

Mpay Prepaid Card Fees and Charges Table (Basic Fees)

	Personal Card	
Card Replacement Fee (per card)	USD 10	USD10
Report Loss Fee	Free	N/A
Card Redemption Fee (balance amount)	10% of the balance (minimum USD10) (valid for 2 years upon activation)	10% of the balance (minimum USD 10) (valid for 1 year upon activation)
Management Fee (per month)	USD 1 per month from the 13th month onwards upon card activation	USD 1 per month from the 7th month onwards upon card activation
Expired Management Fee (per month)	10% of the balance (minimum USD 10) per month after card expires (valid for 2 years upon activation)	10% of the balance (minimum USD 10) per month after card expires (valid for 1 year upon activation)
Dormant Account Fee (per month)	USD 2 per month within dormant period Prepaid card becomes dormant when there is no transaction activities initiated by the cardholder for 6 consecutive months. Cardholders can reactivate dormant card by initiating a transaction.	USD 2 per month within dormant period Prepaid card becomes dormant when there are no transaction activities initiated by the cardholder for 6 consecutive months. Cardholders can reactivate a dormant card by initiating a transaction.
ATM Cash Withdrawal Fee (per withdrawal)	USD 2 plus 0.5% the Cash Withdrawal	N/A
Micro-Transaction Handling Fee (per transaction on transaction with amount equals to or less than USD 1.5 or equivalent) (per transaction)	USD 0.5 Waived for the first 3 transactions per Card	USD 0.5 Waived for the first 3 transactions per Card
Refund Transaction Handling Fee (per transaction)	USD 0.5 Waived for the first 3 transactions per Card	USD 0.5 Waived for the first 3 transactions per Card
Detailed Transaction Record Fee (per month's transaction record)	USD 5	USD 5
Transaction Verification and Transaction Proof Retrieval Fee (per transaction)	USD 15	USD 15
Balance Enquiry via ATM (UnionPay Network) (per request)	USD 0.35	USD 0.35
Balance Enquiry via Website or Mpay APP	Free	Free
Transaction Details Enquiry via Website or Mpay APP	Free	Free
Bill Enquiry via Website or Mpay APP	Free	Free
Card Information Enquiry via Website or Mpay APP	Free	Free
Card Status Enquiry via Website or Mpay APP	Free	Free
Note: The charging items in this fee schedule are only part of the basic function charges, and not all the charges are covered. The specific charges are subject to the actual business transaction and card usage fees.		