

## KEY FACTS STATEMENT / FEES AND CHARGES SCHEDULE FOR AMERICAN EXPRESS ACCESS IT®

American Express Access It is a Loan-on-Card product. This KFS provides you with indicative information about interest, fees and charges of this product but please refer to our confirmation communication for the final terms of your Loan-on-Card terms and conditions.

Interest Rates and Interest Charges					
Annualized Percentage Rate (“APR”)*	For an amount of HK\$100,000:				
	Tenor	6-month	12-month	24-month	36-month
	Range of APR	2.99% - 23.99%	6.99% - 23.99%	6.99% - 23.99%	7.99% - 23.99%
	The APR is calculated based on a set of assumptions and the actual APR may vary, and is for your ease of reference only. For your eligible APR, please log in to your Online Account or Amex HK App to check.				
Annualized Default Interest Rate	<p>We will bill each monthly Installment payment amount of Access It to your Card Account on a monthly basis and show it on your Card statement.</p> <p>You need to be aware that only 1.5% of the monthly Installment principal plus full monthly installment interest of the Access It will be included in the minimum payment^ due. If you fail to pay the statement balance of your monthly Card statement in full, or if you only pay the minimum payment due on or before the due date of that statement, you shall pay a finance charge and other charges on all outstanding balance at the interest rate applicable to the account pursuant to the relevant Cardmember Agreement.</p>				

\* The APR is calculated based on set of assumptions and the actual APR may vary and is for your ease of reference only. An APR is a reference rate which includes the basic interest rate and other fees and charges of a product expressed as an annualized rate. The above rate is rounded off to the last 2 decimal places. We reserve the right to vary your Annualized Percentage Rate for Access It upon reviewing your Account and repayment history from time to time.

<sup>^</sup> Please refer to the Cardmember Agreement for more information on your Minimum Payment. Please make sure that you make your minimum monthly payments on time. You will be considered to have a missed payment if you did not pay the minimum monthly payment by the payment due date.

Fee	
<b>Handling Fee</b>	Not applicable.
<b>Prepayment / Early Settlement / Redemption Fee</b>	Not applicable.
<b>Returned Check / Rejected Autopay Charge</b>	Not applicable.
Additional Information	
<ul style="list-style-type: none"> <li>The first statement after the amount has been posted to the Cardmember’s Account will only consist of interest.</li> <li>Minimum Loan-on-Card Amount requirement is HK\$5,000.</li> </ul>	

American Express International, Inc. ("American Express") may from time to time vary the above fees and charges. Such variations will be notified to Cardmembers and become effective in accordance with the relevant terms and conditions.

American Express reserves the right to approve or decline the Loan-on-Card application without giving any reason or prior notice.

American Express reserves the right to amend the Terms and Conditions, suspend or terminate the Loan-on-Card service at any time without any prior notice. The Terms and Conditions are supplemental to the terms set out in the Cardmember Agreement. Any matters not expressly mentioned or amended herein shall be governed by the Cardmember Agreement.

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

Effective November 2025

