

KEY FACTS STATEMENT FOR HONG KONG DENTAL ASSOCIATION
AMERICAN EXPRESS® GOLD BUSINESS CARD

Interest Rates and Interest Charges	
Annualised Percentage Rate (“APR”) for Retail Purchase	Not Applicable
APR for Cash Advance	Not Applicable
Delinquent APR	Not Applicable
Interest Free Period	Not Applicable
Minimum payment	Not Applicable
Fees	
Annual Membership Fee	Basic and Supplementary Card: Permanent fee waiver
Cash Advance Handling Fee (or Express Cash Handling Fee)	5% of the amount withdrawn or HK\$75 (whichever is higher)
Fees relating to Foreign Currency Transaction	2% of every transaction effected in a currency other than Hong Kong dollar, for both Retail Purchases and Cash Advance (or Express Cash)
Fees 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.
Late Payment Fee	3.9% of the Unpaid Previous Balance ¹ (The minimum Late Payment Fee is HK\$100. However, the Late Payment Fee will not exceed the Unpaid Previous Balance ¹ .)
Returned Payment Fee	HK\$120 per returned payment

¹ As the term is defined in clause 5(1) of the Cardmember Agreement.

Note: The English version of this Key Fact Statement shall prevail whenever there is a discrepancy between the English and the Chinese versions.

Effective from November 2014



AMERICAN EXPRESS® BUSINESS CARD/GOLD BUSINESS CARD/
HK DENTAL ASSOCIATION GOLD BUSINESS CARD
FEES AND CHARGES SCHEDULE

Annual Fee	Business Card	Gold Business Card	HK Dental Association Gold Business Card
- Basic Card	HK\$400	HK\$980	Free
- SupplementaryCard	HK\$275 per card	First 3 free, subsequently HK\$425 per card	
Express Cash ¹ Handling Fee	5% of the amount withdrawn or HK\$75 (whichever is higher)		
Late Payment Charges	3.9% of the Unpaid Previous Balance ² (The minimum Late Payment Charge is HK\$100. However, the Late Payment Charge will not exceed the Unpaid Previous Balance ² .)		
Dishonored Cheque / Autopay Fee (or Returned Payment Fee)	HK\$120 each time		
Cash Deposit Fee	HK\$20 for every payment made in cash		
Statement Retrieval Fee	HK\$50 per copy		
Record of Charge / Statement of Charge Retrieval Fee	HK\$50 per copy		
Card Replacement Fee	HK\$100 per Card		
Foreign Currency Charges	2% of the converted Hong Kong Dollar amount		

¹ Applicable to Express Cash enrollees only.

² As the term is defined in clause 5(1) of the Cardmember Agreement.

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