APR	N/A
Interest Free Period <sup>4</sup>	<ul style="list-style-type: none"> <li>Up to 54 days</li> <li>No interest-free period on Cash Advance</li> </ul>
Minimum Payment	All interest and fees and charges (including Annual Membership Fees that may be charged) currently billed to the statement plus <b>1%</b> of the statement balance (excluding any interest, fees and charges currently billed) as at the statement date (Min. Charge: <b>HKD200</b> for HKD account and / or <b>RMB200</b> for RMB account), plus the overdue or overlimit due of each account (whichever is higher)

### Fees

Annual Membership Fee	Principal Card <b>HKD800</b> (per card)	Supplementary Card <b>HKD400</b> (per card)
Cash Advance Fee	HKD account: <b>2.5%</b> of cash advance amount (Min. Charge: <b>HKD50</b> ) plus <b>HKD20</b> (per transaction) RMB account: <b>2.5%</b> of cash advance amount (Min. Charge: <b>RMB50</b> ) plus <b>RMB20</b> (per transaction) (Cash Advance Fee refers to the Cash Advance Handling Fee stated in the List of Service Charges for CMB Wing Lung UnionPay Dual Currency Credit Card)	
Fees relating to Foreign Currency Transaction	N/A	
Fee relating to Settling Foreign Currency Transaction in Hong Kong Dollars	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. This fee is not charged by the card issuer.	

<b>Late Payment Charge</b>	HKD account: <b>HKD250</b> RMB account: <b>RMB250</b> or the amount of Minimum Payment stated in the monthly statement (whichever is lower) per statement will be charged.
<b>Over-the-limit Fee</b>	HKD account: <b>HKD180</b> RMB account: <b>RMB180</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)  (Over-the-limit Fee refers to the Overlimit Charge stated in the List of Service Charges for CMB Wing Lung UnionPay Dual Currency Credit Card)
<b>Returned Payment Fee</b>	HKD account: <b>HKD200</b> (per transaction) RMB account: <b>RMB200</b> (per transaction)  (Returned Payment Fee refers to the Dishonoured Cheque/ Rejected Autopay Handling Fee stated in the List of Service Charges for CMB Wing Lung UnionPay Dual Currency Credit Card. Dishonoured Cheque / Rejected Autopay Handling Fee will be waived if Late Payment Charge is levied on the same statement.)
<b>Additional Information</b>	
<b>Annual Paper Statement Fee</b>	<b>HKD50</b> (per account) (receipt of paper statement by mail more than 2 months in each calendar year (i.e. January to December each year)) Exemptions apply to cardholders aged 65 or above, recipients of Government's Disability Allowance or Comprehensive Social Security Assistance (with valid supporting documents).

Note:

- The interest rate is the basic interest rate shown as a percentage of the amount borrowed over a year.
- Interest refers to the "financial charge" stated on the credit card statement and List of Service Charges for CMB Wing Lung UnionPay Dual Currency Credit Card.
- An APR is a reference rate which includes the basic interest rates and other fees and charges of a product expressed as an annualized rate.
- Interest Free Period refers to the period of time when no interest is charged on customers' use of the credit card, so long as payment of the statement balance is received in full or before the payment due date. The length of the Interest Free Period depends on when a purchase is made within the statement cycle.

Remark:

- The Bank will collect Late Payment Charge and Finance Charge if cardholders do not settle the Minimum Payment on or before payment due date.
- The above-mentioned Annualized Percentage Rates ("APR") are calculated according to the standard method set out in the *Code of Banking Practice* and the applicable annual fee (if any) is not included in the APR calculation.
- Cardholders may request the Bank to decline the authorization of card transactions exceeding a credit limit.

**EXAMPLE REGARDING MAKING MINIMUM PAYMENT**

Assumptions:

- Outstanding Balance = HKD20,000 (Purchase Only)
- Monthly Rate = 2.5% (Annual Rate = 30% / APR = 33.22%)
- No unbilled instalment amount
- No new transactions, annual fees and other charges
- Repayments are made on or before the payment due date on each statement

If you make no additional charges using this card and each month you pay...	You will pay off the outstanding balance of HKD20,000 in about...	And you will end up paying an estimated total of...
Minimum Payment	178 Months	HKD61,272.72
HKD849.03	36 Months	HKD30,565.14 (Savings: HKD30,707.58)

Remark: To calculate the above information applicable to your specific case, please use our online calculator accessible from our Mobile Banking or website [www.cmbwinglungbank.com](http://www.cmbwinglungbank.com).

The Chinese version of this KFS is for reference only. The English version will prevail if there is any inconsistency between the English and Chinese versions.