

## Neat Personal Fee Table

<b>Neat Personal Account</b>	
Account opening and maintenance	Free
Neat iOS and Android app	Free
Expense management with real-time notifications	Free
Multilingual customer support	Free
<b>Cards</b>	
Neat Prepaid MasterCard	Free
Card transaction (domestic)	Free
Card transaction (abroad) <sup>1</sup>	1.5%
Foreign merchant fee <sup>2</sup>	1.5%
Transaction refund	HK\$4
Chargeback (per transaction)	HK\$320 + 1% of chargeback amount
Card cancellation <sup>3</sup>	HK\$100
Card replacement	HK\$50
ATM withdrawal	2%, HK\$25 minimum fee
ATM balance inquiry	HK\$4
Inactivity fee <sup>4</sup>	HK\$12.5/month
Special Transaction Processing Fee <sup>5</sup>	
<b>Incoming Payments</b>	
FPS & standard local bank payment	Free
Express local bank payment (CHATS)	HK\$15
International bank payment <sup>6</sup>	HK\$60

<sup>1</sup> 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.

<sup>2</sup> 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.

<sup>3</sup> Fee only applies when a balance refund is required. All cancellations are handled at the end of each month, payments take around 7 working days to disburse.

<sup>4</sup> Inactivity fee will be charged after 6 months of consecutive inactivity. No inactivity fee will be charged if the balance is 0.

<sup>5</sup> 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.

<sup>6</sup> The amount received, minus the HK\$60 fee, will be added to your Neat Account. Please note: intermediary banks may charge fees for international transfers and we receive less than the amount originally transferred by the remitter. Please check with the remitting bank if any such fees apply to your transfer.