

STATEMENT OF CREDIT CARD ACCOUNT 信用卡戶口結單

MR ADAMS KAI ANSEL  
RM H, 32/F, TWR 3, JUBILEE GDN  
FO TAN  
NEW TERRITORIES

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08136

Account number 戶口號碼 4966 0401 2337 6329	
Card type 信用卡類別 VISA GOLD CARD	Credit limit 信用限額 HKD16,000.00
Statement date 結單日 07 DEC 2024	Statement balance 結單結欠/結餘 HKD9,057.11

Post date 記賬日期	Trans date 交易日期	Description of transaction 交易說明	Amount (HKD) 金額
		PREVIOUS BALANCE 上月結欠/結餘	9,727.18
		4966 0401 2337 6329 ADAMS KAI ANSEL	
08NOV	07NOV	AGODA.COM WM HOTEL H INTERNET SG	1,396.56
08NOV	06NOV	KIKUSAN (1623) SHATIN HK	124.30
		APPLE PAY-MOBILE:1420	
08NOV	07NOV	M SQUARE HongKong HK	100.00
09NOV	07NOV	CITY SUPER LIMITED SHATIN HK	88.00
		APPLE PAY-MOBILE:1420	
09NOV	08NOV	PHO NHO KAYA SHATIN HK	132.00
		APPLE PAY-MOBILE:1420	
09NOV	07NOV	KEETA HONG KONG HK	75.00
		APPLE PAY-MOBILE:1420	
11NOV	09NOV	OCL* OCTOPUS AD5035457 KOWLOON BAY HK	300.00
		APPLE PAY-MOBILE:1420	
11NOV	09NOV	DELIVEROO CENTRAL HK	136.10
		APPLE PAY-MOBILE:1420	
11NOV	09NOV	DELIVEROO PLUS - HK CENTRAL HK	98.00
12NOV	10NOV	KIKUSAN (1623) SHATIN HK	107.80
		APPLE PAY-MOBILE:1420	
12NOV	11NOV	Decathlon Causeway Bay Causeway Bay HK	59.00
		APPLE PAY-MOBILE:1420	
12NOV	11NOV	OCL* OCTOPUS AD5895506 KOWLOON BAY HK	300.00
		APPLE PAY-MOBILE:1420	
12NOV	12NOV	IFS PAYMENT - THANK YOU	5,000.00CR
13NOV	11NOV	KEETA HONG KONG HK	75.00
		APPLE PAY-MOBILE:1420	

For important information such as payment methods, fees and charges, lost card reporting, and change of correspondence address / telephone number, please visit [www.hsbc.com.hk](http://www.hsbc.com.hk) or call our Credit Cards Customer Service Hotline on (852) 2233 3000.

有關您戶口的重要資料包括付款方式，利息與收費，報失信用卡，以及更改通訊地址/電話號碼，請瀏覽網址[www.hsbc.com.hk](http://www.hsbc.com.hk)或聯絡信用卡客戶服務熱線 (852) 2233 3000。

Minimum payment summary 最低付款摘要	HKD
Current minimum payment due 目前最低付款額	300.00
Please pay by 須於此付款到期日或之前繳交	03 JAN 2025
Overdue / overlimit due now	
須立即繳交的過期款項 / 超額款項	0.00
Total minimum payment due 最低付款總額	300.00

Summary 戶口概要

Account number 戶口號碼 4966 0401 2337 6329	Card type 信用卡類別 VISA GOLD CARD
Statement date 結單日 07 DEC 2024	Statement balance 結單結欠/結餘 HKD9,057.11

If you are paying by mail, please return it with a crossed cheque made payable to "The Hongkong and Shanghai Banking Corporation Limited" or "HSBC" at least three working days before the payment due date to our Centre, PO BOX NO. 73730, KOWLOON CENTRAL POST OFFICE HK. Please write your account number on the back of the cheque.  
如欲以郵寄方式付款，請於付款到期日三個工作天前，連同以「香港上海滙豐銀行有限公司」或「滙豐」為抬頭的劃線支票，寄回 PO BOX NO. 73730, KOWLOON CENTRAL POST OFFICE HK. 信用卡中心收，請於支票背面寫上您的戶口號碼。

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Cardholder's name 持卡人姓名 ADAMS KAI ANSEL	Account number 戶口號碼 4966 0401 2337 6329	Statement date 結單日 07 DEC 2024
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Post date 記賬日期	Trans date 交易日期	Description of transaction 交易說明	Amount (HKD) 金額
13NOV	11NOV	UberBV Amsterdam NL	93.74
13NOV	11NOV	APPLE PAY-MOBILE:1420	
13NOV	12NOV	DCC FEE-NON-HK MERCHANT	0.94
		OCL* OCTOPUS AD6115761 KOWLOON BAY HK	300.00
15NOV	13NOV	APPLE PAY-MOBILE:1420	
		KIKUSAN (1623) SHATIN HK	66.00
16NOV	14NOV	APPLE PAY-MOBILE:1420	
		KIKUSAN (1623) SHATIN HK	124.30
18NOV	16NOV	APPLE PAY-MOBILE:1420	
		KFC - SHOP 207 HONG KONG HK	43.00
18NOV	16NOV	APPLE PAY-MOBILE:1420	
		OCL* OCTOPUS AD7373222 KOWLOON BAY HK	300.00
18NOV	17NOV	APPLE PAY-MOBILE:1420	
		DELIVEROO CENTRAL HK	293.00
18NOV	16NOV	APPLE PAY-MOBILE:1420	
		DELIVEROO CENTRAL HK	113.80
18NOV	16NOV	APPLE PAY-MOBILE:1420	
		KPAY*THE LOOKING GLASS HONGKONG HK	221.00
18NOV	16NOV	Boutique Bars Limited Central & Wes HK	166.00
18NOV	16NOV	FINI'S CENTRAL HK	913.00
18NOV	15NOV	KEETA HONG KONG HK	75.00
		APPLE PAY-MOBILE:1420	
20NOV	18NOV	KIKUSAN (1623) SHATIN HK	66.00
		APPLE PAY-MOBILE:1420	
21NOV	19NOV	KIKUSAN (1623) SHATIN HK	118.80
		APPLE PAY-MOBILE:1420	
21NOV	20NOV	BBMSL*STAIN PLUS HongKong HK	28.00
		APPLE PAY-MOBILE:1420	
22NOV	21NOV	OCL* OCTOPUS AD8819157 KOWLOON BAY HK	300.00
		APPLE PAY-MOBILE:1420	
22NOV	20NOV	KIKUSAN (1623) SHATIN HK	124.30
		APPLE PAY-MOBILE:1420	
23NOV	21NOV	AMAZON MKTPL*J782230L3 Amzn.com/bill US	270.89
		CRI: 112-8585567-85986	
23NOV	21NOV	DCC FEE-NON-HK MERCHANT	2.71
23NOV	21NOV	KIKUSAN (1623) SHATIN HK	66.00
		APPLE PAY-MOBILE:1420	
25NOV	21NOV	CIRCLE K 538 07909 HONG KONG HK	11.00
		APPLE PAY-MOBILE:1420	
25NOV	22NOV	UBR* PENDING.UBER.COM AMSTERDAM NL	241.72
		APPLE PAY-MOBILE:1420	
25NOV	22NOV	DCC FEE-NON-HK MERCHANT	2.42
25NOV	23NOV	OCL* OCTOPUS AD9492129 KOWLOON BAY HK	300.00
		APPLE PAY-MOBILE:1420	
25NOV	23NOV	UBR* PENDING.UBER.COM AMSTERDAM NL	58.77
		APPLE PAY-MOBILE:1420	
25NOV	23NOV	DCC FEE-NON-HK MERCHANT	0.59
25NOV	23NOV	DELIVEROO CENTRAL HK	82.90
		APPLE PAY-MOBILE:1420	
25NOV	22NOV	TAKANO RAMEN - NEW TOWN P Hong Kong HK	378.00
		APPLE PAY-MOBILE:1420	
25NOV	22NOV	KEETA HONG KONG HK	75.00
		APPLE PAY-MOBILE:1420	
25NOV	25NOV	IFS PAYMENT - THANK YOU	4,727.18CR
26NOV	24NOV	KEETA HONG KONG HK	78.00
		APPLE PAY-MOBILE:1420	
26NOV	25NOV	OCL* OCTOPUS AD0274293 KOWLOON BAY HK	300.00
		APPLE PAY-MOBILE:1420	
26NOV	24NOV	KEETA HONG KONG HK	67.00
		APPLE PAY-MOBILE:1420	
27NOV	25NOV	KEETA HONG KONG HK	92.00
		APPLE PAY-MOBILE:1420	
28NOV	27NOV	DELIVEROO CENTRAL HK	136.10
		APPLE PAY-MOBILE:1420	

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Cardholder's name 持卡人姓名 ADAMS KAI ANSEL	Account number 戶口號碼 4966 0401 2337 6329	Statement date 結單日 07 DEC 2024
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Post date 記賬日期	Trans date 交易日期	Description of transaction 交易說明	Amount (HKD) 金額
28NOV	26NOV	KIKUSAN (1623) SHATIN HK	96.80
28NOV	26NOV	APPLE PAY-MOBILE:1420 CITY SUPER LIMITED SHATIN HK	169.00
28NOV	27NOV	APPLE PAY-MOBILE:1420 OCL* OCTOPUS AD0787869 KOWLOON BAY HK	300.00
29NOV	27NOV	APPLE PAY-MOBILE:1420 KIKUSAN (1623) SHATIN HK	124.30
30NOV	28NOV	APPLE PAY-MOBILE:1420 KIKUSAN (1623) SHATIN HK	96.80
30NOV	29NOV	Decathlon TaiKoo Shing Tai Koo Shing HK	58.00
30NOV	28NOV	APPLE PAY-MOBILE:1420 KEETA HONG KONG HK	78.00
30NOV	30NOV	IFS PAYMENT - THANK YOU CENTRAL HK	5,000.00CR
02DEC	01DEC	DELIVEROO CENTRAL HK	108.00
02DEC	01DEC	APPLE PAY-MOBILE:1420 FUSION 674RA SHATIN HK	148.70
02DEC	30NOV	APPLE PAY-MOBILE:1420 UBR* PENDING.UBER.COM AMSTERDAM NL	52.18
02DEC	30NOV	DCC FEE-NON-HK MERCHANT CENTRAL HK	0.52
02DEC	29NOV	BIG FISH 83800 HONG KONG HK	1,707.00
02DEC	29NOV	APPLE PAY-MOBILE:1420 OCL* OCTOPUS AD1589417 KOWLOON BAY HK	300.00
02DEC	30NOV	DELIVEROO CENTRAL HK	136.10
02DEC	30NOV	APPLE PAY-MOBILE:1420 24/7 FITNESS KWUN TONG HK	520.00
02DEC	29NOV	KEETA HONG KONG HK	70.00
03DEC	02DEC	APPLE PAY-MOBILE:1420 OCL* OCTOPUS AD2532328 KOWLOON BAY HK	300.00
04DEC	02DEC	APPLE PAY-MOBILE:1420 UBR* PENDING.UBER.COM AMSTERDAM NL	56.22
04DEC	02DEC	APPLE PAY-MOBILE:1420 DCC FEE-NON-HK MERCHANT HONG KONG HK	0.56
04DEC	02DEC	THE COMMERCIAL 50100 HONG KONG HK	350.00
04DEC	02DEC	APPLE PAY-MOBILE:1420 KIKUSAN (1623) SHATIN HK	124.30
05DEC	04DEC	APPLE PAY-MOBILE:1420 UBER* TRIP CENTRAL AND W HK	65.59
05DEC	03DEC	APPLE PAY-MOBILE:1420 KEETA HONG KONG HK	107.00
05DEC	03DEC	APPLE PAY-MOBILE:1420 KEETA HONG KONG HK	123.50
06DEC	05DEC	OUTBACK STEAKHOUSE SHATIN NT HK	162.80
06DEC	05DEC	APPLE PAY-MOBILE:1420 OCL* OCTOPUS AD3460467 KOWLOON BAY HK	300.00
Note: "CR" means Credit transaction / balance 註:「CR」為人賬交易/結餘			
**** REWARD CASH SUMMARY FOR CARD NUMBER 4966 0401 2337 6329 ****			
REWARD CASH OPENING BALANCE :			2,762
REWARD CASH EARNED :			198
REWARD CASH ADJUSTED :			0
REWARD CASH REDEEMED :			0
REWARD CASH CLOSING BALANCE :			2,960
REWARD CASH EXPIRING IN APR2026 :			2,960
REWARDS OF YOUR CHOICE PROGRAMME :			
SELECTED CATEGORY			ADDITIONAL REWARD CASH EARNED

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Post date 記賬日期	Trans date 交易日期	Description of transaction 交易說明	Amount (HKD) 金額
		DINING - 2024 122	
		ADDITIONAL REWARD CASH EARNED IS INCLUDED IN REWARD CASH EARNED AS SHOWN IN THE ABOVE REWARD CASH SUMMARY	
		REGISTRATION/RENEWAL DATE : 18APR2024	
		RED HOT REWARDS OF YOUR CHOICE 2024 : 5X REWARD CASH IN DINING - 2024	
		THE EFFECTIVE PERIOD IS FROM 18APR2024 TO 31DEC2024.	
		FOR TERMS AND CONDITIONS, PLEASE VISIT <a href="http://www.hsbc.com.hk/rewards">www.hsbc.com.hk/rewards</a>	
		*** REGISTERED MOBILE CARD(S) FOR CARD NUMBER 4966 0401 2337 6329 ***	
		Apple Pay-MOBILE:1420	
		THE ABOVE MOBILE CREDIT CARD(S) SET UP AS AT STATEMENT DATE	
		STATEMENT BALANCE 結單結欠/結餘	9,057.11
		***** TRANSACTION SUMMARY *****	
		CREDIT/PAYMENT : 14,727.18CR	
		PURCHASES AND INSTALMENTS : 14,049.37	
		ALL FEES AND CHARGES : 7.74	
		TOTAL ACCOUNT BALANCE : 9,057.11	
		***** FEES AND CHARGES SUMMARY *****	
		FEE/CHARGE TYPE AMOUNT	
		OTHER CHARGES 7.74	
		TOTAL FEES/CHARGES(EXCLUDING FINANCE CHARGE) 7.74	
		***** FINANCE CHARGE SUMMARY *****	
		BALANCE TYPE ANNUALISED PERCENTAGE RATE (APR) FINANCE CHARGE	
		CASH ADVANCE 35.94% 0.00	
		PURCHASE 35.42% 0.00	
		TOTAL FINANCE CHARGE 0.00	
		Information for making minimum payment *****	

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Post date 記賬日期	Trans date 交易日期	Description of transaction 交易說明	Amount (HKD) 金額									
		<p>Assumptions:</p> <ul style="list-style-type: none"><li>- Outstanding Balance = \$20,000</li><li>- Interest Rate = 2.65% per month (equivalent to an annualized percentage rate of 35.42% on purchase and 35.94% on cash advance)</li><li>- Assumed No new transaction</li><li>- Assumed No annual fee and other fees</li><li>- Assumed that repayments are made on or before due date</li></ul> <p>The below table is based on the above assumptions for illustration only. You may visit our Bank website [via HSBC HK website &gt; Borrowing &gt; Use Your Credit Card - See all &gt; Credit Card repayment calculator or via <a href="https://www.hsbc.com.hk/credit-cards/tools/repayment-calculator/">https://www.hsbc.com.hk/credit-cards/tools/repayment-calculator/</a>] for an online credit card repayment calculator for customized information.</p> <table><tr><td>If you make no additional charges using this credit card and each month you pay...</td><td>You will pay off the outstanding balance of HKD20,000 in about...</td><td>And you will end up paying an estimated total of...</td></tr><tr><td>Only the minimum payment</td><td>11.5 years</td><td>HKD57,850</td></tr><tr><td>HKD869</td><td>3 years</td><td>HKD31,279 (Savings=HKD26,570)</td></tr></table> <p>If the statement balance for your credit card account exceeds the credit limit on the statement date, an overlimit handling fee will be debited to the account. If you wish to opt out of the over-the-limit facility, you may fill out the form on the back of the statement or Personal Internet Banking. For enquiries, please contact us on 2233 3000.</p> <p>若您的結單結欠超出該信用卡戶口截至結單日的信用限額，本行會徵收超出信用限額手續費。如您欲拒絕接受超出信用限額信貸安排，請填妥結單背頁之表格或透過個人網上理財服務作出指示。如有任何查詢，請致電2233 3000。</p> <p>We notice that there have been fraudulent telephone calls, voice message or emails that claim to be from HSBC. We would like to remind you not to disclose your personal details to suspicious third parties. You can call us on (852) 2233 3000 to verify the caller's identity. Please say "Report Fraud" as reason for calling and report to the Police immediately.</p> <p>我們留意到最近有冒充匯豐的欺詐來電、語音訊息或電郵。我們提醒客戶切勿向可疑第三者提供任何個人資料。如需核實來電者身份，客戶可致電本行服務熱線（852）2233 3000。請你在被問及來電原因時，說出「戶口懷疑被盜用」及立即向警方報案。</p> <p>From 9Nov2024, if you pay in HK dollar when transacting with merchants that are registered outside of Hong Kong, a 1% fee will be charged for these transactions (displayed as DCC FEE - NON-HK MERCHANT) made with HK Dollar personal Visa/Master card credit cards. The fee is waived for UnionPay dual currency credit cards/US\$ Visa Gold Card. EN or Cancel 2233 3000</p> <p>由2024年11月9日起，如您在非香港註冊的商戶以港元個人Visa及萬事達信用卡進行港元簽賬，我們將就相關交易徵收1%的交易徵費(以DCC Fee - NON-HK MERCHANT顯示)。以銀聯雙幣信用卡及美金 財金卡進行之簽賬則豁免此徵費。查詢或取消 2233 3000</p> <p>Accrual of interest on a cash advance transaction will continue after the statement cut-off date and the accrued interest will only be charged and shown in the next</p>	If you make no additional charges using this credit card and each month you pay...	You will pay off the outstanding balance of HKD20,000 in about...	And you will end up paying an estimated total of...	Only the minimum payment	11.5 years	HKD57,850	HKD869	3 years	HKD31,279 (Savings=HKD26,570)	
If you make no additional charges using this credit card and each month you pay...	You will pay off the outstanding balance of HKD20,000 in about...	And you will end up paying an estimated total of...										
Only the minimum payment	11.5 years	HKD57,850										
HKD869	3 years	HKD31,279 (Savings=HKD26,570)										

STATEMENT OF CREDIT CARD ACCOUNT

信用卡戶口結單

Cardholder's name 持卡人姓名 ADAMS KAI ANSEL	Account number 戶口號碼 4966 0401 2337 6329	Statement date 結單日 07 DEC 2024
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Post date 記賬日期	Trans date 交易日期	Description of transaction 交易說明	Amount (HKD) 金額
		<div>statement. If you wish to fully settle the interest, you may contact us to ascertain the amount of accrued interest payable following the current statement cut-off date</div> <div>現金貸款交易的利息在結單截止日後仍會累積，應計利息只會在下一張結單中計算並顯示，如您打算繳付全數利息，您可以聯絡我們以確定本次結單截止後的應計利息金額。</div>	