

KEY FACTS STATEMENT FOR THE PLATINUM CARD®/
AMERICAN EXPRESS PENINSULA PLATINUM 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	HK\$7,800 (Basic Card + Additional Card + 2 Supplementary Cards ¹)
Cash Advance Handling Fee (or Express Cash Handling Fee)	5% of the amount withdrawn or HK\$75 (whichever is higher)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 outstanding balance (The minimum Late Payment Charge is HK\$100. However, the Late Payment Charge will not exceed the outstanding balance.)
Returned Payment Fee	HK\$120 per returned payment

¹ Up to 4 complimentary Supplementary Cards applies to those who have become our Basic Platinum Card member on or before July 22, 2019. From 5th onwards the annual fee would be HK\$7,800 each. For those who have become our Basic Platinum Card member on or after July 23, 2019 can get up to 2 complimentary Supplementary Cards. From 3rd onwards the annual fee would be HK\$7,800 each.

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 July 2019



**AMERICAN EXPRESS® PLATINUM CARD/
PENINSULA PLATINUM CARD FEES AND CHARGES SCHEDULE**

HK304450B 02/20

Annual Fee Basic Card + Additional Card + 2 Supplementary Cards ¹	HK\$7,800
Express Cash ² Handling Fee	5% of the amount withdrawn or HK\$75 (whichever is higher)
Late Payment Charges	3.9% of the outstanding balance (The minimum Late Payment Charge is HK\$100. However, the Late Payment Charge will not exceed the outstanding balance.)
Dishonored Cheque / Autopay Fee (or Returned Payment Fee)	HK\$120 each time
Statement Retrieval Fee	HK\$50 per copy (Waived)
Record of Charge / Statement of Charge Retrieval Fee	HK\$50 per copy (Waived)
Card Replacement Fee	HK\$100 per Card (Waived)
Foreign Currency Charges	2% of the converted Hong Kong Dollar amount

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² Applicable to Express Cash enrollees only.

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