

### **Notes on the new card**

1. Please confirm receipt of the new card within 3 months from the date of issuance.
2. Please sign at the back of the card with a non-fading ballpoint pen in the same way as the Paykool credit card application form.
3. Please take care of your new card
4. If you are renewing or reissuing a new card, please cut the old card in half after receiving the new card. Once the new card is confirmed, the old card will become invalid.
5. Please refer to the relevant credit card terms and conditions for details
6. If the card is a new card that has been reported lost or stolen, please remember the following:
  - a. If the original credit card has been selected for payment for a merchant's recurring payment, you must notify the merchant directly of the new card information, otherwise the autopay instruction will become invalid.
  - b. If the original credit card bill payment is made through PPS, you will need to re-register your account to continue to pay bills with PPS.

### **ATM withdrawal limit (overseas/local) (including cash advances).**

1. Your limit will be set as your credit limit, but the maximum withdrawal is HK\$50,000
2. Please log in to the PayKool app and choose to activate or cancel or change the ATM withdrawal limit, provided that your ATM withdrawal limit is within the credit limit and/or maximum limit of HK\$50,000
3. If you are a new member or have a new card due to reported card loss, please log in to the PayKool app and select Set ATM PIN.
4. If you renew or replace with a credit card, your PIN will remain unchanged.
5. If you have any enquiries, please call our Credit Card Customer Service Hotline (852 – 23111 611).

### **Change the temporary credit limit**

You can choose to cancel the temporary credit limit of your credit card at any time without any charge. If you do not indicate that you do not accept the temporary credit limit (if applicable), you will be deemed to have consented to the temporary credit limit being given to your credit card. When the outstanding balance of your credit card account exceeds the credit limit granted to you in each monthly statement cycle, you will be required to pay an excess credit limit fee for that

amount. Even if you choose to cancel the temporary credit limit, out-of-credit limit transactions may occur occasionally, and an over-credit limit fee may still be charged. This exceeding credit limit situation include, but are not limited to: (a) Autopay transactions;(b) The posted transaction amount exceeding the original transaction amount in the case of transaction made in foreign currency as there will be fluctuations in the exchange rate and/or the handling fees imposed by merchants, K Cash or Visa International Pte Ltd. (c) Authorisation and approval of any mobile or contactless payment transaction that cannot be executed/posted immediately and/or Visa payWave Transactions (d) Transaction that has obtained K Cash approval but is not posted at once; (e) Any pre-authorization that is not executed in real time;(f) Transactions that was approved by Card association that leads to over limit. For enquiries on the above arrangements and the prevailing over the credit limit fee, please call your credit card for details (Service Hotline 852 – 23111 611).

K Cash may, from time to time, request access to consumer credit data held by credit reference agencies in the coming 12 months to review the customer's existing credit facilities, including but not limited to increasing, decreasing or cancelling the credit limit.

Each foreign currency transaction will be charged 1.95% of the transaction amount (including refund), which is inclusive of a 1% fee charged by Visa and 0.95% of the transaction amount charged by K Cash.

### **Change of registered telephone number**

Please call our Credit Card Service Hotline at 852 – 2311 1611.

### **Credit card payment methods**

#### **1. PPS - Merchant Code 6737**

You can use the PPS service (please refer to the PPS website for details) to pay for your credit card eyes. Payment made before 7pm from Monday to Friday will be made to your credit card on the same day. Payment made after 7pm from Monday to Friday or on Saturdays, Sundays and public holidays will be processed on the next working day.

Please refer to the bill number (not credit card **number**) **under the PayKool app** to register for the PPS service, and it is your responsibility to ensure that you enter the correct bill number to use the PPS service. If you fail to repay due to incorrect bill number, you will be responsible for the interest accrued on the statement balance until the receipt of the repayment amount is received by K Cash. Therefore, if you

failed to repay due to incorrect wrong account number, please notify K Cash immediately and K Cash will conduct an investigation to confirm the refund to you, but the investigation will take time and you still need to arrange payment immediately to avoid interest charges.

2. Autopay (If you choose this payment method, PayKool will automatically deduct the amount on the 8th day after the cut-off date of the monthly statement).

You can go to PayKool app and activate the autopay authorisation: fill in the account number, account holder name and payment amount type (full or minimum payment amount) and confirm the submission. Once confirmed, PayKool will automatically deduct the amount from your designated bank account on the 8th day after the statement cut-off date.

If you choose to switch to another payment method, please cancel the autopay within 3 working days from the cut-off date of the monthly statement in the PayKool app.

Calculation of minimum repayment amount: HK\$50, or the sum of the following, whichever is higher: (a) 1% of the total outstanding amount of the current monthly statement, and (b) all finance charges, and (c) instalment amounts, and (d) other fees, charges, overdue amounts and over-credit limit charges. If the full payment amount is less than HK\$50, the minimum payment is the full amount.

### **Lost or stolen credit cards**

If your credit card is lost or stolen, please call our Credit Card Centre Service Hotline at +852 23111 611 to report the loss immediately.

Beware of false SMS messages claimed to be from K Cash. Customers should verify with the K Cash first, instead of just contacting the telephone number provided in the SMS. For verification, please call our Credit Card Customer Service Hotline at +852 23111 611.

Think twice before clicking a link and keep the digital KEY to yourself. Beware of fraudulent SMS, emails and fake websites, we will not provide hyperlinks through emails, SMS or WhatsApp messages to request personal information from customers. In any case, the Client should check with the Company first and not just contact the Company at the phone number provided in the message. For verification, please call our Credit Card Service Hotline at +852 23111 611.