



Fee Schedule

Hong Kong

3 November 2023

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

1. 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>.

1.1. General Fees

Description	Standard Fee (HKD)	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
Refund Fee [1]	\$2.35	per Refund request

Account Updater Fee [3]	\$2.00	per Card update
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1.2. 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

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.

1.3. Pre-chargeback Service Fees

Visa rapid-dispute-resolution (RDR) Service Fee

Description	Standard Fee (HKD)	Charging Method
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Tier 1 business industry [1]	\$40	per RDR case
Tier 2 business industry [1]	\$157	per RDR case
Tier 3 business industry [1]	\$274	per RDR case

[1]The business industry tier is determined by the Merchant Category Code (MCC) assigned to you by Airwallex:

- Tier 1 MCCs:
 - All MCCs not referenced in Tiers 2 or 3
- Tier 2 MCCs:
 - 5045 (Computers and Computer Peripheral Equipment and Software)
 - 5399 (Misc General Merchandise)
 - 5499 (Misc Food Stores - Convenience Stores and Specialty Markets)
 - 5734 (Computer Software Stores)
 - 5735 (Record Stores)
 - 5815 (Digital Goods Books/Movies/Music)
 - 5817 (Digital Goods App – Excludes Games)
 - 5818 (Large Digital Goods Merchant)
 - 5964 (Direct Marketing - Catalog)
 - 5968 (Direct Marketing - Subscription)
 - 5969 (Direct Marketing - Other)
 - 5999 (Miscellaneous Specialty Retail)
 - 7299 (Miscellaneous Personal Services – not elsewhere classified)
 - 7321 (Consumer Credit Reporting)
 - 7399 (Business Services – Default)
 - 8699 (Member Organizations – Default)
 - 8999 (Professional Services – Default)
- Tier 3 MCCs:
 - 4816 (Computer Network/Information Services)
 - 5122 (Drugs, Drug Proprietaries, Druggist Sundries)
 - 5816 (Digital Goods - Games)
 - 5912 (Drug Stores, Pharmacies)
 - 5962 (Direct Marketing - Travel Related Arrangement Services)
 - 5966 (Direct Marketing – Outbound Telemarketing Merchants)
 - 5967 (Direct Marketing - Inbound Telemarketing Merchants)
 - 5993 (Cigar Stores and Stands)
 - 6051 (Non-Financial Institutions - Foreign Currency, Non-Fiat Currency, Money Orders, Travelers Cheques and Debt Repayment)
 - 7273 (Dating and Escort Services)
 - 7995 (Betting, including Lottery Tickets,Casino Gaming Chips, Off- Track Betting,and Wagers at Race Tracks)

Mastercard Collaboration Service Fee

Description	Standard Fee	Charging Method
Collaboration Resolution Fee	\$80	per accepted Collaboration case

1.4. Payment Method Fees (Blended)

Description	Standard Fee	Charging Method
Domestic Cards (Visa, Mastercard, American Express, JCB and UnionPay)	3.30%	per Transaction
International Cards (Visa, Mastercard, American Express, JCB and UnionPay)	3.30%	per Transaction
International Cards (Visa, Mastercard, American Express, JCB and UnionPay) <i>[New customers on or after 8 November 2023]</i>	3.60%	per Transaction

1.5. Local Payment Methods (Blended)

Description	Standard Fee	Charging Method
WeChat Pay	1.00%	per Transaction

Other payment methods: Refer to: <https://www.airwallex.com/hk/online-payments-capability>

2. Cards

Description	Standard Fee (HKD)
Expenses	
Expense Management Service Fee	\$40 per active Employee Cardholder ^[1] per calendar month

[1] An Employee Cardholder is active if they have been verified and has an Employee Card that has not been cancelled or has not expired during the relevant month.

Additional notes:

The above fees (as applicable) will be deducted from your Airwallex account on a monthly basis, and pro-rated based on the total number of active Employee Cardholders linked to your Airwallex account during the relevant month. By way of example, if you have one active Employee Cardholder for fifteen days in a 30-day month, then we will deduct \$20 from your Airwallex account in the following month. All fees set out above are exclusive of GST/VAT (if applicable).

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.