

# Premier Credit Card Statement 卓越理財信用卡結單

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MR LEUNG SHIU HONG  
RM 706 7/F  
BLK B HEALTHY GARDENS  
560 KING S ROAD  
NORTH POINT HK

M  
03662

Account number 戶口號碼 5185 4200 0523 8940	
Card type 信用卡類別 PREMIER CREDIT CARD	Credit limit 信用限額 HKD85,000.00
Statement date 結單日 05 DEC 2016	Statement balance 結單結欠/結餘 HKD69,526.43

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	7,862.69
09NOV	08NOV	5185 4200 0523 8940 LEUNG SHIU HONG T	
09NOV	08NOV	Prudential HK Ltd KOWLOON HK	28,651.31
09NOV	08NOV	Prudential HK Ltd KOWLOON HK	24,158.16
09NOV	08NOV	Prudential HK Ltd KOWLOON HK	16,716.96
29NOV	29NOV	IFS PAYMENT - THANK YOU	7,862.69CR
Note: "CR" means Credit transaction / balance 註:「CR」為人賬交易/結餘			
**** REWARD CASH SUMMARY FOR CARD NUMBER 5185 4200 0523 8940 ****			
REWARD CASH OPENING BALANCE :			311
REWARD CASH EARNED :			40
REWARD CASH ADJUSTED :			0
REWARD CASH REDEEMED :			0
REWARD CASH CLOSING BALANCE :			351
REWARD CASH EXPIRING IN DEC2018 :			351
REGISTRATION/RENEWAL DATE : 10DEC2015			
RED HOT REWARDS OF YOUR CHOICE 2016 :			
5X REWARD CASH IN DINING - 2016			
THE EFFECTIVE PERIOD IS FROM 01JAN2016 TO 31DEC2016.			
FOR TERMS AND CONDITIONS, PLEASE VISIT <a href="http://www.hsbc.com.hk/creditcard">www.hsbc.com.hk/creditcard</a>			
STATEMENT BALANCE 結單結欠/結餘			69,526.43

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 3322.

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 3322。

Minimum payment summary 最低付款摘要	HKD
Current minimum payment due 目前最低付款額	696.00
Please pay by 須於此付款到期日或之前繳交	30 DEC 2016
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	696.00

"SPENDING INSTALMENT PLAN" HOTLINE: 2233 3052

Account number 戶口號碼 5185 4200 0523 8940	Card type 信用卡類別 PREMIER CREDIT CARD
Statement date 結單日 05 DEC 2016	Statement balance 結單結欠/結餘 HKD69,526.43

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 LEUNG SHIU HONG T	Account number 戶口號碼 5185 4200 0523 8940	Statement date 結單日 05 DEC 2016
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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>***** TRANSACTION SUMMARY *****</div> <table><tr><td>CREDIT/PAYMENT</td><td>:</td><td>7,862.69CR</td></tr><tr><td>PURCHASES AND INSTALMENTS</td><td>:</td><td>69,526.43</td></tr><tr><td>TOTAL ACCOUNT BALANCE</td><td>:</td><td>69,526.43</td></tr></table> <div>***** FEES AND CHARGES SUMMARY *****</div> <table><tr><td>FEE/CHARGE TYPE</td><td>AMOUNT</td></tr><tr><td>TOTAL FEES/CHARGES(EXCLUDING FINANCE CHARGE)</td><td>0.00</td></tr></table> <div>***** FINANCE CHARGE SUMMARY *****</div> <table><tr><td>BALANCE TYPE</td><td>ANNUALISED PERCENTAGE RATE (APR)</td><td>FINANCE CHARGE</td></tr><tr><td>CASH ADVANCE</td><td>20.99%</td><td>0.00</td></tr><tr><td>PURCHASE</td><td>19.55%</td><td>0.00</td></tr><tr><td>TOTAL FINANCE CHARGE</td><td></td><td>0.00</td></tr></table> <div>*****INFORMATION REGARDING MAKING MINIMUM PAYMENT*****</div> <p>The below examples are for illustration only. You may visit our Bank website at <a href="http://www.hsbc.com.hk">www.hsbc.com.hk</a> for an online credit card repayment calculator for customized information.</p> <div>=====</div> <table><tr><td>If you make no additional charges, purchases and cash advances on this 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></table> <div>=====</div> <table><tr><td>Only Minimum Payment Due</td><td>26.3 years**</td><td>HKD 70,510***</td></tr></table> <div>-----</div> <table><tr><td>HKD 888</td><td>3 years**</td><td>HKD 31,957*** (Savings=HKD 38,553)</td></tr></table> <div>=====</div> <p>* The outstanding balance of HKD20,000 is accrued from purchase only. ** Assume repayment is made on or before the payment due date of each statement month. *** Include the outstanding balance of HKD20,000 and the total finance charge which is accrued daily and calculated at an interest rate of 2.625% per month (equivalent to an annualised percentage rate of 36.43% on purchase and 37.75% on cash advance) on the outstanding balance until it is fully paid.</p> <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 3322.</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 3322。</p>	CREDIT/PAYMENT	:	7,862.69CR	PURCHASES AND INSTALMENTS	:	69,526.43	TOTAL ACCOUNT BALANCE	:	69,526.43	FEE/CHARGE TYPE	AMOUNT	TOTAL FEES/CHARGES(EXCLUDING FINANCE CHARGE)	0.00	BALANCE TYPE	ANNUALISED PERCENTAGE RATE (APR)	FINANCE CHARGE	CASH ADVANCE	20.99%	0.00	PURCHASE	19.55%	0.00	TOTAL FINANCE CHARGE		0.00	If you make no additional charges, purchases and cash advances on this 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 Minimum Payment Due	26.3 years**	HKD 70,510***	HKD 888	3 years**	HKD 31,957*** (Savings=HKD 38,553)	
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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>We notice that there have been fraudulent telephone calls, voice messages, 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 if in doubt. Please select language, listen to system message and press quick key 5#00.</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。</p> <p>選擇語言及收聽系統訊息後，按快捷鍵5#00</p>	