

MULTI-CURRENCY DEBIT CARD FEES AND CHARGES

Effective from 21 September 2025

Service Items	Fees and charges
Multi-Currency Debit Card[△]	
1. Annual fee	Free
2. Card replacement	HK\$120 per card
3. Withdrawal fee at JETCO terminals in Mainland China or Macau [#]	Free
4. Withdrawal fee at Mastercard/ Cirrus terminals [△]	Free
5. Foreign currency transaction fee (Applicable to cash withdrawal at Mastercard/ Cirrus terminals, purchase or online transactions) [△]	<p>If the transaction currency is supported by the Multi-Currency Debit Card[△] and the corresponding currency account has sufficient balance to settle the transaction: Free</p> <p>If the transaction currency is supported by the Multi-Currency Debit Card[△] and the corresponding currency account does not have sufficient balance to settle the transaction: Rejected</p> <p>If the transaction currency is not supported by the Multi-Currency Debit Card: 1.95% of every transaction[†]</p>

[△] Surcharges of overseas local bank for cash withdrawal may be levied (if applicable).

[#] For transactions effected via the JETCO network, the MOP withdrawn is converted directly into HKD at an exchange rate set by JETCO on the transaction date which can be enquired through JETCO's customer service hotline at 2520 1747 and then debited from the HKD account.

And, the CNY withdrawn is converted directly into HKD at an exchange rate set by the JETCO member bank that provides the ATM service on the transaction date which can be enquired with that JETCO member bank and then debited from the HKD account.

[△] Cash withdrawal at Mastercard/ Cirrus terminals:

- (i) If the transaction currency is supported by the Multi-Currency Debit Card[△] and that currency account has sufficient balance, that currency account will be debited.
- (ii) If that currency account does not have sufficient balance, or the transaction currency is not supported by the Multi-Currency Debit Card, the transaction amount is converted into HKD at an exchange rate set by Mastercard on the transaction date which can be enquired at **www.mastercard.com** plus 1.95% foreign currency transaction fee and then debited from the HKD account.*

Purchase or online transactions:

- (i) If the transaction currency is supported by the Multi-Currency Debit Card[△] and that currency account has sufficient balance, that currency account will be used for holding fund (for authorization) and debited (for settlement).
- (ii) If the transaction currency is not supported by the Multi-Currency Debit Card, during authorization or settlement the transaction amount is converted into HKD at an exchange rate set by Mastercard on the transaction or posting date which can be enquired at **www.mastercard.com** plus 1.95% foreign currency transaction fee and then used for holding fund or debited from the HKD account.*

[△] Multi-Currency Debit Card supports HKD, CNY, AUD, CAD, EUR, JPY, NZD, GBP, SGD and USD. For transactions with currencies not listed above, 1.95% foreign currency transaction fee will be charged.

[†] Transaction fee of 1% charged by Mastercard to the Bank is included.

* Please note the Bank will not combine the available funds in HKD or foreign currencies accounts for holding fund or settling transactions.