

Neat Business Card Fee Table

Neat Prepaid MasterCard	HK\$60 per card per month
Card Transaction (domestic)	Free
Card Transaction (abroad) ¹	1.5%
Foreign merchant fee ²	1.5%
Transaction refund	US\$0.5 / HK\$4
Chargeback	HK\$320 + 1% of chargeback amount
Card cancellation ³	US\$15 / HK\$80
Card replacement	US\$6 / HK\$50
ATM withdrawal	2% (US\$3 / HK\$25 Minimum Fee)
ATM balance inquiry	US\$0.5 / HK\$4
Inactivity fee ⁴	US\$2 / HK\$12.5 per month
Special transaction processing fee	US\$0.5 / HK\$4

¹ The Neat Card uses the Mastercard exchange rate. The 1.5% processing fee for foreign transactions is charged by Neat's partners: Mastercard and Neat's card issuer, ePayLinks.

² Most merchants in Hong Kong use local payment processors, even if they are an international brand. Some merchants (e.g. UBER) use payment processors outside of Hong Kong and a 1.5% fee applies. To check the merchant country, press the transaction in the Neat App and you will be able to view all details.

³ Fee only applied where balance refund is required. All cancellations are handled at the end of each month, payments take around 7 working days to disburse

⁴ Inactivity fee will be charged after 6 months of consecutive inactivity. No inactivity fee will be charged if the balance is ZERO.

⁵ If there are more than 3 transactions below HK\$11 within a calendar month, special transaction processing fee will apply starting from the 4th one. HK\$0 transactions are exempted. If there are more than 5 failed authorizations due to insufficient balance made within a calendar month or 3 made consecutively, special transaction processing fee will apply starting from the 4th one