

Key Facts Statement for American Express Business Travel Account :

Interest Rates and Interest Charges

Annualised Percentage Rate (“APR”) for Retail Purchase	Not Applicable
APR for Cash Advance (also known as Express Cash)	Not Applicable
Delinquent APR	Not Applicable
Interest Free Period	Not Applicable
Minimum Payment	Not Applicable

Fees

Annual Membership Fee (or Renewal Fee)	Not Applicable
Cash Advance Handling Fee (or Express Cash Handling Fee)	Not Applicable
Fees Relating to Foreign Currency Transaction	2% of every transaction 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.



Fees (Continued)

Late Payment Fee	3.3% of the outstanding balance (The minimum Late Payment Fee is HK\$100. However, the Late Payment Fee will not exceed the outstanding balance.)
Over-the-limit Fee	Not Applicable
Returned Payment Fee (or Dishonored Payment Fee)	Not Applicable

Note:
The English version of this Key Fact Statement shall prevail whenever there is a discrepancy between the English and the Chinese versions.
Effective date of this Key Facts Statement: 9 Mar 2015
Please keep a copy of this Key Facts Statement for your records and future reference.

美國運通商務差旅賬戶資料概要：

利率及利息收費

零售交易年利率	不適用
現金透支年利率 (同時稱為「運通財」)	不適用
欠賬年利率	不適用
無利息期	不適用
最低還款額	不適用

收費

會籍年費(或更換費用)	不適用
現金透支 / 「運通財」手續費	不適用
外幣交易之相關費用	所有以非港幣所進行之交易將收取每次交易總額之 2% 費用。
以港幣支付外幣簽賬的有關費用	客戶在外地消費時，有時候可選擇以港幣支付外幣簽賬。此選項屬海外商戶的直接安排，而非由信用卡發卡機構提供。客戶應於簽賬前向該商戶查詢有關匯率及手續費的詳情，因為以港幣支付外幣簽賬，所涉及的費用可能會較以外幣簽賬的手續費為高。
逾期付款費用	賬戶結餘之 3.3% (最低逾期付款費用為港幣 100元 。然而，逾期付款費用將不超過賬戶結餘。)
超限費用	不適用
退款收費 (或付款不兌現費用)	不適用

通知:

若本資料概要之中文譯本與英文本意義如有不合或爭議之處，應以英文本之解釋為據。

資料概要有效日期:2015年3月9日

請保留這份資料概要做為記錄和未來參考。