

Wing Lung Credit Card Key Facts Statement

Finance Charges		
Annualised Percentage Rate (APR) for Retail Purchase	33.22% when you open your account and it will be reviewed from time to time. We 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 card account after the date of the previous statement on a daily basis until payment in full.	
APR for Cash Advance	36.16% 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.	
Delinquent APR	N/A	
Interest Free Period	<ul style="list-style-type: none"> ▪ Up to 54 days ▪ No interest-free period on Cash Advance and Balance Transfer 	
Minimum Payment	Total fees and charges currently billed to the statement plus 1% of statement balance (excluding any fees and charges currently billed) as at the statement date (minimum HK\$50), plus overdue or overlimit due whichever is higher.	
Fees & Charges		
Annual Membership Fee	<u>Principal Card</u>	<u>Supplementary Card</u>
▪ Luxe Visa Infinite Card	HK\$6,000	HK\$1,000
▪ Platinum Card	HK\$800	HK\$400
▪ Corporate Card	HK\$800	N/A
▪ Gold Card	HK\$480	HK\$240
▪ Classic Card	HK\$220	HK\$110
Cash Advance Handling Fee	3% of transaction amount (minimum HK\$50) plus HK\$20	
Fees relating to Foreign Currency Transaction	1.75% of every transaction effected in a currency other than Hong Kong dollar	
Late Payment Charge	5% of the amount of minimum payment (minimum HK\$180 and maximum HK\$250)	
Overlimit Charge	HK\$180 per statement cycle	
Dishonoured Cheque/ Rejected Autopay Handling Fee	HK\$150 per returned payment	

Remark: The Annualised Percentage Rates ("APR") are calculated according to the standard method set out in the Code of Banking Practice.

永隆信用卡資料概要

財務費用		
購物簽賬的實際年利率	當您開立戶口時，購物簽賬的實際年利率為 33.22% ，並將不時作出檢討。如您於每月的到期付款日或之前清付結單結欠之全數金額，本行將不會向您收取財務費用。否則，財務費用將根據信用卡戶口結欠，由前一個結單日後按日計算，直至全數付清為止。	
現金透支的實際年利率	當您開立戶口時，現金透支的實際年利率為 36.16% ，並將不時作出檢討。財務費用將根據現金透支金額及其手續費，由透支之日起按日計算，直至全數付清為止。	
拖欠款項的實際年利率	不適用	
免息還款期	<ul style="list-style-type: none"> ▪ 長達 54 日 ▪ 現金透支及結餘轉賬均不獲享免息還款期 	
最低付款額	當期結單誌入的所有費用、及截止結單日期結單結欠 (不包括當期結單誌入的任何費用) 的1% (最低收費 HK\$50)，再加上過期款項或超額款項，以較高者為準。	
收費及費用		
會員年費	<u>主卡</u>	<u>附屬卡</u>
▪ Luxe Visa Infinite Card	HK\$6,000	HK\$1,000
▪ 白金卡	HK\$800	HK\$400
▪ 公司卡	HK\$800	不適用
▪ 金卡	HK\$480	HK\$240
▪ 普通卡	HK\$220	HK\$110
現金透支手續費	現金透支金額之 3% (最低收費 HK\$50) 加 HK\$20	
外幣交易的相關費用	如非以港元為交易貨幣，每次交易將收取 1.75%	
逾期付款費用	最低付款額之 5% (最低收費 HK\$180 及最高收費 HK\$250)	
超逾信用限額費用	每期 HK\$180	
退票 / 退回自動轉賬手續費	每筆 HK\$150	

註：實際年利率乃依據銀行營運守則之指引計算。