

Card Service Fees

(Effective from 25 November 2024)

Item	Fees and Charges
Annual fee	Waived
Foreign currency transaction handling fee	<p>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.</p> <p>2. Fee relating to settling foreign currency transaction in Hong Kong Dollars - 1.95% Cross-border Transaction Fee.</p> <p><i>If you conduct a Hong Kong dollar transaction (including a refund) on Airstar Bank 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.</i></p> <p><i>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 Airstar Bank. 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.</i></p>
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

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