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sim Credit Card and sim World Mastercard® Key Facts Statement
Finance Charge

Annualised Percentage Rate (APR) for Retail Purchase	**34.80%** when you open your account and it will be reviewed from time to time. if you pay the Statement Balance of the monthly statement on which the relevant transaction first appears in full on or before the Payment Due Date of the said monthly statement, no finance charge will be levied. If you do not pay the Statement Balance in full on or before the Payment Due Date, a finance charge will be applied. The finance charge is calculated and accrues daily at the applicable rate (determined by us from time to time) based on: (1) the unpaid Statement Balance(s), from the date of the monthly statement on which the relevant transaction first appears until full payment for the entire outstanding balance (inclusive of interest accrued on the amount of the relevant outstanding balance and other charges incurred up to the date on which full payment is made) is received; and (2) the amount of each new Card Transaction being posted since the date of the monthly statement on which the relevant transaction first appears, from the transaction date until full payment for the entire outstanding balance (inclusive of interest accrued on the amount of the relevant outstanding balance and other charges incurred up to the date on which full payment is made) is received.
Annualised Percentage Rate (APR) for Cash Advance	**35.96%** when you open your account and it will be reviewed from time to time. The finance charge is calculated from the date of such advance until full repayment for the entire outstanding balance (inclusive of interest accrued on the amount of cash advance and other charges incurred up to the date on which full repayment is made) is received.
Default Finance Charge APR	For Retail Purchase: **46.44%** and it will be reviewed from time to time. It may be applied to your Card Account (instead of the finance charge) if you fail to pay your Minimum Payment Due by the Payment Due Date of any monthly statement. A default finance charge will be charged on the unpaid Statement Balance of the second following statement as well as all new transactions from the date of the second following statement until you pay your respective Minimum Payment Due in any six consecutive statements by the Payment Due Date of each monthly statement. It will be calculated and accrued on a daily basis. For Cash Advance: **47.93%** and it will be reviewed from time to time. It may be applied to your Card Account (instead of the finance charge) if you fail to pay your Minimum Payment Due by the due date of any monthly statement. A default finance charge will be charged on the unpaid Statement Balance of the second following statement as well as all new transactions from the date of the second following statement until you pay your respective Minimum Payment Due in any six consecutive statements by the Payment Due Date of each monthly statement. It will be calculated and accrued on a daily basis.
Interest-free Period	Up to **53** days. This period does not apply to cash advance transaction.
Minimum Payment Due	**HKD50**; or the aggregate of the following items (whichever is higher): - (a) all finance charges; and (b) other fees, charges billed, overdue amount and overlimit amount; and (c) 1% of statement balance (excluding item (a), (b) when applicable). If full amount is less than **HKD50**, the minimum payment is the full amount.

Fees

Annual Fee	sim World Mastercard®	Principal Card	**HKD1,800**
		Supplementary	**HKD900**
	sim Credit Card	Principal Card	**HKD800**
		Supplementary	**HKD400**
Cash Advance Handling Fee	**2%** of cash advance amount plus **HK50** per transaction		
Transaction Fee for Foreign Currency Transaction	**1.95%** of every transaction (including refunds) effected in a currency other than Hong Kong dollars, comprising a **1%** fee imposed by Mastercard plus a **0.95%** fee imposed by us.		
Late Fee	Minimum Payment Due or **HKD300** per time (whichever is lower).		
New Card Replacement Fee	**HKD100** per time.		
Overlimit Handling Fee	**HKD100** per time.		
Dispute Transaction Handling Fee	**HKD120** per every dispute transaction.		
Credit Balance Withdrawal	**HKD100** per time.		
Handling Fee on Over-the-counter Payment at Branch (per account or per transaction) or at convenience store	**HKD20** per time.		
Direct Debit Authorization (DDA) payment return fee	**HKD150** per time.		
Cross-border Transaction Fee	The cross-border transaction fee is applicable when a Hong Kong dollar transaction (including a refund) is conducted on the Card, whether in Hong Kong or overseas, and that transaction is processed overseas because the merchant or acquirer is registered overseas (i.e. in a place other than Hong Kong), in which case a **1.95%** cross-border transaction fee will be imposed (comprising a **1%** fee imposed by Mastercard plus a **0.95%** fee imposed by us). The cross-border transaction fee will be imposed in the circumstances where the overseas merchant or acquirer has already converted the transaction into Hong Kong dollars, or you have asked them to do so.		
Returned Cheque Handling Fee	**HKD150** per cheque.		
Chargeback Handling Fee	Not applicable.		

Paper Statement Retrieval Fee	**HKD50** per copy of paper statement.

Notes:

- sim Credit Card and sim World Mastercard® are issued by United Asia Finance Limited (“we” or “us”).
- Unless otherwise specified, capitalised terms used in this Key Facts Statement shall have the same meaning assigned to them in the Cardholder Agreement.
- We can make changes to this Key Facts Statement for any reason and review the finance charge and other fees and charges from time to time, but we will give you prior notice of any such changes.
- The provision of credit card services to you is subject to your acceptance of the above fees and charges.
- A monthly statement only shows the finance charges and other fees and charges (if any) accrued up to the date of the monthly statement. Further finance charges and other fees and charges may continue to be accrued after the date of the monthly statement. Customers may refer to the Cardholder Agreement and/or contact us for details as to how the relevant fees and charges may be settled in full before the next statement date.
- The English version of this Key Facts Statement prevails if there is any inconsistency between the English and Chinese versions.

Effective date: 1 September 2025