



Key Facts Statement (KFS) for Credit Card*

Standard Chartered Bank (Hong Kong) Limited

For Standard Chartered Smart Credit Card Cardholders
Effective Date: 27 April 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 the Client Terms, the Credit Card Terms and any other documents forming our banking agreement 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 and Charges

1. Interest Rate for Retail Purchase

33.361% (0.0914%⁴ per day) 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, interest will be charged² on (i) the unpaid balance from the date of the previous statement on a daily basis until payment in full and (ii) the amount of each new transaction (entered into since the previous statement date) from the date of that new transaction on a daily basis until payment in full.

2. Interest Rate for Cash Advance

30.9155% (0.0847%⁴ per day) when you open your account and it will be reviewed from time to time. Interest will be charged² on the amount of cash advance from the date of the transaction on a daily basis until payment in full.

3. Annualised Percentage Rate (APR) for Retail Purchase / Finance charge for purchase

35.70%¹ 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, interest will be charged² on (i) the unpaid balance from the date of the previous statement on a daily basis until payment in full and (ii) the amount of each new transaction (entered into since the previous statement date) from the date of that new transaction on a daily basis until payment in full.

4. APR for Cash Advance / Finance charge for Cash Advance

34.11%¹ when you open your account and it will be reviewed from time to time. Interest will be charged² on the amount of cash advance from the date of the transaction on a daily basis until payment in full.

5. Delinquent APR/Default rate: **Waived**

6. Interest Free Period: Up to **56** days

7. Minimum Payment / Minimum Payment Due (if applicable)

All interest, fees, charges (including Annual Fee(s)), the total of the over-limit amount and/or the overdue amount (where applicable) that may be charged, plus **1%** of outstanding principal or **HK\$220**, whichever is higher.

Fees

8. Annual Membership Fee / Annual Fee / Annual Fee Anniversary (charge per card on annual basis)

Principal Card: Waived

Supplementary Card³: Waived

9. Cash Advance / Cash Advance Fee

Cash Advance Fee **Waived**, over the counter or via Jetco ATM / Visa International ATM Network.

10. Fees relating to Foreign Currency Transactions / Foreign Currency (Currencies other than Hong Kong Dollars) Transactions incurred in or outside of Hong Kong

Waived.

All settlements will be made in Hong Kong Dollars. All transactions effected in foreign currency will be converted from the transaction currency into Hong Kong Dollars at a wholesale market rate selected by Visa International from within a range of wholesale market rates or the government-mandated rate in effect on the date when Visa International process the transaction, such exchange rate may differ from the rate on the transaction date due to market fluctuation.

11. Fees relating to Settling Foreign Currency

(Currencies other than Hong Kong Dollars) Transaction in Hong Kong Dollars / Transactions in Hong Kong Dollars Incurred Outside of Hong Kong

Waived.

You 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, you are reminded to ask the merchants for the foreign currency exchange rates to be applied before the transactions are entered into.

If you choose to settle foreign currency transactions incurred in or outside of Hong Kong, please refer to item 10 for the charges.

12. Late Payment Fee / Late Charge (Fail to pay Minimum Payment Due by Payment Due date)

EITHER 5% of the Outstanding Balance (subject to a minimum of HK\$220 and a maximum cap of HK\$350) OR the Minimum Payment Due, whichever is lower.

13. Late Fee (Fail to pay Minimum Payment Due for 3 Consecutive months or more): **Waived**

14. Over-the-limit Fee/Overlimit Charge: HK\$180 /statement cycle

15. Returned Payment Fee/Returned Item Fee: HK\$120 /item

16. 360° Rewards Points mileage redemption handling fee HK\$300 /each redemption

17. Card Replacement Fee: HK\$100 /credit card account

18. Charge for Foreign Currency Cheque Repayment: HK\$100 /cheque

19. Statement Retrieval Fee: HK\$50 /copy*

* To encourage eStatement registration, if customer has registered for eStatement in connection with the respective account(s), when the relevant Consolidated or Credit Card statement(s) for the past 7 years is/are issued, the Bank will waive the statement retrieval fee for up to 6 copies per request.

20. Cash Withdrawal Fee (By cheque / cashier order): HK\$75 /cheque

21. Over-the-Counter Payment Handling Fee: HK\$30 /transaction

22. Limit on Cash Advance (if applicable)

Your Limit on Cash Advance will be reviewed from time to time by the Bank. Your latest Limit on Cash Advance at any relevant time can be ascertained by calling 24-hour Customer Service Hotline.

23. Over-limit electronic fund transfer handling fee

A **3.5%** handling fee will apply to the transferred amount beyond HK\$25,000 and charges will be debited to the valid Credit Card account with the highest transferred amount if the total accumulated money transfers made by using electronic banking services, person to person (P2P) payment services or mobile device/app/electronic funds transfer platform effective from time-to-time to make any money/electronic money transfer/top up transaction from Standard Chartered/MANHATTAN Credit Card(s) to a specified account (including but not limited to Octopus Wallet) exceed HK\$25,000 per Cardholder in a calendar month (based on the transaction date). If the last day of a calendar month is a Sunday, any related transactions made on that day will be counted in the following calendar month. If the transaction is made on the first day of a calendar month and prior to or in between system update period, the transaction will be counted as made in the preceding calendar month.

When a Cardholder makes an electronic fund transfer that exceeds the limit, s/he will be prompted in Online Banking and/or mobile app to acknowledge the available transfer amount and any applicable handling fee if such amount is exceeded. Upon the Cardholder's acknowledgment and by proceeding with the transfer, the Cardholder is deemed to have accepted the handling fee as stipulated in any prevailing promotional terms and conditions (if applicable).

24. Paper Statement Fees

HK\$10 per month, applicable to customers who receive any of the following paper statement(s)

– Consolidated Statement, Credit Card Statement, Current/Savings account Statement(s), Standard Chartered Revolving Cash Card Statement(s) AND MANHATTAN Revolving Personal Loan Statement(s)

Note: The fee will be waived for below customers:

– Customers aged below 18 or 65 and above, Customers who hold Click-a-Count, Recipients of government disability allowances/ allowance for elderly or Comprehensive Social Security Assistance

Illustrative example

Assumptions –

- Outstanding Balance = \$20,000
- Interest Rate = 30% p.a.
- No new transaction
- No annual fee and other fees
- 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.

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	26 years	\$67,537
\$849	3 years	\$30,565 (Savings = \$36,972)

Remark: To calculate the above information applicable to your specific case, please use our online calculator accessible from our website at sc.com/hk.

* Including Credit Cards issued by Standard Chartered Bank (Hong Kong) Limited and together with other organizations.

1. The Annualised Percentage Rate (“APR”) is calculated based on the guidelines as set out in the Code of Banking Practice and is for reference only, inclusive of Cash Advance Fee (if applicable). **2.** It will be subject to the default maximum rates for interest on purchase and cash advance. Finance charge for cash advance may be accrued after the statement cut-off date and will be displayed in the next statement. Please call our 24-hour Standard Chartered Credit Card Customer Service Hotline at 2886 4111 to ascertain your prevailing or applicable interest rate, accrued finance charge for cash advance and how to fully settle the cash advance finance charge before the next statement date. **3.** Effective from 1 December 2016, a maximum of 3 Supplementary Cards can be issued for each Credit Card Account. **4.** The daily interest rate is computed by using a 365-day year

Note:

- i. The Bank reserves the right to vary the fees/charges for customers based on their account record from time to time by notice.
- ii. The above items may from time to time be varied by notice to customers. **iii.** The provision of Credit Card services to you is subject to your acceptance of the above charges and the applicable relevant terms and conditions. If you want a copy of the terms and conditions or have any inquiries on the above items, please call our 24-hour Standard Chartered Credit Card Customer Service Hotline 2886 4111.
- iv. In case you have any comment on the key facts statement, please write to Standard Chartered Bank (Hong Kong) Limited, P.O. Box 68397, Kowloon East Post Office, Hong Kong. **v.** The Chinese version of this KFS is for reference only. If there is any inconsistency or conflict between the English and Chinese versions, the English version shall prevail.



信用卡產品*資料概要

渣打銀行 (香港) 有限公司

適用於渣打Smart信用卡客戶
生效日期：2025年4月27日

此乃信用卡產品。

此概要所提供的利息、費用及收費等資訊僅供參考，請參閱本行的客戶條款、信用卡條款以及構成我們銀行協議的任何其他文件以了解詳情。

在申請此產品前，請閱讀並理解本概要中的資訊。提交申請時，您將被要求確認已閱讀並理解本概要的內容。

利息及收費

1. 購物簽賬利率

當閣下開立戶口時，購物簽賬利率為**33.361%** (每日**0.0914%**⁴)。本行會定時檢討費用。

如果閣下在每月的到期繳款日或之前支付欠款結餘，本行將不會向閣下收取利息。否則，利息²將按 (i) 所有欠款結餘 (顯示於上一期月結單內之欠款結餘將按日計算直至所有款項還清為止)，以及 (ii) 所有新交易賬項 (在到期繳款日前一個月結單截數日後誌賬的新交易賬項) 須根據交易日期起按日計息，直至全數還清為止。

2. 透支現金利率

當閣下開立戶口時，透支現金利率為**30.9155%** (每日**0.0847%**⁴)。本行會定時檢討費用。利息²會由透支當日起按日計算，直至全數還清為止。

3. 購物簽賬實際年利率 / 購物財務費

當閣下開立戶口時，購物財務費為**35.70%**¹。本行會定時檢討費用。

如果閣下在每月的到期繳款日或之前支付欠款結餘，本行將不會向閣下收取利息。否則，利息²將按 (i) 所有欠款結餘 (顯示於上一期月結單內之欠款結餘將按日計算直至所有款項還清為止)，以及 (ii) 所有新交易賬項 (在到期繳款日前一個月結單截數日後誌賬的新交易賬項) 須根據交易日期起按日計息，直至全數還清為止。

4. 透支現金實際年利率 / 透支現金財務費

當閣下開立戶口時，透支現金財務費為**34.11%**¹。本行會定時檢討費用。利息²會由透支當日起按日計算，直至全數還清為止。

5. 拖欠實際年利率 / 拖欠利率：豁免

6. 免息還款期：長達56天

7. 最低還款額 / 最低付款額 (如適用)

所有利息及費用 (包括年費) 及超逾信用額之全數金額及/或逾期之全數金額 (如適用)，加上月結單總結欠的**1%**。「最低付款額」為上述所有項目之總額或**220港元**，以較高者為準。

費用

8. 會員年費/年費 (每張卡之每年收費)

主卡：**豁免** 附屬卡³：**豁免**

9. 透支現金/透支現金費用

經銀行櫃檯或經「銀通」、Visa 國際自動櫃員機網絡，透支現金費用**豁免**。

10. 海外交易手續費/在香港或海外以外幣 (即除港元之外的任何貨幣) 簽賬

豁免。

所有交易賬項均以港元支付。就所有以外幣交易的賬項，將按Visa International從國際市場兌換率中選擇的或有關政府強制適用的兌換率，於Visa International處理有關簽賬之日期折算為相應數額的港元。此外，由於市場匯率經常波動，實際採用的匯率可能與簽賬當日的匯率有所不同。

11. 以港幣支付外幣 (即除港元之外的任何貨幣) 簿賬的有關費用/在海外以港幣簽賬

豁免。

閣下在外地消費時，有時候可選擇以港元支付外幣簽賬。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。閣下應於簽賬前向該商戶查詢有關匯率的詳情。

如閣下選擇在香港或海外以外幣簽賬，請參閱項目10了解有關收費。

12. 逾期費用/逾期費 (未能在指定之繳款日期或之前繳付「最低付款額」)

未付結欠餘額的**5%** (最低為**220港元**，最高為**350港元**)或最低付款額，以較低者為準。

13. 過時補加費 (逾期三個月或以上) : **豁免**

14. 過額費用/超逾信用額費 : 每期 **180 港元**

15. 退款手續費/退款費 : 每項 **120 港元**

16. 「360°全面賞」積分換取里數手續費 : 每次 **300 港元**

17. 失卡補發費 : 每賬戶 **100 港元**

18. 外幣支票繳款費 : 每張 **100 港元**

19. 月結單檢索費 : 每張 **50 港元***

* 為鼓勵客戶登記電子月結單服務，如客戶已成功登記收取電子月結單，當申請索取7年內的綜合或信用卡月結單紀錄副本時，本行將豁免每次申請當中最多6份之月檢索費費用。

20. 現金提款費 (以銀行支票/本票提取信用卡結餘款項) : 每張 **75 港元**

21. 經櫃檯付款手續費 : 每次交易 **30 港元**

22. 透支現金限額 (如適用)

閣下之透支現金限額將不時被本行檢討。閣下可隨時透過24小時客戶服務熱線查詢有關閣下最新的透支現金限額。

23. 超額電子轉賬手續費

若閣下在於該曆月 (以交易日計算為準) 憑渣打/ MANHATTAN 信用卡透過不時生效之電子銀行服務、個人對個人(P2P)支付服務或流動裝置/應用程式/電子轉賬平台作任何轉賬/增值到指定賬戶 (包括但不限於八達通銀包) 累積轉賬多於25,000港元，本行會就25,000港元其後之所有轉賬金額收取**3.5%**手續費並誌賬於其中一張累積最多轉賬金額之有效信用卡賬戶內。如當曆月最後一天為星期日，任何當天之有關交易將計算於下一個月份內。如持卡人於曆月的第一天以及在系統更新完成之前或之間進行交易，則該交易將計算於前一個曆月進行。

持卡人於進行電子轉賬交易而累積轉賬金額多於最多轉賬金額時，網上銀行及/或流動應用程式將顯示可用而免收手續費之轉賬金額及其後因而衍生之手續費。持卡人於確認進行轉賬時，則被視為承認並同意網上銀行及/或流動應用程式顯示而本行按本條款或其他現行促銷條款及細則不時指定的手續費 (如適用)。

24. 郵寄月結單費用 : 每月 **10 港元**，只適用於收取下列任何一款紙張月結單之客戶

- 綜合月結單、信用卡月結單、支票/儲蓄戶口月結單、渣打「循環貸款卡」月結單及 MANHATTAN「循環錢」月結單

註：以下客戶可獲豁免收費：

- 18歲以下或65歲及以上的客戶，持有Click-a-Count存款戶口的客戶，領取政府傷殘津貼/高齡津貼人士或領取綜合社會保障援助計劃人士

參考例子

假設 -

- 結欠 = \$20,000
- 利率 = 每年 30%
- 沒有新簽帳交易
- 沒有收取年費及其他費用
- 結單日期後第 26 日到期還款，並假設於到期日當日或之前繳付還款。

如果閣下使用此卡而沒有產生額外收費且閣下每月繳付…	閣下清還結欠\$20,000需要約…	閣下最終需繳付的總額估計為…
僅最低付款額	26年	\$67,537
\$849	3年	\$30,565 (節省 = \$36,972)

備註：如要計算適用於閣下特定情況的上述資訊，您可透過本行網站sc.com/hk/zh所設的網上計算機以取得較準確資料。

* 包括渣打銀行 (香港) 有限公司與其他機構聯合推出之信用卡。

1. 實際年利率乃根據《銀行營運守則》所載之指引計算，僅供參考，而透支現金之實際年利率已將透支現金手續費計算在內 (如適用)。2. 受本行訂定有關購物及透支現金之利息最高限制所規限。透支現金財務費或會於信用卡月結單截數日期後持續累計並會顯示於下一期信用卡月結單。客戶可透過24小時渣打信用卡客戶服務熱線2886 4111查詢有關現行或適用於閣下的利率、累計透支現金財務費以及如何於下一期信用卡月結單截數日期前悉數清還透支現金財務費。3. 由2016年12月1日起，每個信用卡戶口最多可獲發3張附屬卡。4. 日利率以年365天作計算。

備註：

i. 本行保留根據客戶之戶口紀錄並不時發出通知更改利率的權利。ii. 本行可不時通知客戶修改上述項目。iii. 客戶需接受上述之服務費及有關之條款及細則，方可讓銀行為閣下繼續提供信用卡服務。如欲索取條款及細則或查詢上述項目，請致電24小時渣打信用卡客戶服務熱線2886 4111。iv. 如閣下對此信用卡資料概有任何意見，請致函香港東九龍郵箱68397號，渣打銀行 (香港) 有限公司。v. 此概要的中文版本僅供參考。中、英文版本內容如有任何歧義，概以英文版本為準。