

Reap Visa Card Fee Schedule

Fee Type	Cost
Annual Fee	Free
Card Transaction (domestic)	Free
Card Transaction (international)	2% and only if the foreign transaction was made in a currency other than Hong Kong Dollars
Transaction Refund	Free
Chargeback Dispute Handling Fee	Free
Card Cancellation	Free
Card Replacement	Free
Late Payment Fee	Free
Return Check / Reject Autopay Fee	Free
Any other fees?	None

Interest Rates and Finance Charges	Description
Annualised Percentage Rate (APR) ¹ for overdue balance on Card purchases	25.00% APR. We will not charge you a finance charge if you pay your statement in full by the due date each month, otherwise a finance charge will be charged on the unpaid statement balance from the date of the previous statement on a daily basis until payment in full.
Interest Free Period	Up to 56 days, meaning 25 days after each statement issue date. Unlike most credit card issuers, at Reap this interest free period on previous statement's spending continues to be available to you even if you have an overdue balance.
Minimum Payment Due	You must pay each statement balance in full each month or else finance charges will apply.

¹ APR is calculated according to the Net Present Value Method as specified in the Code of Banking Practice, inclusive of Cash Advance Fee (if applicable). The Finance Charge and will be calculated at the applicable rate on a 365-day yearly basis.