

Fee Schedule and Key Facts Statement

1. Card Type

	Annual Fee* (in HK Dollar)	Finance Charge*	
		Credit Purchase per month (APR)	Cash Advance per month (APR)
Leisure Series			
AEON Visa Credit Card	-	2.5% (31.59%)	3% (43.53%)
AEON Mastercard Credit Card	-	2.5% (31.59%)	3% (43.53%)
AEON American Express Credit Card	-	2.5% (31.59%)	3% (43.53%)
AEON JCB Credit Card	-	2.5% (31.59%)	3% (43.53%)
AEON UnionPay Credit Card	-	2.5% (31.59%)	3% (43.53%)
AEON Visa Gold Credit Card	-	2% (26.82%)	2% (27.72%)
AEON Gold Mastercard Credit Card	-	2% (26.82%)	2% (27.72%)
AEON Gold American Express Credit Card	-	2% (26.82%)	2% (27.72%)
Circle K Visa Card	-	2.5% (31.59%)	3% (43.53%)
EGL JCB Card	-	2.5% (31.59%)	3% (43.53%)
Japan Home Centre Visa Card	-	2.5% (31.59%)	3% (43.53%)
AEON Card JAL	\$480	2.5% (31.59%)	3% (43.53%)
Restaurant Series			
Ajisen Titanium Mastercard	-	2.5% (31.59%)	3% (43.53%)
KFC Visa Card	-	2.5% (31.59%)	3% (43.53%)
U-Banquet Titanium Mastercard	-	2.5% (31.59%)	3% (43.53%)
WATAMI JCB Card	-	2.5% (31.59%)	3% (43.53%)
WATAMI Visa Card	-	2.5% (31.59%)	3% (43.53%)
Charity Series			
Sowers Action UnionPay Credit Card	-	2.5% (31.59%)	3% (43.53%)
SPCA Mastercard (Kitten)	-	2.5% (31.59%)	3% (43.53%)
SPCA Mastercard (Puppy)	-	2.5% (31.59%)	3% (43.53%)
Others			
AEON China Unicom Visa Card	-	2.5% (31.59%)	3% (43.53%)
AEON Mastercard Privilege	-	2.5% (31.59%)	3% (43.53%)
AEON Mastercard Privilege Plus	-	2.5% (31.59%)	3% (43.53%)
AEON Privilege American Express® Credit Card	-	2.5% (31.59%)	3% (43.53%)
AEON Privilege Card (Travel Industry)	-	2% (26.82%)	-
DR-MAX Titanium Mastercard	-	2.5% (31.59%)	3% (43.53%)
ONE PIECE Mastercard (Chopper)	-	2.5% (31.59%)	3% (43.53%)
ONE PIECE Mastercard (Luffy)	-	2.5% (31.59%)	3% (43.53%)
AEON Visa Corporate Card	\$480	2.5% (31.59%)	3% (43.53%)
Ferrari Credit Card	\$480	2.5% (31.59%)	3% (43.53%)
Credit Purchase		No interest will be charged if the full amount of Credit Purchase is received by AEON on or before the Payment Due Date. Should the Cardholder choose not to settle the amount in full, interest will be charged on the outstanding balance including new Transactions entered into by the Cardholder retrospective from the date of such Transactions until payment is paid in full at the rate determined by AEON from time to time and notified to the Cardholder in any way as AEON sees fit.	
Cash Advance		Cash advances will be subject to a cash advance handling fee on each cash advance made. Interest will accrue on the amount of cash advance calculated on a daily basis from the date of the cash advance to the Payment Due Date. Should the Cardholder choose not to settle the amount in full, an extension charge will be charged on the amount calculated on a daily basis from the date of the cash advance to the sales cut-off date (currently on the 10th of the month subject to change from time to time as AEON shall solely determine). In addition, interest will be charged on a monthly basis from the day following the sales cut-off date. The amount of the cash advance handling fee and the rate of interest including the extension charge will be determined by AEON from time to time and notified to the Cardholder in any way AEON sees fit.	

*The annual fee and finance charge of supplementary cards are the same as the Principal Card.

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Cash Advance ("CA") Handling Fee (whichever is higher)			
1.5% on CA amount per transaction	or	AEON Automated Teller Machine	HK\$10 [†]
		AEON Branch	HK\$40 [†]
		AEON CA by Phone Service	HK\$40 [†]
		AEON Online CA Service	HK\$40 [†]
		Other Networks	HK\$50
Others			
Joining Fee (for AEON Visa Corporate Card only)	HK\$500		
Late Charge	HK\$180 per month		
Cash Instalment Plan Early Settlement Fee	4% of the original cash instalment plan amount		
Over Credit Limit Handling Fee	HK\$120 per month		
Card Replacement Handling Fee	HK\$50 per replacement		
Returned Cheque Handling Fee	HK\$100 each time		
Rejected Autopay Handling Fee	HK\$100 each time		
Sales Draft Retrieval Fee	HK\$50 per copy		
Statement Retrieval Fee	HK\$50 per copy		
China UnionPay Card Cross - Border Bill Payment Fee	HK\$8 per transaction		
Payment Services Handling Fee	PPS	Free	
	HSBC Bill Payment	Free	
	JET PAYMENT	Free	
	Cash payment at AEON Branch	HK\$20 per account / transaction [‡]	
Cash payment at convenience store	HK\$10 per account / transaction [‡]		
Fees relating to Foreign Currency Transaction	No transaction fee is imposed by AEON on foreign currency transactions. 1% transaction fee is imposed by Mastercard/American Express/Visa/JCB.		
Interest Free Repayment Period	Up to 53 days The period is not applicable to cash advance.		
Monthly Minimum Payment	4% of credit purchase balance and cash advance balance or HK\$100 each, whichever is higher. 80% of credit purchase balance (for AEON Privilege Card (Travel Industry) only)		

APR: Annualized Percentage Rate

[†]Charge will be waived for AEON Mastercard Privilege and AEON Mastercard Privilege Plus.

[‡]Charge will be waived for AEON Privilege Card (Travel Industry) and AEON Mastercard Privilege.

[‡]Charge will be waived for AEON Privilege Card (Travel Industry), AEON Mastercard Privilege and AEON Mastercard Privilege Plus.

For cardholder who enjoys promotional or special interest rate, normal interest rate will apply should you default in payment.

2. Loan

Fee (For Loan only)		
Late Charge	HK\$120 per month	
Returned Cheque Handling Fee	HK\$100 each time	
Rejected Autopay Handling Fee	HK\$100 each time	
Payment Services Handling Fee	PPS	Free
	HSBC Bill Payment	Free
	JET PAYMENT	Free
	Cash payment at AEON Branch	HK\$20 per account / transaction
Cash payment at convenience store	HK\$10 per account / transaction	

Note:

From time to time, these fees and charges may be varied. Such variations will be notified to customers and become effective in accordance with the applicable terms and conditions.



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