

PassTo Mastercard Key Facts Statments

PassTo 信用卡	Platinum (HKD)	World Elite (HKD)
開卡費	500	20000
年費	500	20000
外幣交易手續費/ 在香港或海外以外幣 (即除港元之外的任何貨幣) 簽賬	如果您使用您的 PassTo 卡進行港幣交易 (包括退款) · 不論是在香港還是海外 · 而該交易因商戶或收單機構是在海外 (即香港以外的地方) 註冊而被視為在海外處理 · PassTo 卡會就該交易收取 <u>3%</u> 跨境港幣交易手續費。跨境港幣交易手續費將會在海外商戶或收單機構已將交易兌換成港元 · 或在您要求兌換的情況下被徵收。同一筆交易中不會同時收取跨境港幣交易手續費及外幣兌換手續費。	如果您使用您的 PassTo 卡進行港幣交易 (包括退款) · 不論是在香港還是海外 · 而該交易因商戶或收單機構是在海外 (即香港以外的地方) 註冊而被視為在海外處理 · PassTo 卡會就該交易收取 <u>3%</u> 跨境港幣交易手續費。跨境港幣交易手續費將會在海外商戶或收單機構已將交易兌換成港元 · 或在您要求兌換的情況下被徵收。同一筆交易中不會同時收取跨境港幣交易手續費及外幣兌換手續費。
境外ATM自動櫃員機提款	2%或港幣 50 元(以較高者為準)	2%或港幣 50 元(以較高者為準)
本地ATM自動櫃員機提款	3%或港幣 50 元(以較高者為準)	3%或港幣 50 元(以較高者為準)
註銷信用卡	500	20000
補發信用卡	0	0
索取文件副本	200	200
網上小額交易	1	1
授權失敗手續費 (持卡人錯誤操作)	0	0
逾期利息	20% APR	20% APR

PassTo Mastercard	Platinum (HKD)	World Elite (HKD)
Card Application Fee	500	20000
Annual Fee	500	20000
Transaction Fee for Foreign Currency Transaction	If you conduct a Hong Kong dollar transaction (including a refund) on your PassTo Card, whether in Hong Kong or overseas, and that transaction is processed overseas because the merchant or acquirer is registered overseas (i.e., in a place other than Hong Kong), a <u>3%</u> cross-border access fee. It will be imposed in circumstances where the overseas merchant or acquirer has already converted the transaction into Hong Kong dollars, or you have asked them to do so. The cross-border access fee and foreign exchange handling fee will not be imposed on the same transaction.	If you conduct a Hong Kong dollar transaction (including a refund) on your PassTo Card, whether in Hong Kong or overseas, and that transaction is processed overseas because the merchant or acquirer is registered overseas (i.e., in a place other than Hong Kong), a <u>3%</u> cross-border access fee. It will be imposed in circumstances where the overseas merchant or acquirer has already converted the transaction into Hong Kong dollars, or you have asked them to do so. The cross-border access fee and foreign exchange handling fee will not be imposed on the same transaction.
Cash Advance Fee (Oversea ATM)	2% of the cash advance amount per transaction or minimum HK\$50	2% of the cash advance amount per transaction or minimum HK\$50
Cash Advance Fee (HK ATM)	3% of the cash advance amount per transaction or minimum HK\$50	3% of the cash advance amount per transaction or minimum HK\$50
Cancel Credit Card Fee	500	20000
Card Replacement Fee	0	0
Fee for requesting copies of documents	200	200
small online transactions	1	1
Authorization failure fee (cardholder's wrong operation)	0	0
Late Charge Interest	20% APR	20% APR