Card Service Fees

(Effective from 23 April 2026)

Item	Fees and Charges
Annual fee	Waived
Foreign currency transaction handling fee	1. Foreign Currency Transaction Fee incurred in or outside of Hong Kong - 1.95% per transaction effected in a currency other than Hong Kong dollars. 2. Fee relating to settling foreign currency transaction in Hong Kong Dollars - 1.95% Cross-border Transaction Fee. *If you conduct a Hong Kong dollar transaction (including a refund) on EleBank Visa Platinum Card, whether in Hong Kong or overseas, and that transaction is processed overseas because the merchant or acquirer is registered in a place other than Hong Kong, Cross-border Transaction Fee will be charged. The Cross-border Transaction Fee will be charged 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 Transaction Fee will apply if you are offered the option to, and choose to, settle a foreign currency transaction in Hong Kong dollars at a point of sale overseas. Such option is a direct arrangement offered by the overseas merchant and not EleBank. You are reminded to ask the merchant for details about the foreign currency exchange rate and any applicable fees before you enter into the transaction because settling foreign currency transactions in Hong Kong dollars may involve a cost higher than Foreign Currency Transaction Fee.*
Local ATM cash withdrawal	Waived
Overseas ATM cash withdrawal	3% handling fee per withdrawal amount
Dispute handling fee	HKD 100 per dispute* *Regardless of whether the dispute result is successful or not

Physical card first application fee	HKD 50 per card
Physical card replacement fee	HKD 50 per card
Physical card mailing charge (applicable to non-Hong Kong correspondence address)	Waived
Multi-currency transaction functionality[1]	
Multi-currency transaction handling fee (Applicable to customers who have activated the multi-currency transaction functionality)	1. Handling fee related to transactions (including refunds) conducted and settled in the same currency as the multi-currency transaction functionality supported currency[2] - Handling fee waived 2. Handling fee related to transactions (including refunds) conducted in non-matching currencies as the default currency[3] but settled in default currency - 1.95% of each transaction amount *If transaction currency is supported by the multi-currency transaction functionality but the corresponding currency account balance is insufficient: Automatic currency conversion to the default currency will occur for debiting, with a handling fee of 1.95% applied to each transaction amount.* *If transaction currency is not supported by the multi-currency transaction functionality: Automatic currency conversion to the default currency will occur for debiting, with a handling fee of 1.95% applied to each transaction amount.*

New Service Item

New Service Item[4]	**Fees and Charges**
Snap Card	
Snap Card Activation Fee[5,6]	**HKD 19.9 per card per year*** *The validity period of the Snap Card is 12 months from the date of your application[7,8]

Remarks:

1. Once you enable the multi-currency transaction functionality, the original "Foreign currency transaction handling fee" term will no longer be applied, and the "Multi-currency transaction handling fee" clause will automatically take effect.

2. Please refer to the [Support] > [Spend] in the bank's official website for the currencies supported by the multi-currency transaction functionality. (Updated periodically without prior notice)

3. Please refer to the [Support] > [Spend] in the bank's official website for default currency information. (Updated periodically without prior notice)

4. This update only adds charges for the “New Service Item”. All existing fees and charges for other items remain unchanged.

5. Please refer to the [Support] > [Spend] in the Bank's official website for the number of Snap Cards you may hold at any one time. (Updated periodically without prior notice)

6. Please refer to the [Support] > [Spend] in the Bank's official website for the total number of times you may apply for, replace, or delete a Snap Card within each calendar year. (Updated periodically without prior notice)

7. If you cancel your Snap Card within its validity period, you may re-apply for a Snap Card free of charge.

8. Please refer to the [Support] > [Spend] in the Bank's official website for details of the validity period of the Snap Card. The Bank reserves the right to adjust the validity period of the Snap Card without prior notice. (Updated periodically without prior notice)