## Fees and Charges on primepay Visa Credit Card Service

Effective Date: August 17, 2021

Foreign Currency Transaction	All transactions effected in a currency other than Hong Kong Dollars
Fee	will be converted into Hong Kong Dollars at a wholesale market rate selected by Visa from within a range of wholesale market rate or the government-mandated rate in effect on the date when Visa processes the transactions plus 1.95% (including 0.95% imposed by PrimeCredit and 19% of raimburgages the page of the Visa on PrimeCredit)
	and 1% of reimbursement charge imposed by Visaon PrimeCredit)
Sales Draft Retrieval Fee	HK\$40 per photocopy

PrimeCredit reserves the right to vary the fees and charges for customers from time to time by notice. The provision of primepay Visa Credit Card services to you is subject to your acceptance of the above fees and charges.

Should there be any inconsistency or conflict between the English version and other language versions of the above Terms and Conditions or Fees and Charges on primepay Visa Credit Card Service, the English version shall prevail.