

Neat Prepaid Mastercard Fee Table

Monthly Fee	HK\$60 per card per month
Card Transaction (domestic) ¹	Free
Card Transaction (abroad) ²	1.5%
Foreign merchant fee	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 Prepaid Mastercard 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

Neat Visa Card Fee Table

Monthly Fee	Free
Card Transaction (domestic)	Free
Foreign merchant fee ^{1,2}	1.5%
Transaction refund	Free
Chargeback	Free
Card cancellation	Free
Card replacement	Free
ATM withdrawal	2% (US\$4 / HK\$25 Minimum Fee)

¹ When a transaction currency denomination is different than the Base Currency of your Neat Visa Card, the Visa exchange rate will apply. e.g. if the Base Currency of your Neat Visa Card is USD and the transaction is denominated in HKD, then the Visa exchange rate will apply.

² No foreign merchant fee applies to transactions made in the same currency as your Neat Visa Card, irrespective of the country where the merchant is based. e.g. if you are making a payment in USD from your Neat Visa USD card with a merchant based outside of Hong Kong, then no foreign merchant fee will apply. However, if you are paying for a transaction in EUR for example using your Neat Visa USD card then a 1.5% foreign merchant fee will apply.

Visa Card Rewards

Cash Back (“Promotional Offer”)

This Promotional Offer sets out the specific terms of Neat Visa Card rewards as referred to in Clause 5 (Visa Card Rewards) of the [HK Visa Card Supplementary Terms](#). This Promotional Offer forms part of the HK Visa Card Supplementary Terms.

Offer. We will provide you with a 1% cash back reward in the Base Currency of your Neat Visa Card rounded to the nearest cent, based on the total of all your Neat Visa Card transactions for the preceding month. The cash back will be paid into your Neat Multi-currency Wallet on the first day of the following month.

Term. This Promotional Offer is valid from 25 November 2020 until otherwise determined by Neat.

We reserve the right to cancel or change the terms of this Promotional Offer at any time without notice.