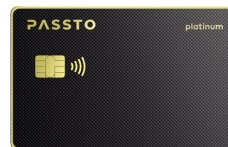


Service Fees

Platinum (HKD)



Platinum BLACK (HKD)



Card Application Fee	\$1000	\$10000
Annual Fee	\$500	\$2000
HK Local Transaction		Free
Foreign Currency Transaction		3%*
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
Card Replacement Fee	\$1000	\$10000
Fee for requesting copies of documents		\$200
Late Charge Interest		20% APR
Small amount online transactions (below HKD 11)		\$1

*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.

If the client fulfills the conditions for the card application fee and annual fee waiver, please reach out to us within 60 days after the fee has been charged to request the waiver. The fees will then be refunded to the account.

Platinum (HKD)

Platinum BLACK (HKD)

Card Application Fee	Initial collateral injection amount USD 10,000 or above	Initial collateral injection amount USD 100,000 or above
Annual Fee	Annual spending of HKD 80,000 or above	Annual spending of HKD 800,000 or above

PassTo Credit Limited reserves the right to adjust or review the amount of the above charges from time to time.

Note: In case of discrepancies between the English and Chinese versions, the English version shall apply and prevail.
Effective from March 2025