勝利財務有限公司
VICTORY FINANCE CO., LTD

Key Facts Statement for Credit Card
Victory Finance Company Limited

Credit Cards
16 June 2026

This product is a credit card. This KFS provides you with indicative information about interest, fees and charges of this product but please refer to our cardmember agreement and fee schedule for details. Please read and understand the information in this KFS before you apply for this product. You will be requested to confirm that you have read and understood the information in this KFS when submitting the application.

Fees and Charges

Fee Item	VIC CARD (Client Fee Standard)
Card Issuance Fee / KYC	0.00 HKD (Victory Securities will freeze a HKD 100 limit)
Annual Card Account Maintenance Fee	2,000.00 HKD (Waviable)
Card Cancellation Fee	300.00 HKD
Card Replacement Fee	500.00 HKD
Long Dormant Account Fee	100.00 HKD (Note: General Dormant Account Fee is 0.00 HKD)
Document Request Fee	250.00 HKD
Authorization Failure Fee	1.00 HKD / per failed transaction
Cross Border Fee	3.50% of the transaction amount
Overseas ATM Cash Advance Fee	7% of each transaction amount + HK$ 500.00 handling fee
Local ATM Cash Advance Fee	3% of each transaction amount + HK$ 250.00 handling fee
Card Dispute Fee	200.00 HKD
Small Online Transaction Fee	1.00 HKD
Refund Transaction Fee	1.00 HKD

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

Victory Finance Company Limited
Enquiry & Complaint Hotline : (852) 2525 2437

The Chinese version of this Product Key Facts Statement is for reference only. The English version shall prevail subject to the final terms of Victory Finance Company Limited.