sim Credit Card and sim World Mastercard®
Credit Card Balance Transfer Instalment Plan – Key Facts Statement

This Key Facts Statement (this "KFS") provides you with indicative information about interest, fees and charges of this product. Please refer to the application form for the final terms of your Credit Card Balance Transfer Instalment Plan.

Please read and understand the information in this KFS before you apply for this product. You will be requested to confirm that you have read and understood the information in this KFS when submitting the application.

Interest Rates and Interest Charges

Annualized Percentage Rate (APR)	Please refer to below "Additional Information"
Annualized Overdue / Default Interest Rate	Please refer to below "Additional Information"

Fees and Charges

Monthly Handling Fee	For a Balance Transfer Instalment Amount of HKD10,000 with personalized Monthly Handling Fee of 0.65%, the fees in APR are as follows: Tenor \| 6-month \| 12-month \| 24-month APR of Monthly Handling Fee \| 14.09% \| 15.05% \| 15.33% The APR is a reference rate which includes the basic fees and charges of this product expressed as an annualized rate, such as monthly handling fee and one-off application fee (if applicable). The above Monthly Handling Fee is applicable to selected customers and is for reference only. The personalized Monthly Handling Fee and related APR will be determined by the Card Issuer from time to time for individual promotions. Please refer to the relevant application form in the sim Credit Card app for details.
One-off Application Fee	Waived
Late Fee and Charge	Please refer to below "Additional Information"
Early Settlement / Redemption / Cancellation Fee	HKD300
Returned Cheque / Rejected Autopay Charge	Please refer to below "Additional Information"

Repayment

Repayment Frequency	Monthly repayment is required for this product
Monthly Repayment Amount	The Monthly Repayment Amount is calculated by dividing the Balance Transfer Instalment Amount by the Tenor and adding the applicable Monthly Handling Fees. If the Balance Transfer Instalment Amount is not divisible by the Tenor, any remainder will be charged as part of the Monthly Repayment Amount for the first month. For a Balance Transfer Instalment Amount of HKD10,000 and a personalized Monthly Handling Fee of 0.65%, with monthly repayment: Tenor \| 6-month \| 12-month \| 24-month Monthly Repayment Amount \| HKD 1,731 \| HKD 898 \| HKD 481
Total Repayment Amount	For a Balance Transfer Instalment Amount of HKD10,000 and a personalized Monthly Handling Fee of 0.65%, with monthly repayment: Tenor \| 6-month \| 12-month \| 24-month Total Repayment Amount \| HKD 10,390 \| HKD 10,780 \| HKD 11,560

Additional Information

The Monthly Repayment Amount of this product will be charged to the credit card account and classified as a retail purchase transaction. Hence, relevant transaction is subject to the interest rates and other fees and charges applicable to sim Credit Card and sim World Mastercard®. Customers can refer to the Cardholder Agreement, Key Facts Statement and Fees and Charges table of sim Credit Card and sim World Mastercard®. If the minimum payment due or the statement balance shown in the statement is not paid in full on or before the payment due date specified in the statement, applicable late charges and/or finance charges, as set out in the Cardholder Agreement, Key Facts Statement and Fees and Charges table of sim Credit Card and sim World Mastercard® will be imposed.

Remarks:

- This product is subject to a minimum instalment amount, which will be determined by the Card Issuer from time to time for individual promotions. Please refer to the relevant promotional terms and conditions for details.
- The English version of this Key Facts Statement prevails if there is any inconsistency between the English and Chinese versions.

Effective date: 30 July 2026