

PayKool Visa Platinum Card, Key Facts Statement and Finance Fee/Charges

("PayKool Visa Platinum Card") is issued by K Cash Limited

<p>Annualised Percentage Rate (APR) for purchases</p>	<p>The interest rate for shopping transactions is 36% p.a. when you open your credit card account, which will be reviewed by us from time to time.</p> <ul style="list-style-type: none"> • If the full amount of the statement balance is received by us on or before the due date, you will not be required to pay any finance charge on the statement balance. • If you do not pay the full amount of the outstanding balance on or before the due date, we will levy a finance charge (without prior notice) even if you have paid the minimum payment in full. Finance charges are levied on the following amounts: <ul style="list-style-type: none"> (a) Outstanding statement balance (from the statement date immediately prior to the due date until the full amount is received by the Company); (b) The amount of each new transaction credited to your credit card account from the date of the statement (from the date of the transaction until we receive the full amount).
<p>The Annualised Percentage Rate (APR) for cash advances</p>	<p>The interest rate for cash advances is 36% p.a. when you open your credit card account and is subject to change from time to time.</p> <ul style="list-style-type: none"> • Each cash advance is subject to a cash advance processing fee (see below) and a cash advance finance charge. Finance charges will accrue from the cash advance date until the date on which the outstanding cash advance balance is fully settled. (Finance charges will be calculated on a daily basis). • If you do not pay the full amount of the outstanding balance on or before the due date, we will levy a finance charge (without prior notice) even if you have paid the minimum payment in full. Finance charges are levied on the following amounts: <ul style="list-style-type: none"> (a) Outstanding statement balance (from the statement date immediately prior to the due date until the full amount is received by the Company); (b) The amount of each new transaction credited to your credit card account from the statement date (from the transaction date onwards).until the Company receives the full amount).
<p>Interest-free repayment period</p>	<p>Up to 46 days</p> <p>This interest-free period does not apply to cash advance transactions</p>
<p>Minimum payment</p>	<p>HK\$50;</p> <p>The sum of the following (whichever is higher):-</p> <ul style="list-style-type: none"> (a) 1% of the total balance of the current statement (excluding (b), (c), (d) below; (b) All finance costs; (c) Instalment amount; (d) Other fees, charges, overdue amounts and over-credit fees <p>If the full payment amount is less than HK\$50, the minimum payment is the full amount</p>

Annual Fee	<p>The annual fee is waived for the first year, and the annual fee for the principal card is 1,800 yuan each year thereafter</p> <p>The annual fee will be waived for the first two supplementary cards, and an annual fee of \$600 will be charged for each supplementary card starting from the second year onwards for the third supplementary card</p>
Cash advance processing fee	The fee for each transaction is 2% of the cash advance amount or the minimum fee is HK\$100/HKD
Late Fees	HK\$150 or minimum payment amount (whichever is lower) per transaction.
Replacement credit card fees	\$100 each
Exceeding the credit limit fee	HK\$200 per transaction
Account balance withdrawal fees	The fee for each transaction is 2% of the withdrawal amount or the minimum fee is \$100
Refund Direct Debit Authorisation fees	\$100 per transaction
Foreign Currency Transaction Fees	Each foreign currency transaction will incur a fee of 1.95% of the transaction amount, including refunds. This fee already includes the 1% fee charged by Visa and the 0.95% fee charged by K Cash
Pay in Hong Kong dollars for foreign currency spending (Cross-border HKD transaction fee)	<p>Pay in Hong Kong dollars for foreign currency transaction</p> <p>When you spend overseas, you sometimes might be offered to pay for your foreign currency transactions in Hong Kong dollars. This option is offered by overseas merchants and is not provided by the credit card issuer. You should check with the merchant for details of the exchange rate and handling fee before choosing to pay in Hong Kong Dollars for overseas transaction. This is because this conversion offered by merchants might incur a higher handling fee for foreign currency transactions.</p> <p>K Cash will charge an additional 1.95% handling fee for transactions made outside Hong Kong in Hong Kong dollars</p>
Account balance withdrawal fee: (Withdraw credit card balance by Cheque)	\$50 per transaction
Refund processing fee	not applicable
Fee for applying for a copy of the monthly statement	\$100 per copy
Dispute Transaction Fees	HK\$100 per disputed transaction
Repayment method	<p>1. PPS - Merchant Code 6737</p> <p>You can pay for credit card bills using the PPS service (please refer to the PPS website for details). 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.</p>

	<p>Please refer to the billing number (not the credit card number) under the PayKool app. To register for the PPS Service, 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 inputted, you will be responsible for the accrued interest on the outstanding balance until the repayment is received. Therefore, if you fail to repay due to entering the 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.</p> <p>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).</p> <p>You can choose “repayment” from 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.</p> <p>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</p>
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Remark:

- Unless otherwise specified, capitalized terms used in this Key Fact Sheet have the same meanings as defined in the Credit Card Cardholder Agreement.
- The fees and charges in this Key Fact Sheet may be amended from time to time by prior notice to you.
- You are required to accept the relevant service fees and charges before we can provide credit card services to you.
- The product data summary is subject to the Chinese version. If there are different language versions of these Rules in the future and there is any conflict, the Chinese version shall also prevail.

Effective Date: June 2024