

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

<b>Interest Rates and Interest Charges</b>	
<b>Annualised Percentage Rate (“APR”)<sup>1</sup> for Retail Purchase<sup>2</sup></b>	28.74%* 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.
<b>APR for Cash Advance</b>	Not applicable.
<b>Delinquent APR</b>	Not applicable.
<b>Interest Free Period</b>	Up to 56 days.
<b>Minimum payment<sup>^</sup></b>	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.

<sup>1</sup> 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. The above rate is rounded off to the last 2 decimal places.

<sup>2</sup> 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 0.0712% per day.

<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.

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<b>Fees</b>	
<b>Annual Membership Fee</b>	Basic Card : HK\$600 Supplementary Card : HK\$300 per Card
<b>Cash Advance Handling Fee</b>	Not applicable.
<b>Fees relating to Foreign Currency Transaction</b>	2% of every transaction for Retail Purchase effected in a currency other than Hong Kong dollar
<b>Fees relating to Settling Foreign Currency Transaction in Hong Kong Dollars</b>	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 .
<b>Late Payment Fee</b>	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.)
<b>Over-the-limit Fee<sup>3</sup></b>	HK\$180 per billing cycle
<b>Returned Payment Fee</b>	HK\$120 per returned payment
<b>Statement Retrieval Fee</b>	HK\$50 per copy
<b>Record / Statement of Charge Retrieval Fee</b>	HK\$50 per copy
<b>Card Replacement Fee</b>	HK\$100 per Card

This Key Facts Statement on Gold Credit Card is not 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.

<sup>3</sup> Please contact American Express if you wish to opt out of the overlmit facility. Please note that there may be some situations where an Overlimit Charge may still be imposed if you have opted out of the overlmit facility (e.g. transactions which do not require authorization from American Express, transactions which exceed the amount authorized by American Express due to foreign currency fluctuations).

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 December 2022

