



Fee Schedule

Hong Kong

27 October 2025

Last updated: 27 October 2025

The following fees and charges apply with respect to customers of Airwallex (Hong Kong) Limited.

This version of the Fee Schedule is effective from:

- 1 November 2025, for customers signing up on or after this date.
- 1 December 2025, for customers signing up before 1 November 2025.

The previous version of the Fee Schedule can be viewed [here](#).

Subscription Fee

Plan	Standard Fee (HKD) [1][2][3]
Explore Plan	\$ 0 / month
Grow Plan	\$ 499 / month
Accelerate Plan	From \$ 2,499 / month
Custom Plan	Custom pricing

[1] Subscription fees for Explore and Grow plans (if any) are per entity while the subscription fee for the Accelerate plan is per Organisation (i.e., covers all group entities).

[2] These fees exclude GST (where applicable) and any transaction-specific fees that are applicable as outlined below.

[3] Moving from one plan to a lower-priced plan will take effect at the end of your then-current billing cycle, while upgrades will take effect immediately.

Online Payments Services

The following pricing is quoted on a 'blended' pricing basis for Cards and Local Payment Methods. The General Fees specified, except for the Foreign Currency Settlement Fee, are applicable to the acceptance of Cards and Local Payment Methods. All fees set out in this schedule are exclusive of GST/VAT (if applicable), unless otherwise indicated.

Defined terms in this Fee Schedule have the meaning given to them in Airwallex's Online Payment Terms, which can be found here:

<https://www.airwallex.com/hk/terms/payments-terms>.

1. General Fees

Description	Standard Fee (HKD) [4]	Charging Method
Gateway Fee (Cards)	\$2.35	per attempted or actual Transaction; includes Fraud & 3DS where applicable

Gateway Fee (Local Payment Methods)	\$2.00	per attempted or actual Transaction; includes Fraud & 3DS where applicable
Foreign Currency Settlement Fee [2]	1.00%	per settlement of a non-HKD Transaction in the same non-HKD currency
FX Conversion Fee [2]	2.00%	per conversion of a Transaction currency into the Settlement Currency
Scheduled conversion markup *	0.20%	In addition to the standard FX markup
Refund Fee [1]	\$2.35	per Refund request
Account Updater Fee [3]	\$2.00	per Card update

Notes:

[1] These fees exclude any additional fees or charges imposed by a Network. Such fees and charges will be passed onto you by Airwallex.

[2] The Foreign Currency Settlement Fee is not applicable to Transactions made by Local Payment Methods. The Foreign Currency Settlement Fee and the FX Conversion Fee are separate fees. Depending on the specific foreign currencies involved in a Transaction, only one of these would be charged at once.

[3] Account Updater automatically updates your customers' saved card information for Visa and Mastercard cards. The fee only applies to Enterprise customers. This feature is enabled by default to increase transaction success rates. To disable this, contact your Account Manager.

[4] These fees are applicable to customers across Explore, Grow, Accelerate, and Custom Plans, and are exclusive of GST (where applicable).

* Scheduled conversions allows you to book future-dated conversions up to 90 days in advance, and lock-in the exchange rate with a partial prepayment. The markup for scheduled conversion will be in addition to the standard FX markup.

2. Chargeback Fees

Tier [2]	Chargeback ratio [3]	Standard Fee (HKD) [1]	Charging Method
Tier 1	< 1%	\$140	per Chargeback request
Tier 2	1% to 1.5%	\$245	per Chargeback request

Tier 3	> 1.5%	\$350	per Chargeback request
Success Fee *	-	25.00% of disputed amount with a maximum of USD 200.00 (or local currency equivalent)	Per successful challenge of a Chargeback request with the assistance of our AI Dispute Automation Product.

Notes:

[1] These fees exclude any additional fees or charges imposed by a Network. Such fees and charges will be passed onto you by Airwallex.

[2] Each Chargeback request's fee is individually calculated based on the latest Chargeback ratio. The first 20 Chargeback requests of a month for each card scheme fall under tier 1.

[3] Chargeback ratio is calculated on a month-to-date basis per card scheme. The ratio is defined as the number of chargeback requests month-to-date divided by the number of successfully captured transactions of this month.

* The Success Fee is charged (i) when the Customer challenges a Chargeback request by filing a dispute report with the assistance of the AI Dispute Automation Product and (ii) the challenge is accepted and the disputed amount is paid out to the Customer.

3. Pre-chargeback Service Fees

The following fees will apply from 1 February 2025:

Description	Standard Fee (HKD) [1]	Charging Method
Visa rapid-dispute-resolution (RDR) Service Fee	\$117.00	Per RDR case
Collaboration Resolution Fee	\$195.00	per accepted Collaboration case

[1] These fees are applicable to customers across Explore, Grow, Accelerate, and Custom Plans, and are exclusive of GST (where applicable).

4. Payment Method Fees (Blended)

Description	Standard Fee [1]	Charging Method
Domestic Cards (Visa, Mastercard, American Express, JCB, Diners, Discover and UnionPay)	3.30%	per Transaction

International Cards (Visa, Mastercard, American Express, Diners, Discover, JCB and UnionPay)	3.60%	per Transaction
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[1] These fees are applicable to customers across Explore, Grow, Accelerate, and Custom Plans, and are exclusive of GST (where applicable).

5. Local Payment Methods (Blended)

Description	Standard Fee [1]	Charging Method
WeChat Pay	1.00%	per Transaction

Other payment methods: Refer to:

<https://www.airwallex.com/hk/online-payments-capability>

[1] These fees are applicable to customers across Explore, Grow, Accelerate, and Custom Plans, and are exclusive of GST (where applicable).

Spend

Plan	Offering	Standard Fee (HKD) [1]
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Explore	Employee Cards (physical & virtual), Expense Management [2] & Bill Pay	5 free spend users, \$40.00 per additional active spend user per month [3]
Grow	Employee Cards (physical & virtual), Expense Management [2] & Bill Pay	5 free spend users, \$40.00 per additional active spend user per month [3]
Accelerate	Employee Cards (physical & virtual), Expense Management [2] & Bill Pay	5 free spend users, \$40.00 per additional active spend user per month [3]
Custom	Employee Cards (physical & virtual), Expense Management [2] & Bill Pay	Custom pricing

Notes:

[1] Fees are exclusive of GST (where applicable).

[2] Expense management includes managing expenses incurred on cards as well as out-of-pocket reimbursements.

[3] An active spend user is defined as any user who is an active employee cardholder OR submits, approves, or pays a card expense or reimbursement OR submits, approves or pays a bill in the Billing Period. Billing Period is defined as the interval of

time between the start and end of your subscription. Billing period, also referred to as billing cycle, is monthly based on your subscription start date.

Further, an Employee Cardholder is active if they have been verified and has an Employee Card that has not been canceled or has not expired for the relevant billing period.

If you have any questions about the fees deducted from your Airwallex account, please contact us and we can help clarify any questions. For more information on billing, please see our Expenses FAQs.

6. Subscription Management

Description	Airwallex Fee [1]	Charging Method
Collect recurring subscription payments from your customers	0.40% - 0.50% [2]	per successful transaction

[1] These fees are applicable to customers across Explore, Grow, Accelerate, and Custom Plans, and are exclusive of GST (where applicable).

[2] 0.40% applies to customers who have completed customer due diligence prior to 1 December 2025. 0.50% applies thereafter.

7. Automatic Tax Calculation

Description	Standard Fee [1]	Charging Method
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Automatically calculate tax for invoices and subscriptions.	0.4%	per successful transaction
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[1] These fees are applicable to customers across Explore, Grow, Accelerate, and Custom Plans, and are exclusive of GST (where applicable).