

Example 1: Japanese Yen transactions with AEON JCB Credit Card in September 2025.

| A. Transaction Amount (in Japanese Yen) | B. Amount converted to Hong Kong dollars<br>Assuming the exchange rate of JPY to HKD is 0.053 | C. Foreign currency transaction fee (1.95%)<br>Including the 1% charge imposed by Card Association | B+C. Posting Amount in statement               | Cash rebate earned (1.95%)<br>"B+C. Posting Amount" to be divided by 101.95% to firstly convert it into "B. Amount converted to HKD" for the calculation |
|---|---|--|--|--|
| JP¥4,250                                | HK\$225.25  | $HK\$225.25 \times 1.95\%$<br><b>= HK\$4.39</b>  | $HK\$225.25 + HK\$4.39$<br><b>= HK\$229.64</b> | <b>= HK\$4.30<sup>1</sup></b><br>The total rebate amount is rounded off to one decimal place<br><sup>1</sup> $HK\$229.64 / 101.95\% \times 1.95\%$       |

Statement display :

| Transaction Date<br>交易日期 | Post Date<br>記賬日期 | Description<br>交易說明                                 | Amount (HKD)<br>港幣金額 |
|--------------------------|-------------------|---|----------------------|
|                          |                   | PREVIOUS BALANCE 上月結欠/結餘                            | 0.00                 |
| 01 Sep 2025              | 04 Sep 2025       | JAPAN MERCHANT A JPN<br>JPY 4,250.00(rate 0.054033) | 229.64               |

**A. Transaction Amount (in JPY): JP¥4,250**  
The exchange rate shown on the statement has already included foreign currency transaction fee

**B+C. Posting Amount in statement : HK\$229.64**

Example 2: Japanese Yen transactions with AEON JCB Credit Card in December 2025. (Assuming the exchange rate of JPY to HKD is 0.053)

| A. Transaction Amount (in Japanese Yen) | B. Amount converted to Hong Kong dollars<br>Assuming the exchange rate of JPY to HKD is 0.053 | C. Foreign currency transaction fee (1.95%)<br>Including the 1% charge imposed by Card Association | B+C. Posting Amount in statement                     | Cash rebate earned (1.95%)<br>"B+C. Posting Amount" to be divided by 101.95% to firstly convert it into "B. Amount converted to HKD" for the calculation  |
|---|---|--|--|---|
| JP¥112,500                              | HK\$5,962.50  | $HK\$5,962.50 \times 1.95\%$<br><b>= HK\$116.27</b>  | $HK\$5,962.50 + HK\$116.27$<br><b>= HK\$6,078.77</b> | <b>As the Posting Amount is greater than HK\$6,000</b><br>Only count the first HK\$6,000<br><b>= HK\$114.70<sup>2</sup></b><br>The total rebate amount is rounded off to one decimal place<br><sup>2</sup> $HK\$6,000 / 101.95\% \times 1.95\%$ |

Statement display :

| Transaction Date<br>交易日期 | Post Date<br>記賬日期 | Description<br>交易說明                                   | Amount (HKD)<br>港幣金額 |
|--------------------------|-------------------|---|----------------------|
|                          |                   | PREVIOUS BALANCE 上月結欠/結餘                              | 0.00                 |
| 01 Dec 2025              | 04 Dec 2025       | JAPAN MERCHANT B JPN<br>JPY 112,500.00(rate 0.054033) | 6,078.77             |

**A. Transaction Amount (in JPY): JP¥112,500**  
The exchange rate shown on the statement has already included foreign currency transaction fee

**B+C. Posting Amount in statement : HK\$6,078.77**