1.Card Type	Annual Fee*	Finance Charge*		
	(in HK Dollar)	Credit Purchase per month (APR)	Cash Advance per month (APR)	
	eisure Ser		por monur (AFN)	
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%)	
Res	taurant Se			
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%)	
CI	harity Seri	es		
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 charg Credit Purchase is rece before the Payment D Cardholder choose not i full, interest will be charc balance including new into by the Cardholder date of such Transaction in full at the rate deten time to time and notified any way as AEON sees	eived by AEON on of the property of the property of the amount if the property of the property	
Cash Advance		Cash advances will be su handling fee on each cash will accrue on the arm calculated on a daily basis advance to the Payment Cardholder choose not to an extension charge will be calculated on a daily basis advance to the sales cut-10th of the month subject time as AEON shall solely interest will be charged on day following the sales cut the cash advance handli interest including the ex determined by AEON from	advance made. Intere- unt of cash advance from the date of the case Due Date. Should the settle the amount in fu. charged on the amou from the date of the case off date (currently on the to change from time determine). In additio a monthly basis from the off date. The amount.	

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

to the Cardholder in any way AEON sees fit.

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Cash Instalment Plan Early Settlement Fee Over Credit Limit Handling Fee Card Replacement Handling Fee Returned Cheque Handling Fee Rejected Autopay Handling Fee Resjected Autopay Hasset Impaired Resjected							
AEON Branch HK\$40° AEON CA by Phone Service HK\$40° AEON Online CA Service HK\$40° AEON Online CA Service HK\$50 Other Networks HK\$50 Joining Fee (for AEON Visa Corporate Card only) HK\$500 Late Charge HK\$180 per month Cash Instalment Plan Early Settlement Fee Award Charge HK\$120 per month AEON Cash Instalment plan amount Aeon Cash Instalment Plan Early Settlement Fee Award Charge HK\$100 each time Aeout Charge Handling Fee HK\$100 each time Aeout Charge HK\$50 per copy	Cash Advanc	e ("CA")	Hand				
1.5% on CA amount per transaction or 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) Late Charge HK\$180 per month Cash Instalment Plan Early Settlement Fee Over Credit Limit Handling Fee HK\$120 per month AEON CA by Phone Service HK\$50 Others Joining Fee (for AEON Visa Corporate Card only) HK\$500 HK\$180 per month AEON CA by Phone Service HK\$50 Others Joining Fee (for AEON Visa Corporate Card only) HK\$500 HK\$180 per month AEON CA by Phone Service HK\$40° AEON Ca bravice HK\$40° Afon Pk\$40° Afon Cash instalment plan amount Afon Cash insta				AEON Automat	ed Teller Machine	HK\$10°	
AEON Online CA Service HK\$40° Other Networks HK\$50 Tothers Joining Fee (for AEON Visa Corporate Card only)	1.5% on CA amount per transaction		or	AEON Branch		HK\$40°	
Other Networks HK\$50 Others Joining Fee (for AEON Visa Corporate Card only) Late Charge HK\$180 per month Cash Instalment Plan Early Settlement Fee Over Credit Limit Handling Fee HK\$120 per month Card Replacement Handling Fee HK\$100 each time Rejected Autopay Handling Fee HK\$50 per copy Statement Retrieval Fee HK\$50 per copy HK\$8 per transaction PPS Free HSBC Bill Payment Free HSBC Bill Payment Free HSBC Bill Payment Free Payment Services Handling Fee HSBC Bill Payment AEON Branch HK\$20 per account / transaction* Fees relating to Foreign Currency Transaction No transaction fee is imposed by AEON on foreign currency transactions. Transaction fee is imposed by Mastercard/American Express/Visa/JCB. Monthly Minimum Payment Whichever is higher.				AEON CA by Phone Service		HK\$40°	
Joining Fee (for AEON Visa Corporate Card only) Late Charge				AEON Online CA Service		HK\$40°	
Joining Fee (for AEON Visa Corporate Card only) Late Charge				Other Networks		HK\$50	
HK\$500 HK\$180 per month A% of the original cash instalment plan amount A% of t			Otl	ners			
Cash Instalment Plan Early Settlement Fee Over Credit Limit Handling Fee Card Replacement Handling Fee Returned Cheque Handling Fee HK\$120 per month HK\$50 per replacement HK\$50 per replacement HK\$100 each time HK\$100 each time HK\$50 per copy Statement Retrieval Fee China UnionPay Card Cross-Border Bill Payment Fee Payment Services Handling Fee HK\$50 per copy Free HSBC Bill Payment Free HK\$50 per copy HK\$50 per copy		HK\$500					
Settlement Fee 4% of the original cash instalment plan amount Over Credit Limit Handling Fee Returned Cheque Handling Fee Returned Cheque Handling Fee HK\$120 per month HK\$50 per replacement HK\$100 each time HK\$50 per copy HK\$8 per transaction PPS Free HSBC Bill Payment Free Free HSBC Bill Payment Free HK\$20 per account / transaction^{\(\)} Cash payment at AEON Branch HK\$20 per account / transaction^{\(\)} Tees relating to Foreign Currency Transaction No transaction fee is imposed by AEON on foreign currency transactions. Transaction fee is imposed by Mastercard/American Express/Visa/JCB. Monthly Minimum Payment 4% of credit purchase balance and cash advance balance or HK\$100 each, whichever is higher.	Late Charge	HK\$180 per month					
Card Replacement Handling Fee Returned Cheque Handling Fee HK\$100 each time Rejected Autopay Handling Fee Bales Draft Retrieval Fee HK\$100 each time Sales Draft Retrieval Fee HK\$50 per copy Statement Retrieval Fee HK\$50 per copy HK\$50 per copy HK\$50 per copy HK\$50 per copy HK\$8 per transaction PPS Free HSBC Bill Payment Free HSBC Bill Payment Free Free HSBC Bill Payment Free HSBC Bill Payment Free Toash payment at AEON Branch HK\$20 per account / transaction* Fees relating to Foreign Currency Transaction Fees relating to Foreign Currency Transaction No transaction fee is imposed by AEON on foreign currency transactions. The period is not applicable to cash advance. Monthly Minimum Payment HK\$50 per copy Free HSBC Bill Payment Free HK\$20 per account / transaction* No transaction fee is imposed by AEON on foreign currency transactions. The period is not applicable to cash advance. 4% of credit purchase balance and cash advance balance or HK\$100 each, whichever is higher.		4% of the original cash instalment plan amount					
Returned Cheque Handling Fee Rejected Autopay Handling Fee Rejected Autopay Handling Fee Sales Draft Retrieval Fee HK\$100 each time Sales Draft Retrieval Fee HK\$50 per copy Statement Retrieval Fee HK\$50 per copy HK\$50 per copy HK\$8 per transaction PPS Free HSBC Bill Payment Free HSBC Bill Payment Free Free HSBC Bill Payment Free TCash payment at AEON Branch Cash payment at Convenience store HK\$10 per account / transaction* Fees relating to Foreign Currency 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. 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.	Over Credit Limit Handling Fee	HK\$120 per month					
Rejected Autopay Handling Fee Sales Draft Retrieval Fee Sales Draft Retrieval Fee HK\$50 per copy HK\$50 per copy HK\$8 per transaction PPS Free HSBC Bill Payment Free HSBC Bill Payment Free JET PAYMENT Free Cash payment at AEON Branch Cash payment at AEON Branch Transaction Fees relating to Foreign Currency Transaction Free Repayment Period Up to 53 days The period is not applicable to cash advance balance or HK\$100 each, whichever is higher.	Card Replacement Handling Fee	HK\$50 per replacement					
Sales Draft Retrieval Fee Statement Retrieval Fee HK\$50 per copy China UnionPay Card Cross - Border Bill Payment Fee HK\$8 per transaction Payment Services Handling Fee HSBC Bill Payment Free HSBC Bill Payment Free JET PAYMENT Free Cash payment at AEON Branch HK\$20 per account / transaction* Fees relating to Foreign Currency Transaction Fees relating to Foreign Currency Transaction 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.	Returned Cheque Handling Fee	HK\$100 each time					
Statement Retrieval Fee HK\$50 per copy	Rejected Autopay Handling Fee	HK\$100 each time					
China UnionPay Card Cross - Border Bill Payment Fee HK\$8 per transaction 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* No transaction fee is imposed by AEON on foreign currency transactions 1therest 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.	Sales Draft Retrieval Fee	HK\$50 per copy					
Border Bill Payment Fee Payment Services Handling Fee Payment Services Handling Fee Payment Services Handling Fee PPS	Statement Retrieval Fee						
Payment Services Handling Fee 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* No transaction fee is imposed by AEON on foreign currency transactions. 1% transaction fee is imposed by Mastercard/American Express/Visa/JCB. 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.		, , ,					
Payment Services Handling Fee Teach payment at AEON Branch HK\$20 per account / transaction^{\(\)} Cash payment at AEON Branch HK\$20 per account / transaction^{\(\)} Fees relating to Foreign Currency No transaction fee is imposed by AEON on foreign currency transactions. 1% transaction fee is imposed by Mastercard/American Express/Visa/JCB.	PP		PPS		Free		
Cash payment at AEON Branch Cash payment at AEON Branch Cash payment at convenience store HK\$10 per account / transaction* No transaction fee is imposed by AEON on foreign currency transactions. 1% transaction fee is imposed by Mastercard/American Express/Visa/JCB. 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.		HSBC E	Bill Pa	yment	Free		
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.	Payment Services Handling Fee	JET PA	YMEN	ĬŢ	Free		
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.		Cash payr	nent at	AEON Branch	HK\$20 per account / transaction/		
Transaction 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.							
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.	Fees relating to Foreign Currency	No transaction fee is imposed by AEON on foreign currency transactions		actions.			
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.	Transaction	1% transaction fee is imposed by Mastercard/American Express/Visa/JCB.			/isa/JCB.		
Monthly Minimum Payment 4% of credit purchase balance and cash advance balance or HK\$100 each, whichever is higher.	Interest Free Repayment Period	1 /					
whichever is higher.		The period is not applicable to cash advance.					
80% of credit purchase balance (for AEON Privilege Card (Travel Industry) only)	Monthly Minimum Payment						
		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.

