

**KEY FACTS STATEMENT / FEES AND CHARGES SCHEDULE
FOR AMERICAN EXPRESS® CREDIT CARD/ GOLD CREDIT CARD**

Interest Rates and Interest Charges

Annualised Percentage Rate (“APR”)¹ for Retail Purchase²	35.96%* 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 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.
APR for Cash Advance	Not applicable.
Delinquent APR	Not applicable.
Interest Free Period	Up to 56 days.
Minimum payment³	The highest of the following three amounts: (i) 1.5% of outstanding principal plus 100% of Finance Charges, interest, fees (including annual membership fee) and all other applicable charges; or (ii) 4% of your outstanding balance; or (iii) HK\$300, plus any overdue minimum payments and any amount exceeding your credit limit.

¹ 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 annualised rate.

² We reserve the right to vary your Annualised Percentage Rate for Retail Purchase upon reviewing your Account and repayment history from time to time. We will give you prior notice of any change in the Annualised Percentage Rate for Retail Purchase relevant to your Account, as required by the applicable laws. If you do not agree to the change, you must notify us and cancel the Card before the effective date of the rate increase, or you can contact us and we will assist to offer corresponding arrangements.

* The equivalent Standard Rate for Retail Purchase is 0.0985% per day.

³ 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.

Information Regarding Making Minimum Payment

Assumptions:

- Outstanding Balance = HK\$20,000
- Interest Rate = 0.0985% per day. (c)
- No new transaction
- No annual fee and other fees
- No Extended Payment Plan (EPP)
- No Loan Installment Plan
- Repayments are due on the 26th day after the statement date, but for simplicity, it is assumed that repayments are made at month ends.

If you make no additional charges using the Card and each month you pay...	You will pay off the outstanding balance of HK\$20,000 in about...	And you will end up paying an estimated total of...
Only the minimum payment	9.25 years	HK\$50,799
HK\$924.68	3 years	HK\$32,364 (Saving = HK\$18,435)

Notes:

- (a) The above numbers are rounded off to the nearest 2 decimal places.
- (b) To calculate the above information applicable to your specific case, please use our online calculator accessible from our website americanexpress.com/hk/en/online-calculator/minimum-payment.html.
- (c) “Interest Rate” refers to Standard Rate of 0.0985% per day (as specified in the American Express Credit Card Key Facts Statement/ Fees and Charges Schedule). For your ease of reference, the equivalent Annualised Percentage Rate (APR) is 35.96%. 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 annualised rate.

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Fees

Annual Membership Fee	Permanent fee waiver
Cash Advance Handling Fee	Not applicable.
Fees relating to Foreign Currency Transaction	2% of every transaction for Retail Purchase effected in a currency other than Hong Kong dollar
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	5% of the outstanding minimum payment due (The maximum Late Payment Fee is HK\$350 and the minimum Late Payment Fee is HK\$300. However, the Late Payment Fee will not exceed the minimum payment due.)
Over-the-limit Fee³	HK\$180 per billing cycle (Waived)
Paper Statement Fee⁴	HK\$10 per monthly statement
Returned Payment Fee	HK\$120 per returned payment
Statement Retrieval Fee	HK\$50 per copy
Record / Statement of Charge Retrieval Fee	HK\$50 per copy
Card Replacement Fee	HK\$100 per Card

This Key Facts Statement on Gold Credit Card is only applicable to HKCGI American Express® Gold Credit Card, CPA Australia American Express® Gold Credit Card, Hong Kong Institute of Surveyors American Express® Gold Credit Card and Hong Kong Securities and Investment Institute American Express® Gold Credit Card.

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.

³ Please contact American Express if you wish to opt out of the Overlimit Facility.

⁴ Cardmembers aged 65 or above will be exempted.

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

Effective from June 2024

