

Fubon Credit Card Key Facts Statement

KFS-CC202310
Fubon Credit Card
October 2023

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INTEREST RATES AND INTEREST CHARGES

Annualized Percentage Rate* (APR) for Retail Transaction	35.7% when you open your account and it will be reviewed from time to time. We will not charge you interest if you pay your balance in full by the due date each month. Otherwise, finance charge will be charged and accrued on a daily basis of 365 days per year at the rate applicable in accordance with List of Service Charges and on the outstanding Current Balance in the Card Account from the date after previous Monthly Card Statement date to the current Monthly Card Statement date and on the outstanding balance of all new Transactions posted after the previous Monthly Card Statement date until repayment is made in full.
APR* for Cash Advance	34.73% when you open your account and it will be reviewed from time to time. Finance charge will be charged and accrued on a daily basis of 365 days per year at the rate applicable in accordance with List of Service Charges and on each cash advance from the date of advance until repayment is made in full.
Delinquent APR*	43.36% for retail transaction ; 47.36% for Cash Advance It may be applied to your account if the Bank's record on the Account shows that Cardholder has failed to pay the Minimum Payment due twice or on more occasions on or before each Payment Due Date within a period of consecutive 12 months immediately before the current Monthly Card Statement date. Finance charge will be shown on the next Monthly Card Statement with the effective date stated therein.
Interest Free Period	Up to 56 days No interest-free period in the event the Cardholder pays less than the Current Balance by the Payment Due Date.
Minimum payment	Minimum HK\$200 or the aggregate amount of all the following items (whichever amount is higher): (a) all interest and fees and charges (including the current Finance Charge); plus (b) 1% of the remaining outstanding balance of transactions; plus (c) any amount exceeding the available Credit Limit and the minimum amount from the previous month which remains unpaid

FEES

Annual Membership Fee (Annual Fee / Renewal Fee)	VISA Card / MasterCard : <ul style="list-style-type: none"> • Principal Card : HK\$250 per annum • Supplementary Card : HK\$125 per annum VISA Gold Card / MasterCard Gold Card / Titanium MasterCard <ul style="list-style-type: none"> • Principal Card : HK\$550 per annum • Supplementary Card : HK\$275 per annum VISA Platinum Card / MasterCard Platinum Card <ul style="list-style-type: none"> • Principal Card : HK\$1,700 per annum • Supplementary Card : HK\$850 per annum VISA Infinite Card <ul style="list-style-type: none"> • Principal Card : HK\$3,000 per annum • Supplementary Card : HK\$1,500 per annum
Cash Advance	3% of transaction amount or HK\$55 (whichever is higher) ; Additional handling fee of HK\$25 per transaction if the cash advance is made through JETCO ATM Network in China or Macau; or VISA/PLUS or MasterCard/Cirrus Network.
Fees relating to Foreign Currency Transaction	Foreign Exchange Conversion Surcharge: 1.95% mark-up on the prevailing conversion rate of Visa Worldwide Pte. Ltd. or MasterCard Asia / Pacific Pte. Ltd. etc (where applicable) for transactions in currency other than Hong Kong Dollars (which is inclusive of the 1% surcharge charged by VISA / MasterCard / related organizations, if applicable) Fee relating to Settling Foreign Currency Transaction in Hong Kong Dollars (Surcharge on Cross Border Transactions in Hong Kong Dollars) : 1% mark-up on the converted transaction amount in Hong Kong Dollars (inclusive of the 0.8% / 1% surcharge charged by VISA / MasterCard respectively) Reminder: 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.
Late Payment Fee (Late Charge)	5% of the outstanding Minimum Payment Due or HK\$200 (whichever is higher, and capped at HK\$300 . However, the Late Charge will not exceed the amount of Minimum Payment Due shown on the card statement.)
Over-the-limit Fee (Overlimit Handling Charge)	HK\$200 per month
Returned Payment Fee (Rejected Autopay Transaction Charge / Bounced Cheque Charge)	HK\$150 per transaction / HK\$150 per bounced cheque
Paper Statement Fee (effective from 1 January 2023)	HK\$5 for each calculation period (From 2023 onwards, every 1-month period from 1st to end of the month)

Illustrative Example of Repayment (for reference only)

Assumptions -	<ul style="list-style-type: none"> • Outstanding Balance = \$20,000 • No new transaction • Repayments are due on the 26th day after the statement date, and it is assumed that repayments are made on or before the due date. 	<ul style="list-style-type: none"> • Interest Rate = 30% p.a. • No annual fee and other fees
If you make no additional charges using this card and each month you pay...	You will pay off the outstanding balance of \$20,000 in about...	and you will end up paying an estimated total of...
Only the minimum payment	14 years and 11 months	HK\$61,429
HK\$849	3 years	HK\$30,565 (Savings = HK\$30,864)

To calculate the above information applicable to your specific case, please use our online calculator accessible from our website / principal Internet platform which provide credit card services <https://www.fubonbank.com.hk/en/calculator/balance-repayment-calculator.html> .

Remarks:
This statement provides you with indicative information about interest, fees and charges of this product. Please refer to the Fubon Bank Visa/Mastercard Cardholder Agreement and List of Service Charges for details.
* Annualized Percentage Rate ("APR"), calculated in accordance with the guidelines as set out in the Code of Banking Practice, is a reference rate expressed as an annualized rate which includes the basic interest rate and the relevant handling fee (if applicable).

To borrow or not to borrow? Borrow only if you can repay!

For details of the above, please visit www.fubonbank.com.hk or call Fubon Bank Integrated Customer Service Hotline at 2566 8181.