sim

sim Credit Card and sim World Mastercard® Fees and Charges

Annual Fee	<table><tr><td>sim World Mastercard®</td><td>Principal Card **HKD1,800** Supplementary **HKD900**</td></tr><tr><td>sim Credit Card</td><td>Principal Card **HKD800** Supplementary **HKD400**</td></tr></table>
Cash Advance Handling Fee	**2%** of cash advance amount plus **HKD50** 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 card
Overlimit Handling Fee	**HKD100** per time
Dispute Transaction Handling Fee	**HKD120** per every dispute transaction.
Sales Draft Retrieval Fee	**HKD50** per copy
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
Instalment Plan Cancellation Fee	**HKD300** 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 Fees and Charges shall have the same meaning assigned to them in the Cardholder Agreement.
- We can make changes to this Fees and Charges for any reason and review the 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 Fees and Charges prevails if there is any inconsistency between the English and Chinese versions.

Effective date: 16 December 2025