

Reap Visa Card Fee Schedule

Fee Type	Cost
Annual Fee	Free
Card Transaction (domestic)	Free
Card Transaction (international)	2% and only if the foreign transaction was made in a currency other than your Domestic Currency ¹
ATM Withdrawal	2% of transaction amount
Transaction Refund	Free
Chargeback Dispute Handling Fee	Free
Card Cancellation	Free
Minimum Payment	<p>The Minimum Payment is the minimum amount you need to pay for an Account Statement in your Domestic Currency.</p> <p>For HKD Cards:</p> <ul style="list-style-type: none"> - If the Account Statement balance is HK\$2,000 or more: 1% of your total outstanding balance, or HK\$2,000 (whichever is higher) - If the Account Statement balance is less than HK\$2,000: the statement balance <p>For USD Cards</p> <ul style="list-style-type: none"> - If the Account Statement balance is US\$250 or more: 1% of your total outstanding balance, or US\$250 (whichever is higher) - If the Account Statement balance is less than US\$250: the statement balance
Late Payment Fee	<p>HK\$230 or Minimum Payment (whichever is higher) for HKD Cards</p> <p>US\$30 or Minimum Payment (whichever is higher) for USD Cards</p>
Return Check / Reject Autopay Fee	Free
Any other fees?	None

Interest Rates and Finance Charges	Description
Annualised Percentage Rate (APR) ² for overdue balance on Card purchases	25.00% APR. We will not charge you a finance charge if you pay your Account Statement in full by the due date each month, otherwise a finance charge will be charged on the unpaid statement balance from the date of the previous statement on a daily basis until payment in full.
Interest Free Period	<p>Up to 51 days, meaning 20 days after each statement issue date.</p> <p>Unlike most credit card issuers, at Reap this interest free period on previous Account Statement's spending continues to be available to you even if you have an overdue balance.</p>

Minimum Payment Due	If we do not receive the Minimum Payment for an Account Statement, the Late Payment Fee will apply to that Account Statement. Notwithstanding the above and subject to the Interest Free Period, interest is charged on any outstanding statement balance.
---------------------	---

¹ Domestic Currency is the settlement currency of your Card, which is Hong Kong Dollars or US Dollars depending on your choice of Card.

² APR is calculated according to the Net Present Value Method as specified in the Code of Banking Practice. The Finance Charge will be calculated at the applicable rate on a 365-day yearly basis.