

Service Fees

Item	Platinum (HKD)	World Elite (HKD)
Card Application Fee	500	20000
Annual Fee	500	20000
Transaction Fee for Foreign Currency Transaction	<p>If you conduct a Hong Kong dollar transaction (including a refund) on your PassTo Card, whether in Hong Kong or overseas, that transaction is processed overseas because the merchant or acquirer is registered overseas (i.e., in a place other than Hong Kong), a 3% 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.</p>	<p>If you conduct a Hong Kong dollar transaction (including a refund) on your PassTo Card, whether in Hong Kong or overseas, that transaction is processed overseas because the merchant or acquirer is registered overseas (i.e., in a place other than Hong Kong), a 3% 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.</p>
Oversea ATM - Cash Advance	2% of the cash advance amount per transaction or minimum HK\$50	
HK ATM - Cash Advance	3% of the cash advance amount per transaction or minimum HK\$50	
Cancel Credit Card Fee	10% Service charge of the remaining balance or a minimum of HK\$3,000	10% Service charge of the remaining balance or a minimum of HK\$3,000
Card Replacement Fee	500	20000
Fee for requesting copies of documents	200	200
Small amount online transactions (below HKD 11)	1	1
Authorization failure fee (cardholder's wrong operation)	0	0
Late Charge Interest	20% APR	20% APR