

## "AEON Card · Foreign Transaction Fee Unlimited Cash Rebate" Reward Calculation & Examples:

Example 1: Japanese Yen transactions made in Japan with AEON Card Premium Visa in January 2025. (Assuming the exchange rate of JPY to HKD is 0.0516)

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 (0.95%)  * Excluding the charge imposed by Card Association
JP¥3,000	HK\$154.80	HK\$3.02	HK\$154.80 + HK\$3.02 = <b>HK\$157.82</b>	(HK\$154.80+ HK\$64.50) * 0.95% = <b>HK\$2.00</b>
JP¥1,250	HK\$64.50	HK\$1.26	HK\$64.50 + HK\$1.26 = <b>HK\$65.76</b>	The total rebate amount is rounded off to one decimal place

## Example 2: Japanese Yen transactions made in Hong Kong with AEON CARD WAKUWAKU in January 2025. (Assuming the exchange rate of JPY to HKD is 0.0516)

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%)
JP¥3,000	HK\$154.80	HK\$3.02	HK\$154.80 + HK\$3.02 = <b>HK\$157.82</b>	(HK\$154.80+ HK\$64.50) * 1.95% = <b>HK\$4.20</b>
JP¥1,250	HK\$64.50	HK\$1.26	HK\$64.50 + HK\$1.26 = <b>HK\$65.76</b>	The total rebate amount is rounded off to one decimal place

## Example 3: Online transactions at overseas merchant in Hong Kong Dollar with JCB Card in January 2025.

Transaction Amount (in HKD)	Foreign Transaction Fee (1%)	Total Amount	Cash rebate earned within the entire calendar month (1%)
HK\$299	HK\$2.99	HK\$299 + HK\$2.99 <b>= HK\$301.99</b>	(HK\$299+ HK\$149) * 1% = <b>HK\$4.40</b>
HK\$149	HK\$1.49	HK\$149 + HK\$1.49 <b>= HK\$150.49</b>	The total rebate amount is rounded off to one decimal place