



**Standard Chartered Bank (Hong Kong) Limited Credit Card\* Key Facts Statement  
For Q Credit Card Cardholders  
Effective Date: 27 September 2021**

**Interest and Charges**

Item	Type of Charges	Description
1	<b>Annualised Percentage Rate (APR) for Retail Purchase / Finance charge for purchase</b>	<b>35.70%<sup>1</sup> (0.0914%</b> 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 charged <sup>2</sup> 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	<b>APR for Cash Advance / Finance charge for Cash Advance</b>	<b>39.09%<sup>1</sup> (0.0914%</b> per day) when you open your account and it will be reviewed from time to time. Interest will be charged <sup>2</sup> on the amount of cash advance from the date of the transaction on a daily basis until payment in full.
3	<b>Delinquent APR / Default rate</b>	<b>0.014%<sup>2</sup></b> per day in addition to the prevailing or applicable finance charge for purchase and cash advance may be applied to your account if you fail to pay Minimum Payment by Payment Due Date in the past 1 month.  <b>0.014%<sup>2</sup></b> per day in addition to the prevailing or applicable finance charge for purchase and cash advance may be applied to your account if you fail to pay Minimum Payment by Payment Due Date for 2 times or more in the past 12 months.
4	<b>Interest Free Period</b>	Up to <b>56</b> days
5	<b>Minimum Payment / Minimum Payment Due</b> (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 <b>1%</b> of outstanding principal or <b>HK\$220</b> , whichever is higher.

**Fees**

Item	Type of Fees	Description	
		Principal Card	Supplementary Card <sup>3</sup>
6	<b>Annual Membership Fee / Annual Fee / Annual Fee Anniversary</b> (charge per card on annual basis)	<b>Waived permanently</b>	<b>N/A</b>
7	<b>Cash Advance / Cash Advance Fee</b>	<b>3.5%</b> of the cash advance amount per transaction (minimum <b>HK\$100</b> ), over the counter or via Jetco ATM / Visa International ATM Network.	

8	<b>Fees relating to Foreign Currency Transactions / Foreign Currency (Currencies other than Hong Kong Dollars) Transactions incurred in or outside of Hong Kong</b>	<p>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, and a <b>1%</b> reimbursement charge<sup>+</sup> will be imposed by Visa International plus <b>0.95%</b> imposed by the Bank (<b>1.95%</b> in total). Such exchange rate may differ from the rate on the transaction date due to market fluctuation.</p> <p><sup>+</sup> Except for transactions in Foreign Currency (Currencies other than Hong Kong Dollars) incurred in Hong Kong.</p>
9	<b>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</b>	<p>Visa International will impose a reimbursement charge of <b>1%</b> on the Bank for transactions in Hong Kong Dollars incurred outside of Hong Kong or with any merchants not registered in Hong Kong (e.g. internet transaction), the same will be charged by the Bank on such transactions on behalf of Visa International.</p> <p>The fee is applicable to transactions initiated by you and/or the merchant depending on the merchant's setting.</p> <p>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 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.</p> <p>If you choose to settle foreign currency transactions incurred in or outside of Hong Kong, please refer to item 8 for the charges.</p>
10	<b>Late Payment Fee / Late Charge</b> (Fail to pay Minimum Payment Due by Payment Due date)	<u>EITHER</u> <b>5%</b> of the Outstanding Balance (subject to a minimum cap of <b>HK\$220</b> and a maximum cap of <b>HK\$350</b> ) <u>OR</u> the Minimum Payment Due, whichever is lower.
11	<b>Late Fee</b> (Fail to pay Minimum Payment Due for 3 Consecutive months or more)	<b>Waived</b>
12	<b>Over-the-limit Fee / Overlimit Charge</b>	<b>HK\$180</b> per statement cycle
13	<b>Returned Payment Fee / Returned Item Fee</b>	<b>HK\$120</b> per item
14	<b>Card Replacement Fee</b>	<b>HK\$100</b> per credit card account
15	<b>Charge for Foreign Currency Cheque Repayment</b>	<b>HK\$100</b> per cheque
16	<b>Sales Draft Retrieval Fee</b> (Photocopy)	<b>HK\$40</b> per copy
17	<b>Sales Draft Retrieval Fee</b> (Original copy)	<b>HK\$70</b> per copy
18	<b>Statement Retrieval Fee</b>	<b>HK\$50</b> per copy
19	<b>Cash Withdrawal Fee</b> (By cheque/cashier order)	<b>HK\$75</b> per cheque

20	<b>Over-the-Counter Payment Handling Fee</b>	<b>HK\$30</b> per transaction
21	<b>Limit on Cash Advance</b> (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.
22	<b>Over-limit electronic fund transfer handling fee</b>	Effective from 25 December 2016, <b>3.5%</b> 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 Credit Card(s) to a specified account (including but not limited to Octopus Wallet) exceed HK\$25,000 per Cardholder in a 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.
23	<b>Paper Statement Fees</b>	<p><b>HK\$5</b> per month, applicable to customers who receive any of the following paper statement(s)</p> <ul style="list-style-type: none"> <li>- Consolidated Statement,</li> <li>- Credit Card Statement,</li> <li>- Current/Savings account Statement(s),</li> <li>- Standard Chartered Revolving Cash Card Statement(s) AND</li> <li>- MANHATTAN Revolving Personal Loan Statement(s)</li> </ul> <p>Note: The fee will be waived for below customers:</p> <ul style="list-style-type: none"> <li>- Customers aged below 18 or 65 and above</li> <li>- Customers who hold Click-a-Count</li> <li>- Recipients of government disability allowances/allowance for elderlies or Comprehensive Social Security Assistance</li> </ul>

\* 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. Please call our 24-hour Standard Chartered Credit Card Customer Service Hotline at 2886 4111 to ascertain your prevailing or applicable interest rate.
3. Q Credit Card is not eligible for supplementary card application.

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. If there is any inconsistency or conflict between the English and Chinese versions, the English version shall prevail.



渣打銀行(香港)有限公司信用卡\* 資料概要  
適用於 Q Credit Card 客戶  
生效日期：2021年9月27日

利息及收費

項目	收費類別	說明
1	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 <b>35.70%</b> <sup>1</sup> (每日 <b>0.0914%</b> )。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 <sup>2</sup> 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 <b>39.09%</b> <sup>1</sup> (每日 <b>0.0914%</b> )。本行會定時檢討費用。利息 <sup>2</sup> 會由透支當日起按日計算，直至全數還清為止。
3	拖欠實際年利率/拖欠利率	若閣下在過去一個月未能在到期繳款日或之前繳付「最低付款額」，本行將按現行或適用於閣下的購物財務費及透支現金財務費再額外每日附加 <b>0.014%</b> <sup>2</sup> 。  若閣下過去十二個月內有兩次或以上未能在到期繳款日或之前繳付「最低付款額」，本行將按現行或適用於閣下的購物財務費及透支現金財務費再額外每日附加 <b>0.014%</b> <sup>2</sup> 。
4	免息還款期	長達 <b>56</b> 天
5	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 <b>1%</b> 。「最低付款額」為上述所有項目之總額或 <b>220港元</b> ，以較高者為準。

費用

項目	費用類別	說明	
		主卡	附屬卡 <sup>3</sup>
6	會員年費/年費 (每張卡之每年收費)	永久豁免	不適用
7	透支現金/透支現金費用	交易金額的 <b>3.5%</b> (最低為 <b>100港元</b> ) 經銀行櫃檯或經「銀通」、 Visa 國際自動櫃員機網絡	

8	<b>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</b>	<p>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，並收取 <b>1%</b> 交易徵費<sup>+</sup>，另加本行收取的 <b>0.95%</b>，以計算客戶應付金額 (合共 <b>1.95%</b>)。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。</p> <p><sup>+</sup> 在香港以外幣 (即除港元之外的任何貨幣) 簽賬除外。</p>
9	<b>以港幣支付外幣 (即除港元之外的任何貨幣) 簽賬的有關費用 / 在海外以港幣簽賬</b>	<p>Visa International 對所有在海外以港元或非香港登記的商戶所進行之交易的賬項 (如網上商戶簽賬) 會收取 <b>1%</b> 作為交易徵費。同樣的費用將由本行代 Visa International 收取。</p> <p>交易徵費適用於由閣下及/或商戶發起的交易，並取決於商戶的設定。</p> <p>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及手續費的詳情，因為以港元支付外幣簽賬，所涉及的費用可能會較以外幣簽賬的手續費為高。</p> <p>如閣下選擇在香港或海外以外幣簽賬，請參閱項目 8 了解有關收費。</p>
10	<b>逾期費用 / 逾期費</b> (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 <b>5%</b> (最低為 <b>220 港元</b> ，最高為 <b>350 港元</b> ) 或最低付款額， <u>以較低者為準</u> 。
11	<b>過時補加費</b> (逾期三個月或以上)	<b>豁免</b>
12	<b>過額費用 / 超逾信用額費</b>	每期 <b>180 港元</b>
13	<b>退款手續費 / 退款費</b>	每項 <b>120 港元</b>
14	<b>失卡補發費</b>	每賬戶 <b>100 港元</b>
15	<b>外幣支票繳款費</b>	每張 <b>100 港元</b>
16	<b>購物單據檢索費 (副本)</b>	每張 <b>40 港元</b>
17	<b>購物單據檢索費 (正本)</b>	每張 <b>70 港元</b>
18	<b>月結單檢索費</b>	每張 <b>50 港元</b>
19	<b>現金提款費</b> (以銀行支票/本票提取信用卡結餘款項)	每張 <b>75 港元</b>
20	<b>經櫃檯付款手續費</b>	每次交易 <b>30 港元</b>

21	<b>透支現金限額</b> (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。
22	<b>超額電子轉賬手續費</b>	由2016年12月25日起，若閣下在於該月（以交易日計算為準）憑渣打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 <b>3.5%</b> 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。
23	<b>郵寄月結單費用</b>	<p>每月<b>5港元</b>，只適用於收取下列任何一款紙張月結單之客戶</p> <ul style="list-style-type: none"> <li>- 綜合月結單、</li> <li>- 信用卡月結單、</li> <li>- 支票/儲蓄戶口月結單、</li> <li>- 渣打「循環貸款卡」月結單及</li> <li>- MANHATTAN「循環錢」月結單</li> </ul> <p>註：以下客戶可獲豁免收費：</p> <ul style="list-style-type: none"> <li>- 18歲以下或65歲及以上之客戶</li> <li>- 持有Click-a-Count存款戶口的客戶</li> <li>- 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</li> </ul>

\* 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。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。
3. 本行並不接受Q Credit Card附屬卡申請。

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要有任何意見，請致函香港東九龍郵箱68397號，渣打銀行(香港)有限公司。
- v. 中、英文版本內容如有任何歧義，概以英文版本為準。