

Key Facts Statement (KFS) for Credit Card

[Bank of China (Hong Kong) Limited]

[BOC Credit Card]
[25 May 2025]

This product is a credit card.

This KFS provides you with indicative information about interest, fees and charges of this product but please refer to our Cardholder Agreement and Fees Schedules for details.

Please read and understand the information in this KFS before you apply for this product. You will be requested to confirm that you have read and understood the information in this KFS when submitting the application.

Interest Rates and Interest Charges

Interest Rate for Retail Purchase	32%⁺ when you open your account and it will be reviewed from time to time.
Interest Rate for Cash Advance	30%⁺ when you open your account and it will be reviewed from time to time. Interest will be charged on the amount of cash advance from (i) the unpaid balance from the date of the previous statement on a daily basis until payment is made in full thereof and (ii) the amount of each new transaction (i.e. a transaction occurring at any time after the last transaction as shown in the statement, or at any time before that last transaction which has not been debited to the cardholder's account and shown in the statement) from the date of that new transaction on a daily basis until payment is made in full thereof (a minimum charge of HK\$5 / CNY5 (where applicable for HKD or CNY account respectively) is imposed). Such charge will be recorded in the next statement.
Annualized Percentage Rate (APR) for Retail Purchase	Maximum 35.70%* for retail purchase 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. If no payment or payment of less than the outstanding balance is made on or before the due date, interest will be charged on a daily basis at the then prevailing interest rate (that is to say, an interest-free period of 26 days from the date of the statement will not be available). Interest will be charged on (i) the unpaid balance from the date of the previous statement on a daily basis until payment

	<p>is made in full thereof and (ii) the amount of each new transaction (i.e. a transaction occurring at any time after the last transaction as shown in the statement, or at any time before that last transaction which has not been debited to the cardholder's account and shown in the statement) from the date of that new transaction on a daily basis until payment is made in full thereof (a minimum charge of HK\$5 / CNY5 (where applicable for HKD or CNY account respectively) is imposed). Such charge will be recorded in the next statement.</p>
<p>APR for Cash Advance</p>	<p>Maximum 35.31%* for cash advance when you open your account and it will be reviewed from time to time.</p> <p>We will not charge you interest if you pay your balance in full by the due date each month. If no payment or payment of less than the outstanding balance is made on or before the due date, interest will be charged on a daily basis at the then prevailing interest rate (that is to say, an interest-free period of 26 days from the date of the statement will not be available). Interest will be charged on (i) the unpaid balance from the date of the previous statement on a daily basis until payment is made in full thereof* and (ii) the amount of each new transaction (i.e. a transaction occurring at any time after the last transaction as shown in the statement, or at any time before that last transaction which has not been debited to the cardholder's account and shown in the statement) from the date of that new transaction on a daily basis until payment is made in full thereof (a minimum charge of HK\$5 / CNY5 (where applicable for HKD or CNY account respectively) is imposed). Such charge will be recorded in the next statement.</p>
<p>Delinquent APR</p>	<p>If you have not made any payment or you have made a payment of less than the minimum payment on or before the relevant due date ("Delinquent APR "), Late Charge will be debited to the account, as an example of statement balance HK\$50,000 and Late Charge HK\$230, the maximum Retail Purchase APR is 35.94%; the maximum Cash Advance APR is 35.55%.</p>
<p>Interest Free Period</p>	<p>Up to 56 days</p>

Minimum Payment	<p>HK\$230 / CNY230 (where applicable for HKD or CNY account respectively) or the summation of item (i) to (iv) (whichever is higher).</p> <p>(i) total outstanding billed interest, fees and charges (including annual membership fees that may be charged); (ii) any overdue minimum payment amount from previous monthly statement (where applicable); (iii) total of over-limit amount (where applicable) (excluding items (i) and (ii) above); and (iv) 1% of the outstanding principal balance (excluding items from (i) to (iii) above).</p>
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Fees		
Annual Membership Fee #	Main Card (per annum)	Supplementary Card (per annum)
BOC Private Card	HK\$18,800	Annual fee waived
Visa Infinite Card (Except BOC Private Card) UnionPay Diamond Prestige Card / UnionPay Diamond Card World Mastercard	HK\$3,800	HK\$1,900
Visa Signature Card	HK\$2,000	HK\$1,000
Platinum Card [^]	HK\$1,600	HK\$800
Titanium Card	HK\$550	HK\$275
Classic Card	HK\$220	HK\$110
Private Label Card	HK\$220	HK\$110
<u>Commercial Card</u>		
Visa Infinite Card	HK\$3,800	N.A
Platinum Card	HK\$1,600	N.A
Gold Card	HK\$480	N.A
Classic Card	HK\$220	N.A

<p>Cash Advance Fee#</p>	<p>Hong Kong Dollar Credit Card</p> <p><u>Hong Kong:</u></p> <ul style="list-style-type: none"> • 4% plus HK\$20(HK\$25 through PLUS / CIRRUS ATM) per transaction <p><u>Outside Hong Kong:</u></p> <ul style="list-style-type: none"> • 4% plus HK\$20(HK\$25 through PLUS / CIRRUS ATM) per Transaction <p>UnionPay Dual Currency Credit Card</p> <p><u>HKD Account:</u></p> <ul style="list-style-type: none"> • 4% plus HK\$20 per transaction <p><u>CNY Account:</u></p> <ul style="list-style-type: none"> • 4% plus CNY20 per transaction made in Hong Kong • 4% plus CNY25 per transaction made in the mainland <p>Remark: Subject to a minimum of HK\$100 / CNY100(where applicable for HKD or CNY account respectively)</p>
<p>Fees relating to Foreign Currency Transaction</p>	<p>1.95% of every transaction effected in a currency other than Hong Kong dollar (Mastercard / VISA Credit Card);</p> <p>1% of every transaction effected in a currency other than Hong Kong dollar, except for RMB transactions in Mainland China (UnionPay Dual Currency Credit Card)</p>
<p>Fee relating to Settling Foreign Currency Transaction in Hong Kong Dollars</p>	<p>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.</p>

	For transactions settled in Hong Kong dollars and made outside Hong Kong via Mastercard / VISA Credit Card, we will charge a markup of 0.95% / 0.8% respectively; while for such transactions via UnionPay Dual Currency Credit Card, we will not charge any further markup.
Late Payment Fee#	5% of the minimum payment amount (subject to a minimum of HK\$230 / CNY230 or equivalent to the minimum payment amount of your last statement, whichever is lower; and a maximum of HK\$280 / CNY280) (where applicable for HKD or CNY account respectively)
Over-the-limit Fee#	HK\$180 per billing cycle
Returned Payment Fee #	HK\$100 / CNY100 per returned payment (where applicable for HKD or CNY account respectively)

Illustrative Example

Assumptions-

- Outstanding Balance = \$20,000
- Interest Rate = 30% p.a.
- No new transaction
- No annual fee and other fees
- Repayments are due on the 26th day after the statement date, and it is assumed that repayments are made on or before the due date.

If you make no additional charges using this card and each month you pay...	You will pay off the outstanding balance of \$20,000 in about...	and you will end up paying an estimated total of...
Only the minimum payment*	26 Years	HK\$67,537
\$849	3 Years	HK\$30,565 (Saving HK\$36,972)

Remark: To calculate the above information applicable to your specific case, please use our online calculator accessible from our website / principal Internet platform which provide credit card services at https://www.bochk.com/dam/boccreditcard/online_calculator/en/index.html.

Please visit the website of BOC Credit Card (International) Limited at <https://www.bochk.com/en/more/tnc.html> for full version of relevant Credit Card Fees Schedule and User Circular.

Remarks:

- +1. The interest rate is the basic interest rate shown as a percentage of the amount borrowed over a year
- *2. The Annualized Percentage Rate (APR) is computed in accordance with the guidelines laid down in The Hong Kong Association of Banks. 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.
- ^3. Annual fee of BOC HKUST Platinum Card is **HK\$600** for main card and **HK\$300** for supplementary card.
4. BOC Credit Card (International) Limited reserves the right to vary the fees and charges from time to time by notice to customers. The fees and charges for other card products and/or services may be separately published.
5. Intown Virtual Card can enjoy annual fee waiver.
- #6. Not applicable to BOC i-card Dual Currency Diamond Card.

The Chinese version of this KFS is for reference only. The English version will prevail if there is any inconsistency between the English and Chinese versions

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