"AEON Card · Foreign Transaction Fees Cash Rebate" Reward Calculation & Examples:

Example 1: **Japanese Yen (JPY)** transactions made in **Japan** with AEON CARD WAKUWAKU in November 2026.

(Assuming the exchange rate of JPY to HKD is 0.049)

Transaction Amount (in foreign currency)	Transaction Amount (converted to HKD)	Foreign Transaction Fee (1.95%) *Including the 1% charge imposed by Card Association	Total Amount	Cash rebate earned within the entire calendar month (1.95%)
JPY¥3,000	HK$147.00	HK$2.87	HK$147.00 + HK$2.87 **= HK$149.87**	(HK$147.00 + HK$61.25) * 1.95% **= HK$4.00** The total rebate amount is rounded off to one decimal place
JPY¥1,250	HK$61.25	HK$1.19	HK$61.25 + HK$1.19 **= HK$62.44**	

Example 2: Transactions in **South Korean Won** made at **merchant in Korea** with AEON JCB Card in November 2026.

(Assuming the exchange rate of KRW to HKD is 0.0056)

Transaction Amount (in foreign currency)	Transaction Amount (converted to HKD)	Foreign Transaction Fee (1.95%) *Including the 1% charge imposed by Card Association	Total Amount	Cash rebate earned within the entire calendar month (1.95%)
KRW₩30,000	HK$168.00	HK$3.27	HK$168.00 + HK$3.27 **= HK$171.27**	(HK$168.00 + HK$70.00) * 1.95% **= HK$4.60** The total rebate amount is rounded off to one decimal place
KRW₩12,500	HK$70.00	HK$1.36	HK$70.00 + HK$1.36 **= HK$71.36**	

Example 3: **Renminbi (RMB)** transactions made in **Mainland China** with AEON UPI Card in December 2026.

(Assuming the exchange rate of CNY to HKD is 1.16)

Transaction Amount (in foreign currency)	Transaction Amount (converted to HKD)	Foreign Transaction Fee (1%)	Total Amount	Cash rebate earned within the entire calendar month (1%)
RMB¥3,000	HK$3,480.00	HK$34.80	HK$3,480.00 + HK$34.80 **= HK$3514.80**	(HK$3,480.00 + HK$1,450.00) * 1% **= HK$49.30** The total rebate amount is rounded off to one decimal place
RMB¥1,250	HK$1,450.00	HK$14.50	HK$1,450.00 + HK$14.50 **= HK$1,464.50**	

Example 4: Transactions in **Hong Kong Dollar** made at **merchant in Japan** with AEON Card JAL in December 2026.

Transaction Amount (in HKD)	Foreign Transaction Fee (1%)	Total Amount	Cash rebate earned within the entire calendar month (1%)
HK$299.00	HK$2.99	HK$299.00 + HK$2.99 **= HK$301.99**	(HK$299.00 + HK$149.00) * 1% **= HK$4.40** The total rebate amount is rounded off to one decimal place
HK$149.00	HK$1.49	HK$149.00 + HK$1.49 **= HK$150.49**	

Example 5: **Renminbi (RMB)** transactions made in **Hong Kong** with AEON Card Premium Visa in December 2026.

(Assuming the exchange rate of CNY to HKD is 1.16)

Transaction Amount (in foreign currency)	Transaction Amount (converted to HKD)	Foreign Transaction Fee (1.95%)	Total Amount	Cash rebate earned within the entire calendar month (1.95%)
RMB¥3,000	HK$3,480.00	HK$67.86	HK$3,480.00 + HK$67.86 **= HK$3,547.86**	(HK$3,480.00 + HK$1,450.00) * 1.95% **= HK$96.10** The total rebate amount is rounded off to one decimal place
RMB¥1,250	HK$1,450.00	HK$28.28	HK$1,450.00 + HK$28.28 **= HK$1,478.28**	