

(Effective from 1st March 2013)

Interest Rates and Interest Charges	
Annualised Percentage Rate (APR) for Cash Advance ¹ - CASH Card - e-Money Loan Card	18.14% - 28.41% when you open your account and it will be reviewed from time to time. Interest will be charged on the amount of cash advance from the date of the transaction on a daily basis until repayment in full. 36.43% - 44.90% when you open your account and it will be reviewed from time to time. Interest will be charged on the amount of cash advance from the date of the transaction on a daily basis until repayment in full.
Delinquent APR	44.90% it may be applied to your account if you fail to pay the Minimum Payment in full on or before the Payment Due Date as shown on a statement, starting from the date of the next second statement following such statement and even after the outstanding Minimum Payment due (or the unpaid portion thereof) has been fully settled.
Minimum Payment	All interest and fees and charges including without limitation Annual Membership Fees that may be charged, plus 1% (or such higher percentage as we specify) of outstanding principal, plus the amount exceeds the credit limit (if any) and the overdue amount (if any), subject to a minimum charge of HK\$50 , provided always that the Minimum Payment shall be determined by us in accordance with our usual practice and specified by us from time to time.
Fees	
Annual Membership Fee - CASH Card - e-Money Loan Card	1% on approved credit limit or minimum HK\$200 HK\$100
Cash Advance Fee	A handling fee of 3.5% of the cash advance amount (minimum charge HK\$100) per transaction
Late Payment Fee ² - CASH Card - e-Money Loan Card	5% of the amount of Minimum Payment or minimum HK\$150 per time (APR will be permanently adjusted to 44.90% for past due accounts) 5% of the amount of Minimum Payment or minimum HK\$100 per time (APR will be permanently adjusted to 44.90% for past due accounts)
Returned Payment Fee	HK\$150 per returned payment
Card Replacement Fee	HK\$100 per replacement card
Request for Statement Copy	HK\$50 per copy
Over-the-counter Payment	HK\$30 per transaction
Card Balance Withdrawal - By Cashier Order or Bank Account Transfer	HK\$75 each time
Debt Collection Agency Fee ³	Up to 30% of the total outstanding balance, or such other amount as we specify from time to time

Notes:

- Please refer to the card mailer for your personalized interest rate.
- If you fail to pay the Minimum Payment as specified in the Statement by the Payment Due Date, a late payment fee will be debited to your Account.
- We shall be entitled to employ outside debt collection agency and/or institution to collect any unpaid sum owed by you.

We reserve the rights at our absolute discretion to amend or change the above and/or prescribe new items of interest, charges and fees in accordance with the OCBC Wing Hang CASH Card / e-Money Loan Card Cardholder Agreement.

In case of discrepancies between the English and the Chinese versions, the English version shall prevail.