



## sim Credit Card and sim World Mastercard®

### Credit Card Spending Instalment Plan – Key Facts Statement (KFS)

This KFS provides you with indicative information about interest, fees and charges of this product, but please refer to the application form for the final terms of your credit card Spending Instalment Plan.

#### Interest Rates and Interest Charges

Annualized Percentage Rate (APR)	Please refer to below Additional Information.
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Annualized Overdue / Default Interest Rate	Please refer to below Additional Information.
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#### Fees and Charges

Monthly Handling Fee	Take a Spending Instalment Amount of HKD10,000 with personalized Monthly Handling Fee as an example:
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Tenor	6-month	12-month
Monthly Handling Fee	0.65%	0.65%
APR	14.09%	15.05%

For your eligible APR, please refer to our promotional materials, sim Credit Card app or call our Customer Service Hotline for enquiry.

An APR is a reference rate which expresses the basic interest rates and other applicable fees and charges of a product as an annualized rate. The above Monthly Handling Fee is applicable to selected customers and is for reference only. Personalized Monthly Handling Fee is to be determined by the Card Issuer from time to time for individual promotion. Please refer to your applicable promotion offers during the relevant promotional period for details.

Late Fee and Charge	According to the terms of the Cardholder Agreement and Fees and Charges.
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Early Settlement / Redemption / Cancellation Fee	HKD300 will be charged if you make an early settlement.
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Returned Cheque / Rejected Autopay Charge	According to the terms of the Cardholder Agreement and Fees and Charges.
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#### Additional Information

Minimum Spending Instalment Amount	The Spending Instalment Amount for each Spending Instalment Plan shall be at least HKD500.
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Monthly Repayment Amount	The Monthly Repayment Amount is calculated by dividing the Spending Instalment Amount by the Tenor plus the applicable Monthly Handling Fees. If the Spending Instalment Amount is not divisible by the Tenor, the remainder will be charged as part of the Monthly Repayment Amount for the first month.
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The monthly instalment of this plan is a credit card transaction; hence, it is subject to interest rates, and other fees and charges applicable to the relevant credit card. Customers can refer to Key Facts Statement, Cardholder Agreement and Fees and Charges.

Effective date: 23 December 2025