HC Capital Credit Card(HKD Card / USD Card)Terms and Conditions

HC Capital 信用卡（港元卡／美元卡）條款及細則

HC Capital Credit Card Terms and Conditions

Issuer: HC Capital Group Limited (the "Company") **|** Money Lenders Licence No. 1234/2025 **|** Version: August 2026

Please read these Terms and Conditions (this "Agreement") carefully. By signing, activating or using the credit card, you agree to be bound by this Agreement.

1. The Card

1.1 The Company issues two types of Mastercard credit cards: the **HKD Card** (denominated and settled in Hong Kong dollars) and the **USD Card** (denominated and settled in United States dollars). Each Card operates under its own card account in its own currency (the "Account Currency"). All references to amounts, statements, interest, fees and repayments in this Agreement are in the Account Currency of the relevant Card.

1.2 The Card is issued by the Company, which is solely responsible for the card account and this Agreement. Mastercard and any issuing partner act only as the card scheme and processing partner and are not parties to this Agreement.

1.3 The Card remains the Company's property and is for the Cardholder's sole use. The Cardholder must sign the Card upon receipt and activate it as instructed, must not transfer it to anyone, and must not use it for any unlawful purpose. The Cardholder is liable for all transactions effected with the Card or the card number.

2. Credit Limit

2.1 The credit limit is set by the Company in the Account Currency and may be reviewed from time to time. The outstanding balance must not exceed the credit limit; any excess must be repaid immediately.

3. Statements, Repayment and Interest

3.1 The Company will issue a monthly statement. The Cardholder must pay at least the minimum payment shown on the statement, in the Account Currency, on or before the payment due date.

3.2 **Interest on overdue payment only:** No interest will be charged if the statement balance is paid in full on or before the payment due date. Interest is charged only when payment is overdue.

3.3 **Finance charges:** If the statement balance is not paid in full on or before the payment due date, interest will be charged on the unpaid outstanding balance at a daily rate of 0.06% (APR 24.45%), calculated and accrued on a daily basis (simple interest, not compounded), from the payment due date until the outstanding balance is paid in full.

3.4 **Payment allocation:** Payments in excess of the minimum payment will be applied to balances bearing the highest interest rate first. The allocation of the minimum payment is at the Company's discretion.

3.5 The Cardholder may repay the entire outstanding balance early at any time without penalty. The Company may at any time demand immediate repayment of all amounts owing or suspend the Card.

4. Disputes and Statement Confirmation

4.1 The Cardholder must notify the Company in writing of any billing error, disputed transaction or unauthorized transaction within **60 days from the statement date**. If no such notice is received within this period, the statement shall be deemed correct and binding on the Cardholder. A Dispute Fee as set out in Appendix 1 applies to each disputed transaction raised by the Cardholder and is non-refundable regardless of the outcome of the dispute.

UNIT I, 17/F, MG Tower, 133 Hoi Bun Road, Kwun Tong, Hong Kong+852 3157 1393 | info@hccapitalltd.com | www.hccapitalltd.com

4.2 **Merchant disputes:** Any dispute between the Cardholder and a merchant regarding goods or services (including quality, delivery, returns or refunds) is a matter between the Cardholder and the merchant only and does not concern the Company. Such dispute does not relieve the Cardholder of the obligation to pay the outstanding balance in full and on time. Any refund will only be credited to the card account when actually received from the merchant.

5. Loss, Theft and Unauthorized Transactions

5.1 The Cardholder must keep the Card and PIN safe and confidential, and must notify the Company as soon as reasonably practicable (tel: +852 3157 1393 / email: info@hccapitalltd.com) if the Card or PIN is lost, stolen, disclosed or misused.

5.2 The Cardholder's maximum liability for unauthorized transactions occurring before such notification is **HKD 500** (or its equivalent in the Account Currency), provided the Cardholder has not acted fraudulently, with gross negligence, or in breach of this Agreement. The Cardholder bears no liability for unauthorized transactions occurring after notification.

6. Fees and Foreign Currency Transactions

6.1 Fees and charges are set out in the **Schedule of Fees and Charges** in Appendix 1, which forms an integral part of this Agreement. All fees are charged in the Account Currency of the relevant Card unless otherwise stated. The Company will not impose any fee prohibited by law, and all charges comply with the Money Lenders Ordinance (Cap. 163) and applicable licensing conditions.

6.2 Transactions in a currency other than the Account Currency will be converted into the Account Currency at the exchange rate adopted by Mastercard on the conversion date. The Overseas Cross-Border Fee set out in Appendix 1 applies to transactions processed outside Hong Kong (including online transactions processed by overseas merchants). The Cardholder bears the exchange rate risk.

7. Change of Terms

7.1 The Company may vary the interest rates, fees, charges or these Terms and Conditions at any time by giving not less than **30 days' prior written notice**. If the Cardholder does not accept the changes, the Cardholder may cancel the Card before the effective date; continued use of the Card constitutes acceptance.

8. Termination

8.1 The Cardholder may terminate the card account at any time by written notice and returning the Card. The Company may suspend or terminate the Card at any time, with prior notice where reasonably practicable. Upon termination, the entire outstanding balance becomes immediately due and payable. The Cardholder shall bear the reasonable costs of recovery of overdue amounts as permitted by law.

9. Exclusion of Liability

9.1 The Company shall not be liable for any loss or damage arising from: (a) any merchant's refusal to accept the Card; (b) any malfunction or failure of any ATM, terminal, system or communications network; (c) any act or omission of Mastercard or any third-party service provider; or (d) any circumstances beyond the Company's reasonable control, except to the extent caused by the Company's gross negligence or wilful misconduct. In no event shall the Company be liable for any indirect or consequential loss.

10. Communications and Notices

10.1 The Cardholder must promptly notify the Company of any change in contact details. Notices from the Company are deemed received: (a) 2 business days after posting, if sent by post to the Cardholder's last known address; and (b) at the time of sending, if sent by email, SMS or other electronic means. Notices from the Cardholder are effective only upon actual receipt by the Company.

11. Personal Data

11.1 The Cardholder's personal data will be handled in accordance with the Personal Data (Privacy) Ordinance (Cap. 486) and the Company's Privacy & Data Policy at www.hccapitalltd.com. The Cardholder may access and correct his or her personal data and opt out of direct marketing.

12. General

12.1 Save for manifest error, the Company's records are conclusive evidence of transactions and balances. This Agreement is available in English and Chinese; the English version prevails in case of discrepancy. If any provision is held invalid, the remaining provisions remain in effect.

12.2 These Terms and Conditions are governed by the laws of the **Hong Kong Special Administrative Region**, and the Cardholder submits to the non-exclusive jurisdiction of the Hong Kong courts.

Enquiries: +852 3157 1393 **|** info@hccapitalltd.com **|** www.hccapitalltd.com

UNIT I, 17/F, MG Tower, 133 Hoi Bun Road, Kwun Tong, Hong Kong

Your card is issued by HC Capital Group Limited, Money Lenders Licence No. 1234/2025.

Appendix 1 — Schedule of Fees and Charges

This Schedule of Fees and Charges forms an integral part of this Agreement. Fees are charged in the Account Currency of the relevant Card (HKD for the HKD Card; USD for the USD Card) unless otherwise stated. The Company may revise this Schedule with not less than 30 days' prior written notice.

A. Interest and Finance Charges

Item	HKD Card	USD Card
Interest on Overdue Payment (APR)	24.45% (0.06% daily)	24.45% (0.06% daily)
Overdraft Interest	USD 0.01 per day on any overdrawn (negative) balance until repaid	USD 0.01 per day on any overdrawn (negative) balance until repaid
When Interest Applies	No interest if the statement balance is paid in full on or before the payment due date; interest is charged on the unpaid balance from the payment due date only when payment is overdue	No interest if the statement balance is paid in full on or before the payment due date; interest is charged on the unpaid balance from the payment due date only when payment is overdue
Minimum Payment	The greater of HKD 49 or the sum of (i) all billed finance charges and fees; plus (ii) 1% of the statement balance; plus (iii) any overdue and over-limit amounts	The greater of USD 7 or the sum of (i) all billed finance charges and fees; plus (ii) 1% of the statement balance; plus (iii) any overdue and over-limit amounts

B. Card Fees

Item	HKD Card	USD Card
Card Issuance Fee (one-off, no annual fee)	HKD 800	USD 100
Card Replacement	Not available — if the Card is lost, stolen or damaged, the Cardholder must apply for a new Card (new application fees apply)	Not available — if the Card is lost, stolen or damaged, the Cardholder must apply for a new Card (new application fees apply)

C. Transaction and Other Fees

Item	Fee
Transaction Fee (within Hong Kong)	Free
Small-Amount Transaction Fee	HKD 8 per transaction where the transaction amount is HKD 11 or below
Overseas Cross-Border Fee	2.5% per transaction
ATM Cash Withdrawal Fee (within Hong Kong)	HKD 20 per withdrawal
Overseas Cash Advance Fee	2% of the withdrawal amount or HKD 50 minimum, whichever is higher
ATM Withdrawal Limit	Maximum 2 withdrawals per day and 7 withdrawals per week

Item	Fee
Reset ATM Password	USD 10
Dispute Fee (per disputed transaction)	USD 20

Notes: (1) No fee is charged for early or full repayment of the outstanding balance. (2) The Overseas Cross-Border Fee applies to transactions processed outside Hong Kong, including online transactions processed by overseas merchants. (3) The Dispute Fee is non-refundable regardless of the outcome of the dispute. (4) Overdraft Interest accrues daily on any overdrawn (negative) balance of the card account from the date the account becomes overdrawn until the overdrawn amount is repaid in full, in addition to any Interest on Overdue Payment where applicable. (5) The Small-Amount Transaction Fee applies to each transaction with a transaction amount of HKD 11 or below (or its equivalent in the Account Currency). (6) The ATM Withdrawal Limit applies to all ATM cash withdrawals (within Hong Kong and overseas combined): a maximum of 2 withdrawals per day and 7 withdrawals per week.

Warning: You have to repay your loans. Don’t pay any intermediaries.

忠告：借錢梗要還，咪俾錢中介。

HC Capital 信用卡條款及細則

發卡機構：HC Capital Group Limited（「本公司」）｜放債人牌照號碼 1234/2025｜版本：2026 年 8 月

請仔細閱讀本條款及細則（「本協議」）。閣下一經簽署、啟用或使用信用卡，即同意受本協議約束。

1. 信用卡

1.1 本公司發行兩種 Mastercard 信用卡：**港元卡**（以港元計價及結算）及**美元卡**（以美元計價及結算）。每張卡各自設有以其本身貨幣（「賬戶貨幣」）運作的卡賬戶。本協議所述的金額、月結單、利息、費用及還款，均以有關卡的賬戶貨幣為準。

1.2 信用卡由本公司發行，本公司為卡賬戶及本協議的唯一責任方。Mastercard 及任何發卡夥伴僅擔任卡組織及處理夥伴的角色，並非本協議的訂約方。

1.3 信用卡屬本公司財產，僅供持卡人本人使用。持卡人收卡後須立即在卡上簽名並按指示啟用，不得將卡轉讓予任何人，亦不得將卡用於任何非法用途。持卡人須對以卡或卡號進行的所有交易負責。

2. 信用限額

2.1 信用限額由本公司以賬戶貨幣訂定，並可不時檢討。未償還結欠不得超過信用限額，超逾部分須立即清償。

3. 月結單、還款及利息

3.1 本公司將每月發出月結單。持卡人須於到期繳款日或之前，以賬戶貨幣繳付不少於月結單所示最低還款額的款項。

3.2 **僅逾期還款方計利息：** 如結單結欠於到期繳款日或之前全數清還，本公司不收取任何利息。只有在逾期還款的情況下方會收取利息。

3.3 **財務費用：** 如結單結欠未於到期繳款日或之前全數清還，本公司將按未償還結欠以每日 0.06%（實際年利率 24.45%）收取利息，按日計算及按日累計（單利計息，不作複利），由到期繳款日起計直至未償還結欠全數清還為止。

3.4 **付款分配：** 超過最低還款額的還款將優先分配至利率最高的結欠；最低還款額的分配由本公司酌情決定。

3.5 持卡人可隨時提前全數清償結欠而毋須繳付罰款。本公司可隨時要求立即清償全部欠款或暫停信用卡的使用。

4. 爭議及結單確認

4.1 持卡人如發現任何帳單錯誤、爭議交易或未經授權交易，須於**結單日起計 60 天內**以書面通知本公司。如期內未接獲通知，月結單將被視為正確無誤並對持卡人具約束力。持卡人提出的每筆爭議交易須繳付收費表所載的爭議費，不論爭議結果如何，爭議費均不予退還。

4.2 **商戶爭議：** 持卡人與商戶之間就貨品或服務的任何爭議（包括質素、送貨、退貨或退款），屬持卡人與商戶之間的事宜，與本公司無關。有關爭議不解除持卡人如期全數清償結欠的責任。任何退款只有在本公司實際收到商戶退回款項後，方會存入卡賬戶。

5. 遺失、被竊及未經授權交易

5.1 持卡人須妥善保管信用卡及私人密碼並將其保密。如卡或密碼遺失、被竊、外洩或被冒用，須在合理可行的情況下盡快通知本公司（電話：+852 3157 1393／電郵：info@hccapitalltd.com）。

5.2 就通知本公司之前發生的未經授權交易，持卡人的最高責任為 **HKD 500**（或賬戶貨幣的等值金額），惟以持卡人並無欺詐、嚴重疏忽或違反本協議為前提。通知後發生的未經授權交易，持卡人毋須負責。

6. 費用及外幣交易

6.1 費用及收費詳見本公司於 www.hccapitalltd.com 刊載的收費表。本公司不會收取任何法律禁止的費用，所有收費均符合《放債人條例》（第 163 章）及適用牌照條件。

6.2 以賬戶貨幣以外貨幣進行的交易，將按 Mastercard 於兌換當日採用的匯率折算為賬戶貨幣入賬，另加適用的兌換費用。持卡人須承擔匯率風險。

7. 條款變更

7.1 本公司可隨時修改利率、費用、收費或本條款及細則，並於變更生效前發出**不少於 30 日**的書面通知。如持卡人不接受變更，可於生效日前取消信用卡；繼續使用信用卡即視為接受變更。

8. 終止

8.1 持卡人可隨時以書面通知並交還信用卡終止卡賬戶。本公司可隨時暫停或終止信用卡，並在合理可行情況下事先通知。終止後全部未償還結欠即時到期應付。持卡人須在法律容許的範圍內承擔追討逾期款項的合理費用。

9. 責任豁免

9.1 就以下原因引致的任何損失或損害，本公司概不負責：(a) 任何商戶拒絕接受信用卡；(b) 任何 ATM、終端機、系統或通訊網絡發生故障或失靈；(c) Mastercard 或任何第三方服務供應商的作為或不作為；或 (d) 任何超出本公司合理控制範圍的情況；惟因本公司嚴重疏忽或故意失當行為所致者除外。本公司在任何情況下均不就任何間接或後果性損失承擔責任。

10. 通訊及送達

10.1 持卡人如有任何聯絡資料變更，須即時通知本公司。本公司發出的通知在以下情況視為已送達：(a) 如以郵寄方式寄往持卡人最後登記的地址，於寄出後 2 個營業日；及 (b) 如以電郵、短訊或其他電子方式發出，於發出時即時生效。持卡人發出的通知以本公司實際收到方為有效。

11. 個人資料

11.1 持卡人的個人資料將按照《個人資料（私隱）條例》（第 486 章）及本公司刊載於 www.hccapitalltd.com 的《私隱及資料政策》處理。持卡人有權查閱及改正其個人資料，並可拒絕直接促銷。

12. 一般條款

12.1 除明顯錯誤外，本公司的紀錄為交易及結欠的最終證明。本協議備有中英文版本，如有歧異概以英文版本為準。如任何條文被裁定無效，其餘條文繼續有效。

12.2 本條款及細則受**香港特別行政區法律**管轄，持卡人接受香港法院的非專屬管轄權。

查詢： +852 3157 1393｜info@hccapitalltd.com｜www.hccapitalltd.com｜

香港觀塘海濱道 133 號萬兆豐中心 17 樓 I 室

本信用卡由 HC Capital Group Limited 發行，放債人牌照號碼 1234/2025。

附表一 — 收費表

本收費表構成本協議不可分割的一部分。除另有訂明外，費用以有關卡的賬戶貨幣收取（港元卡為港元；美元卡為美元）。本公司可修訂本收費表，並於生效前發出不少於 30 日的書面通知。

甲、利息及財務費用

項目	港元卡	美元卡
逾期還款利息（實際年利率）	24.45%（每日 0.06%）	24.45%（每日 0.06%）
透支利息	任何透支（負結餘）金額每日 USD 0.01，直至清還為止	任何透支（負結餘）金額每日 USD 0.01，直至清還為止
利息收取情況	如結單結欠於到期繳款日或之前全數清還，不收取任何利息；僅於逾期還款時，方按未償還結欠由到期繳款日起計息	如結單結欠於到期繳款日或之前全數清還，不收取任何利息；僅於逾期還款時，方按未償還結欠由到期繳款日起計息
最低還款額	HKD 49 或以下總額（以較高者為準）：(i) 全部已誌賬財務費用及收費；加 (ii) 結單結欠的 1%；加 (iii) 任何逾期及超逾信用額款項	USD 7 或以下總額（以較高者為準）：(i) 全部已誌賬財務費用及收費；加 (ii) 結單結欠的 1%；加 (iii) 任何逾期及超逾信用額款項

乙、卡類費用

項目	港元卡	美元卡
開卡費用（一次性，不設年費）	HKD 800	USD 100
補發卡	不設補發卡——如卡遺失、被竊或損壞，持卡人須重新申請新卡（按新卡申請收費）	不設補發卡——如卡遺失、被竊或損壞，持卡人須重新申請新卡（按新卡申請收費）

丙、交易及其他費用

項目	費用
交易費（香港境內）	免費
低消費用	如單筆交易金額為 HKD 11 或以下，每筆收取 HKD 8
跨境交易費用	每筆交易 2.5%
香港境內 ATM 取款手續費	每筆 HKD 20
跨境 ATM 取款費	取款金額的 2% 或最低 HKD 50，擇高收取
ATM 提款次數限制	每日最多 2 次，每周最多 7 次
重設 ATM 密碼	USD 10
爭議費（每筆爭議交易）	USD 20

附註：(1) 提前或全數清償結欠不收取任何費用。(2) 跨境交易費用適用於香港以外處理的交易，包括由海外商戶處理的網上交易。(3) 爭議費不論爭議結果如何均不予退還。(4) 透支利息按卡賬戶任何透支（負結餘）金額每日累計，由賬戶出現透支之日起計直至透支金額全數清還為止，如適用並另加逾期還款利息。(5) 低消費用適用於每筆交易金額為 HKD 11 或以下（或賬戶貨幣等值）的交易。(6) ATM 提款次數限制適用於所有 ATM 現金提款（香港境內及境外合計）：每日最多 2 次，每周最多 7 次。

忠告：借錢梗要還，咪俾錢中介。

Warning: You have to repay your loans. Don't pay any intermediaries.

English version (Part I) followed by Chinese version (Part II). In case of any discrepancy betweenthe English and Chinese versions, the English version shall prevail.英文版（第一部分）在前，中文版（第二部分）隨後。如中英文版本有任何歧異，概以英文版本為準。