



永隆銀行
WING LUNG BANK

General Banking and Sunflower Service Charges

Effective 1 April 2014

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www.winglungbank.com

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The information in this document is for customer's reference in relation to the charges for various services offered by Wing Lung Bank, Limited (the "Bank"). The Bank reserves the right to revise any fees, charges, offers and other services to be provided from time to time by notice. For fees and charges not listed in this document, please contact our branches for details.

If there is any inconsistency or conflict between the English and Chinese versions, the English version shall prevail.

Part 1 - Deposit Service Charges

Part 1 - Deposit Service Charges

| Charge Item | Charge Scale |
|---|---|
| Returned Cheque (Reasons :- “Insufficient Funds”, “Refer to Drawer” & “Not Arranged For”) | HK\$150 / US\$19 |
| Returned Cheque (other reasons) | HK\$50 / US\$6.50 |
| Mailing of Cheque Book(s) | HK\$20 / US\$3 |
| Overdraft Exceeding Pre-arranged Limit | Handling charge of HK\$120 / US\$15 plus overdraft interest (on the amount in excess of the pre-arranged limit) at prime rate* + 8%p.a. (calculated on a daily basis) |
| Unauthorised Overdraft | Handling charge of HK\$120 / US\$15 plus overdraft interest at prime rate* + 10%p.a. (calculated on a daily basis) |
| Drawing against Uncleared Items | |
| • For uncleared amount of HK\$100,000 / US\$13,000 or below | HK\$50 / US\$6.50 |
| • For uncleared amount over HK\$100,000 / US\$13,000 | HK\$100 / US\$13 |

Service charges of the above items are to be paid in original currency by debiting to the related HK\$ / US\$ current account.

** Wing Lung Bank's US\$ Prime Rate and HK\$ Prime Rate will be applied for calculation of overdraft interest on US\$ and HK\$ current accounts respectively.*

| Charge Item | Charge Scale |
|--|---|
| Autodebit / Standing Instruction Rejection (Reasons :- “Insufficient Funds”, “Refer to Drawer” & “Not Arranged For”) | HK\$150 / RMB¥150 |
| Deposit of Returned Cheque | HK\$10 (per cheque) |
| Transfer House Cheque / Cheque Outward Mark Good for Payment | |
| • Transfer house cheque | HK\$30 (per cheque) |
| • Cheque outward mark good presented by customer | HK\$100 (per cheque) |
| • Cheque outward mark good presented by bank | HK\$200 (per cheque plus other bank's charges) |
| Cheque Inward Mark Good for Payment | HK\$50 (per cheque) |
| HK\$ / US\$ Cheque Drawn on Guangdong / Shenzhen sent for Collection | HK\$100 / US\$13 (per cheque) |
| Stop Payment / Cancel Stop Payment of Cheque | HK\$100 (per instruction) |
| Request for Duplicate Account of Statement(s) | HK\$50 (per page)(plus a handling fee of HK\$300 per closed account) |
| Request for Provision of Account Information to Law Firm / Accounting Firm | HK\$300 |
| Request for Provision of Duplicate Account Documents | HK\$50 (per page) (plus a handling fee of HK\$300 per closed account) |
| • Records within 1 year from the date of request | Waived Additional Charge |
| • Records within 2 years from the date of request | Additional HK\$250 (per account) |
| • Records within 3 years from the date of request | Additional HK\$500 (per account) |

Part 1 - Deposit Service Charges

| Charge Item | Charge Scale |
|--|---|
| • Records beyond 3 years (up to 7 years) from the date of request | Additional HK\$1,000 (per account) (plus HK\$1,000 per additional year) |
| Printing of Special Cheques | |
| • Single colour | HK\$280 (per thousand) |
| • Two colours | HK\$380 (per thousand) |
| • Over two colours | Negotiable |
| Printing of Special Pay-in Slips | Negotiable |
| Mailing of Returned Cheque(s) | HK\$15 |
| Business Registration / Company Search | HK\$150 (per search) |
| Overseas Company Account Opening (including of company search fee) | HK\$5,000 |
| Wing Lung ATM Card Annual Fee | Free of Charge |
| Replacement of Wing Lung ATM Card | HK\$50 / RMB¥50 |
| ATM Cash Withdrawal in Macau / through China Unionpay Network (including cash withdrawal at HSBC and Hang Seng ATMs) | HK\$20 / RMB¥20 (per transaction) |
| JETCO Interbank Fund Transfer | HK\$10 (per transaction) |
| Replacement of Damaged / Lost Security Token (NET Banking) | HK\$100 |
| Report Loss of Passbook / Deposit Confirmation | HK\$100 |
| Early Uplift of Time Deposit | Subject to our Bank's discretion |
| Closure of Savings Account / Current Account within 3 months after Account opening | HK\$200 |
| Closure of Pleasure Savings Account within 6 months of Account opening | HK\$50 |
| Closure of Bebiichichi Savings Account prior to maturity | HK\$200 |
| Set-up / Amendment of Autopay Instructions | HK\$50 / RMB¥50 (per instruction) |
| Auto-Fund Collection / Payment Service | |
| • Set-up fee | HK\$200 / RMB¥200 |
| • Diskette Instruction | |
| - Account with Wing Lung Bank Ltd | Free of charge |
| - Account with other banks | HK\$1.50 / RMB¥1.50 (per credit Account) Min Charge: HK\$30 / RMB¥30 |
| • Auto-credit / Auto-debit rejection | HK\$2.50 / RMB¥2.50 (per item) |
| • Group Standing Instruction | |
| - Account with Wing Lung Bank Ltd | HK\$1.50 / RMB¥1.50 (per credit Account) Min Charge: HK\$30 / RMB¥30 |
| - Account with other banks | HK\$2.50 / RMB¥2.50 (per credit Account) Min Charge: HK\$30 / RMB¥30 |

Part 1 - Deposit Service Charges

| Charge Item | Charge Scale |
|---|--|
| Confirmation of Account Balance | HK\$100 |
| Account Signature Verification | HK\$150 |
| Issuing of Bank Reference Letter | HK\$300 (per letter) (HK\$20 for each additional letter requested at the same time) |
| Bank Confirmation | HK\$400 |
| Standing Instruction for Fund Transfer | HK\$50 per transaction plus relevant charges (if any) |
| Issuance of Cashier's Order | HK\$50 / US\$6.50 / RMB¥50 (waived for senior citizens) |
| Bank's Endorsement of a Cashier's Order to Certify the Purchaser's Name | HK\$40 (per order) |
| Report Loss of Cashier's Order | HK\$50 plus \$300 payable to HKICL |
| Gift Cheque | HK\$10 (Bank Customers)/ HK\$15 (Non-Bank Customers) (waived for senior citizens) |
| Bulk Cheque Deposit | |
| • First 50 pieces per day | Free of charge |
| • For each additional cheque over 50 pieces per day | HK\$1 |
| Notes Deposit (over 200 pieces or over HK\$100,000 equivalent per customer per day) | HK\$0.50 (per note) (calculated on the basis of total deposit amount) Min Charge: HK\$100 |
| USD Notes Deposit / Withdrawal (over 200 pieces or over US\$2,500 per customer per day) | HK\$0.50 (per note) (calculated on the basis of total deposit / withdrawal amount) Min Charge: HK\$100 |
| Coins Deposit (over 200 pieces per day) | 2% of amount Min Charge: HK\$100 |
| Coin Changing | HK\$5 (per packet) |
| Overdue Rental Payment of Safe Deposit Box | HK\$100 |
| Loss of one Safe Deposit Box Key and replacement of lock | HK\$200 |
| Breaking open of Safe Deposit Box due to loss of keys | HK\$800 |
| Breaking open of Safe Deposit Box due to non-payment of rent | HK\$1,000 plus overdue rent |
| Taking inventory of safe deposit box in the presence of our staff as witness | HK\$200 |
| Night Safe Annual Fee | HK\$1,000 (per night safe bag issued) |
| Loss / Damage of Night Safe Bag | HK\$250 (per bag) |
| Replacement of one Night Safe Door Key | HK\$100 |

Part 1 - Deposit Service Charges

| Charge Item | Charge Scale |
|---|---------------------------------|
| Administration charge for on-site services provided by the Bank in relation to customer's Account | HK\$300 |
| Dormant Account : Deposit account inactive for more than 1 year | Free of Charge |
| A/C Minimum Balance Fee | HK\$50 (per account monthly) |

Notes:

1. "Account Minimum Balance Fee" is applicable to HK\$, US\$ and CNY savings and current accounts and single foreign currency savings accounts only.
2. If the "Daily average consolidated balance" of customers' deposit accounts in the previous month is below HK\$5,000, "Account Minimum Balance Fee" of HK\$50 (or its foreign currency equivalent) per month will be debited to customers' applicable accounts (per account).
3. "Daily average consolidated balance" is the daily average balance of customers' deposit accounts (including HK\$, US\$ and CNY savings and current accounts, single foreign currency savings accounts, foreign currency combination savings accounts, fixed deposit accounts, pleasure savings accounts and gold passbook accounts) in the same name in the previous month.
4. The following customers are exempt from "Account Minimum Balance Fee":
 - Aged 65 or above;
 - Aged below 18;
 - Recipients of Government Disability Allowance or Comprehensive Social Security Assistance (with valid supporting documents);
 - Customer with physical or mental disabilities (with valid supporting documents);
 - Customers maintaining any of the following accounts given the balance / outstanding amount is non-zero:
 - All-in-one Banking;
 - Securities or Securities Savings Scheme;
 - Wealth Management or Sunflower Service or Private Wealth Management; or
 - Loans (including personal loan, overdraft limit, fixed loans and mortgage loans).
 - Customers maintaining payroll accounts (limited to employers using our Bank's payroll arrangement in the form of diskette or group standing instructions);
 - Policy owners of Hong Kong Life Insurance (applicable to insurance arranged by the Bank)

For the charge items applicable to foreign currency accounts, the Bank will levy the fee in foreign currency equivalent according to an exchange rate by the Bank.

For US\$ Current Account, service charges of any applicable item(s) can be paid either in HK\$ or its US\$ equivalent at the exchange rate of US\$1=HK\$7.80 (The service charges, if paid in US\$, shall be debited to the subject account.)

Part 2 - Remittance Service Charges

Part 2 - Remittance Service Charges

| Charge Item | Charge Scale |
|---|---|
| (A) Outward Telegraphic Transfer | |
| <i>Over Counter</i> | |
| Handling charge | HK\$50 (per item) |
| Cable charge | |
| • via RTGS (CHATS) | HK\$100 (per item) |
| • via Swift | |
| - Charge for one cable | HK\$100 (per item) |
| - Charge for two cables | HK\$210 (per item) |
| Remit HKD / USD via China-HK Express Link to China Merchants Bank in Mainland China | |
| • Handling charge | HK\$30 (per item) |
| • Cable charge | HK\$100 (per item) |
| <i>Through NET Banking</i> | |
| Via RTGS (CHATS) - HKD / RMB | |
| • Handling charge | Waived |
| • Cable charge | HK\$60 (per item) |
| Via RTGS (CHATS) - USD / Swift | |
| • Handling charge | HK\$30 (per item) |
| • Cable charge | HK\$100 (per item) |
| Remit HKD / USD to China Merchants Bank in Mainland China | |
| • Cable charge | HK\$80 (per item) |
| (B) Outward HKD Mail Transfer | |
| To Macau | HK\$120 (per item) |
| (C) Amendment / Enquiry / Cancellation of transmitted Telegraphic Transfer / Mail Transfer | |
| Cable charge | HK\$150 (per item) |
| (D) Demand Draft Issuance | |
| CHF | HK\$70 (per item) |
| Demand draft drawn on Spain / Portugal | HK\$70 (per item) |
| Others | HK\$50 (per item) |
| Demand draft issuance via NET Banking | |
| • CHF | HK\$70 (per item) |
| • Demand draft drawn on Spain / Portugal | HK\$70 (per item) |
| • Others | HK\$40 (per item) |
| (E) Payment of Demand Drafts / Cheques / Travellers' Cheques drawn on overseas banks | |
| CAD | HK\$50 (per encashment) (exceeding 10 cheques, HK\$5 per cheque) plus commission in lieu of exchange |
| Other currencies | HK\$50 (per encashment per currency) (exceeding 5 cheques, HK\$10 per cheque) plus commission in lieu of exchange |
| Drafts / Cheques not drawn in domestic currency | <Sent for collection as item (I)> |

Part 2 - Remittance Service Charges

| Charge Item | Charge Scale |
|--|--|
| (F) Demand Drafts / Cheques / Travellers' Cheques drawn on overseas banks returned unpaid | |
| Handling charge | HK\$120 (per cheque) |
| Interest | Calculated at 3% p.a. over prime rate of the currency from date of encashment to date of reimbursement |
| (G) Report Loss of Demand Draft issued by our Bank | HK\$150 (per cheque) |
| (H) Repurchase of Demand Draft issued by our Bank | |
| Drawn on USA | HK\$120 (per cheque) |
| Drawn on European union countries | HK\$50 (per cheque) |
| (I) Collection of Demand Drafts / Cheques drawn on overseas banks | HK\$150 (per cheque) |

Note : if the item is returned unpaid, the related charges will apply.

| | |
|---|----------------------------------|
| (J) Inward Telegraphic Transfer | |
| For credit to beneficiary's account with our Bank | |
| • via RTGS (CHATS) | HK\$10 or equivalent (per item) |
| • via SWIFT | HK\$40 or equivalent (per item) |
| • via China-HK Express Link from China Merchants Bank in Mainland China | |
| - Remit currency in HKD | HK\$10 or equivalent (per item) |
| - Remit currency in USD | US\$1.5 or equivalent (per item) |

Notes:

Services are subject to corresponding bank charges or other fee (if any).

Part 3 - Money Exchange Service Charges

Part 3 - Money Exchange Service Charges

| Charge Item | Charge Scale |
|---|--|
| Handling charges of OTC Money Exchange • Account Holders | HK\$40 for transaction with amount not exceeding HK\$3,000 |
| • Non Account Holders | HK\$40 (per transaction) |

Notes:

Foreign currency notes deposit into / withdraw from Foreign Currency Combination Savings Account, the Bank shall adopt the foreign currency note exchange rate (Buy / Sell) and foreign currency T / T exchange rate (Buy / Sell) as the exchange rates. Customer shall pay the exchange difference.

Part 4 - Credit Card Service Charges

Part 4 - Credit Card Service Charges

| Charge Item | Charge Scale |
|--|--|
| (A) VISA / MasterCard | |
| Annual Membership Fee | |
| • Principal Luxe Visa Infinite | HK\$6,000 (per card) |
| • Principal Platinum Card / Corporate Card | HK\$800 (per card) |
| • Principal Gold Card | HK\$480 (per card) |
| • Principal Classic Card | HK\$220 (per card) |
| • Supplementary Luxe Visa Infinite | N/A |
| • Supplementary Platinum Card | HK\$400 (per card) |
| • Supplementary Gold Card | HK\$240 (per card) |
| • Supplementary Classic Card | HK\$110 (per card) |
| Finance Charge | |
| • Retail Purchase | 30% per annum (APR:33.22%) |
| • Cash Advance | 30% per annum (APR:36.16%) |
| Cash Advance Handling Fee | 3% of withdrawal amount (Min Charge: HK\$50) plus HK\$20 per transaction |
| Minimum Payment | Total fees and charges currently billed to the statement plus 1% of the statement balance (excluding any fees and charges currently billed) as at the statement date (Min Charge: HK\$200), plus overdue or overlimit due whichever is higher |
| Late Payment Charge | HK\$250 or an amount equivalent to the Minimum Payment stated on the statement (whichever is lower) |
| Overlimit Charge | HK\$180 (per month) will be charged if the statement balance exceeds 5% or above of the credit limit (Each card account will be charged maximum once per statement cycle) |
| Replacement Card | |
| • Luxe Visa Infinite | HK\$2,000 (per card) |
| • Platinum / Gold / Classic / Corporate Card | HK\$100 (per card) |
| Dishonoured Cheque / Rejected Autopay Handling Fee | HK\$200 (per transaction) (Dishonoured Cheque / Rejected Autopay Handling Fee will be waived if Late Payment Charge is levied on the same statement) |
| Duplicate Statement | HK\$50 (per copy) |

Part 4 - Credit Card Service Charges

| Charge Item | Charge Scale |
|---|---|
| Sales Slip Retrieval | HK\$30 (copy) / HK\$60 (original) |
| Withdrawal of Card Balance by Cheque or Cashier Order | HK\$75 (per transaction) |
| Cash withdrawal through VISA PLUS or MASTERCARD CIRRUS network | HK\$25 (per transaction) |
| Payment over Counter by Cash or Cheque | HK\$30 (per item) |
| Transaction Fee for Foreign Currency Transaction | Transaction in foreign currency made outside of Hong Kong or in Hong Kong which are debited to your credit card account after conversion into Hong Kong dollars on the date the item is processed at a rate determined by Visa / MasterCard plus a fee of 1.75% on the transaction amount (transaction fee(s) charged by Visa / MasterCard to the Bank included, if applicable) |
| Annual Fee for Printing Service of Company Logo on Cardface (only applicable to Corporate Card) | HK\$100 (per card) |
| Credit Reference Letter | HK\$200 (per copy) |
| (B) RMB Credit Card | |
| Annual Membership Fee | |
| • Principal Gold Card | RMB¥550 (per card) |
| • Principal Classic Card | RMB¥220 (per card) |
| • Supplementary Gold Card | RMB¥275 (per card) |
| • Supplementary Classic Card | RMB¥110 (per card) |
| Finance Charge | |
| • Retail Purchase | 30% per annum (APR:33.22%) |
| • Cash Advance | 30% per annum (APR:36.16%) |
| Cash Advance Handling Fee | 3% of withdrawal amount (Min Charge: RMB¥50) plus RMB¥20 (per transaction) |
| Minimum Payment | Total fees and charges currently billed to the statement plus 1% of the statement balance (excluding any fees and charges currently billed) as at the statement date (Min Charge: RMB¥200), plus overdue or overlimit due whichever is higher |
| Late Payment Charge | RMB¥250 or an amount equivalent to the Minimum Payment stated on the statement (whichever is lower) |

Part 4 - Credit Card Service Charges

| Charge Item | Charge Scale |
|---|---|
| Overlimit Charge | RMB¥180 (per month) will be charged if the statement balance exceeds 5% or above of the credit limit (Each card account will be charged maximum once per statement cycle) |
| Replacement Card | RMB¥100 (per card) |
| Dishonoured Cheque / Rejected Autopay Handling Fee | RMB¥200 (per transaction) (Dishonoured Cheque / Rejected Autopay Handling Fee will be waived if Late Payment Charge is levied on the same statement) |
| Duplicate Statement | RMB¥50 (per copy) |
| Sales Slip Retrieval | RMB¥30 (copy) / RMB¥60 (original) |
| Withdrawal of Card Balance by HKD Cheque or Cashier Order | RMB¥75 (per transaction) |
| Account Enquiry at ATM | RMB¥2 (per item) |
| Credit Reference Letter | RMB¥200 (per copy) |
| (C) UnionPay Dual Currency Platinum Card | |
| Annual Membership Fee | |
| • Principal Card | HK\$800 (per card) |
| • Supplementary Card | HK\$400 (per card) |
| Finance Charge | |
| • Retail Purchase | HKD account: 30% (per annum) (APR:33.22%) RMB account: 30% (per annum) (APR:33.22%) |
| • Cash Advance | HKD account: 30% (per annum) (APR:36.16%) RMB account: 30% (per annum) (APR:36.16%) |
| Cash Advance Handling Fee | HKD account: 3% of withdrawal amount (Min Charge:HK\$50) plus HK\$20 per transaction RMB account: 3% of withdrawal amount (Min Charge: RMB¥50) plus RMB¥20 per transaction |

Part 4 - Credit Card Service Charges

| Charge Item | Charge Scale |
|---|---|
| Minimum Payment | Total fees and charges currently billed to each account in the statement plus 1% of the statement balance (excluding any fees and charges currently billed) of each account as at the statement date (Min Charge: HK\$200 for HKD account and / or RMB¥200 for RMB account) plus the overdue or overlimit due of each account whichever is higher |
| Late Payment Charge | HKD account: HK\$250 RMB account: RMB¥250 or an amount equivalent to the Minimum Payment stated on the statement (whichever is lower) |
| Overlimit Charge | HKD account: HK\$180 RMB account: RMB¥180 will be charged if the statement balance exceeds 5% or above of the credit limit (Each card account will be charged maximum once per statement cycle) |
| Replacement Card | HK\$100 (per card) |
| Dishonoured Cheque / Rejected Autopay Handling Fee | HKD account: HK\$200 (per transaction) RMB account: RMB¥200 (per transaction) (Dishonoured Cheque / Rejected Autopay Handling Fee will be waived if Late Payment Charge is levied on the same statement) |
| Duplicate Statement | HK\$50 (per copy) |
| Sales Slip Retrieval | HK\$30 (copy) / HK\$60 (original) |
| Withdrawal of Card Balance by Cheque or Cashier Order | HKD account: HK\$75 (per transaction) RMB account: RMB¥75 (per transaction) |
| Credit Reference Letter | HK\$200 (per copy) |

Notes:

1. The Bank will collect late payment charge and finance charge if Cardholders do not settle the minimum payment on or before Payment Due Date.
2. Minimum payment for Corporate Card is calculated on an individual Cardholder's account basis (Not applicable to RMB Credit Card & UnionPay Dual Currency Platinum Card).

3. *Wing Lung Bank may, from time to time during the next 12 months, require access to the consumer credit data held by the consumer credit reference agency concerning an individual and / or his guarantor to review the existing consumer credit facilities, which includes increasing, decreasing or canceling the credit amount and / or putting in place or implementing a scheme of arrangement.*
4. *The above annualised percentage rates (APR) are calculated according to the standard method set out in the Code of Banking Practice and the applicable annual fee (if any) is not included in the APR calculation.*
5. *Cardholders may request the Bank to decline to authorize Card Transactions exceeding a credit limit.*

Part 5 - Securities Service Charges

Part 5 - Securities Service Charges

| Charge Item | Charge Scale |
|---|---|
| (A) Securities Trading Service | Based on transaction amount of each order |
| Brokerage on Securities Dealings ¹ • via Manned Hotline and Counters | 0.25% Min Charge: HK\$125 / RMB¥100 |
| • via Electronic Channels - Automated Securities Trading Service (AST) - Net Securities Service - Mobile Securities Service | 0.25% Min Charge: HK\$80 / RMB¥68 |
| Stamp Duty ² | 0.1% |
| Transaction Levy ³ | 0.003% |
| Trading Fee ⁴ | 0.005% |
| CCASS Stock Settlement Fee | 0.002% Min Charge: HK\$2 / RMB¥2 Max Charge: HK\$100 / RMB¥100 |
| Dealings of Overseas Securities | Please contact our Securities Department for the latest charge scale |
| Handling Fee for Selling Securities - Chargeable if at the time of sell order placement, there are no such securities in customer's securities account or the quantity available for trade in the account is less than the sell order quantity - Applicable to situations like sale of physical scrip or securities to be received from other custodians - Service charge for deposit of physical scrip (for sale of physical scrip), brokerage and other charges payable for securities dealings shall also be levied | HK\$200 (per sell order) |
| (B) "i Trade" Securities Account | |
| Brokerage on Securities Dealings • via Manned Hotline and Counters | 0.3% Min Charge: HK\$125 / RMB¥100 |
| • via Electronic Channels | 0.2% No Min Charge Trading warrants & CBBC: HK\$ / RMB¥4.88 (per transaction regardless of transaction amount) Max Charge: HK\$2,888 and RMB¥2,888 (per month) |
| <i>Apart from the above fees, charges and fees of a general securities a/c also apply to "i Trade" Securities Account.</i> <i>For information relating to the Terms and Conditions of our "i Trade" Securities Account, please refer to our latest "i Trade" Securities Account leaflet.</i> | |
| (C) Scrip Handling and Settlement | |
| Deposit of • Physical Scrip ⁵ | HK\$30 (per stock) |
| • Shares received from Bonus issues / Rights issues / Scrip dividend / Benefit claim | HK\$5 (per board lot or part thereof) Min Charge: HK\$30 Max Charge: HK\$1,000 |

Part 5 - Securities Service Charges

| Charge Item | Charge Scale |
|--|---|
| Physical Scrip Withdrawal ⁶ | HK\$10 (per board lot or part thereof) Min Charge: HK\$50 (per stock) |
| Settlement Instruction (SI) ⁷ | |
| • Deposit | Free of charge |
| • Withdrawal | HK\$5 (per board lot or part thereof) Min Charge: HK\$30 (per stock) |
| (D) Account Maintenance | |
| Securities Custody Fee ⁸ | HK\$120 |
| Issue of Daily / Monthly Statement or Other Information | HK\$50 (per copy) |
| Confirmation of Share Balance | HK\$100 (per copy) |
| Business Registration / Company Search for New Account ⁹ | HK\$150 (per search) |
| Administration fee | HK\$120 (Charged for a/c reopening within 6 months from the date of closure) |
| (E) Nominee Services & Corporate Actions | |
| Collection of Dividends, Listed Bond Interest or Other Cash Benefit | 0.5% on the amount of dividend, interest or cash received Min Charge: HK\$30 / RMB¥30 Max Charge: HK\$2,000 / RMB¥2,000 |
| Collection of cash under exercise of warrants, cash offer or privatization | 0.25% on the amount of cash received Min Charge: HK\$100 / RMB¥100 Max Charge: HK\$2,000 / RMB¥2,000 |
| Exercise of Rights Issues and Conversion of Warrants ¹⁰ | Free of charge |
| Registration and Transfer Fee ¹¹ | HK\$2 (per board lot or part thereof) |
| Change of Registered Shareholder ¹² | HK\$20 (per share certificate) Min Charge: HK\$200 (per stock) |
| Redemption of Listed Equity Linked Instrument ¹³ | |
| • Collection of share | Stamp duty of not more than 0.2% on the market value of share |
| • Collection of cash | Free of charge |
| Redemption of Listed Bonds | HK\$100 / RMB¥100 |

Part 5 - Securities Service Charges

| Charge Item | Charge Scale |
|--|---|
| (F) Financing and Other Services | |
| Margin Financing Rate ¹⁴ | Bank's Prime Rate (subject to fluctuations) + 1% p.a. |
| Charge on Overdue Payment of Trade Settlement ¹⁵ | 0.03% on the total amount of overdue payment (per day) Min Charge: HK\$50 |
| Interest on Overdue Repayment of IPO Loan ¹⁶ | Bank's Prime Rate (subject to fluctuations) + 2% p.a. |
| Application for Newly Issued Share ¹⁷ • Subscribe under WLB (Nominee) or its custodian | HK\$50 / RMB¥50 (per application) |
| • Subscribe in name of customer with the Bank's endorsement ¹⁸ | HK\$50 / RMB¥50 (per application) |
| Application for IPO Loan ¹⁹ | HK\$100 / RMB¥100 (per application) |
| Application for Private Placing Share ²⁰ | HK\$50 / RMB¥50 (per <u>successful</u> application) plus settlement fee and other related charges |
| Claim of Dividends, Bonus Share & Rights Entitlement ²¹ | HK\$200 (per stock per claim), photocopying charge of HK\$1 (per copy) plus other related charges (e.g. CCASS charge, etc.) |
| (G) Information Services | |
| Online Real Time Stock Quote ²² | Free of charge (500 free quotes per calendar month per account) |
| AST Real Time Stock Quote | Free of charge (unlimited quotes) |
| Real-time Stock Price Enquiry Service • Internet version only | HK\$350 (per month) (Waived if the monthly brokerage paid amount totals HK\$1,250 or above in the previous calendar month) |
| • Internet and Mobile version | HK\$388 (per month) (Waived if the monthly brokerage paid amount totals HK\$1,500 or above in the previous calendar month) |
| SMS Notification Service ²³ | Free of charge |
| SMS Price Alert Service | Hong Kong, Macau and Mainland China areas: HK\$0.70 (per SMS) Other areas: HK\$0.90 (per SMS) |

Part 5 - Securities Service Charges

| Charge Item | Charge Scale |
|---|--|
| (H) Securities Savings Scheme | |
| Transaction Fee for Buying Shares ²⁴ | HK\$50 (per monthly contribution per scheme) |
| Amendment / Termination Fee | Waived |

(Apart from the above fees, charges and fees of a general securities account also apply to Securities Savings Scheme)

All charges and fees determined by the HKSAR Government / Hong Kong Exchanges and Clearing Ltd. / Securities and Futures Commission are subject to change without prior notice.

Footnotes:

- 1 Applicable to securities listed on Hong Kong Exchanges and Clearing Ltd., including equity-linked instruments and bonds etc.
- 2 - Collected for HKSAR Government
 - HK\$1 for every HK\$1,000 of transaction amount or part thereof
 - RMB Trade: Based on the HKD equivalent of the consideration at the rate of exchange prescribed by the "Stamp Duty Ordinance", HK\$1 for every HK\$1,000 of transaction amount or part thereof, and it will be charged in RMB at the rate of exchange prescribed
- 3 Collected for Securities and Futures Commission
- 4 Collected for Hong Kong Exchanges and Clearing Ltd.
- 5 Stamp Duty is chargeable on Transfer Deed: HK\$5 per transfer deed (collected for HKSAR Government)
- 6 Registration of shares at share registrar on behalf of customer: subject to charges for change of registered shareholder
- 7 - Withdrawal fee is applicable to withdrawal of securities from customer's securities account in form of non-physical scrip
 - Withdrawal fee is chargeable if customer transfers the shares deposited in a securities account to another securities account in the same name with the Bank or with other custodians
- 8 - Collected annually in account opening month, waived if the annual turnover amount totals HK\$5,000,000 or above
 - Not chargeable if there is no securities holdings during the year
- 9 Charged at the time of account opening (applicable to limited company only)
- 10 - Collection of share: subject to securities deposit charge
 - Collection of cash: subject to cash benefit collection charge
- 11 Charged at the book close date on the net increase in each stock holding from the last book close date and collected on dividend payable date
- 12 The charge depends on the no. of share certificate transferred or issued as per request, whichever is higher
- 13 Amount of stamp duty payable is subject to the announcement of respective issuers
- 14 Interest is accrued daily on the outstanding loan balance and will be debited to margin securities account at the end of each month
- 15 - Chargeable from the settlement date if customer fails to pay the settlement amount in full for stock purchase on that settlement date
 - Calculated based on the settlement amount payable in full (instead of the difference between the settlement amount payable and account balance of the settlement account)
 - Charge is accrued daily on the total amount of overdue payment at a flat rate of 0.03%, up to the date of actual repayment. The amount payable on the date of actual repayment or any date as specified by our Bank will be debited to the settlement account (applicable to cash securities account) or margin securities account (applicable to margin securities account)

- 16 *Interest is accrued daily on the outstanding loan balance at the applicable annualised interest rate up to the date of actual repayment. The amount payable on the date of actual repayment or any date as specified by our Bank will be debited to the settlement account (applicable to cash securities account) or margin securities account (applicable to margin securities account)*
- 17 *Collected irrespective of allotment result*
- 18 *Endorsement can only be made at our Securities Department's office in Central*
- 19 *Collected irrespective of allotment result*
- 20 *The amount payable and other charges are subject to the announcement of respective placing agents*
- 21 *- Collected irrespective of the result of benefit claim*
- Collection of shares (irrespective of securities types): subject to securities deposit charge
- Collection of cash: subject to cash benefit collection charge
- Any charges related to the claim shall also be levied
- 22 *Additional 50 free quotes will be offered on next trading day for every successful transaction. The remaining free quotes each month cannot be carried forward to the following month. The stock quotes counter will be reset to "500" on the first day of each month.*
- 23 *Customer can choose from Order execution result and / or IPO allotment result*
- 24 *- Inclusive of all trade-related charges*
- Customers can invest in one stock per scheme. The maximum monthly contribution per scheme is HK\$20,000. If monthly contribution exceeds this amount, customers can join two or more schemes. Transaction fee will be calculated separately for each scheme.

Part 6 - Investment Service Charges

Part 6 - Investment Service Charges

| Charge Item | Charge Scale |
|---|--|
| (A) Investment Fund Services | |
| Subscription / Redemption / Switching / Management Fees | In accordance with charges stated in the Prospectus of individual funds |
| Transfer Fee ¹ | |
| • From another financial institution to Wing Lung Bank | Free of charge |
| • Between accounts within Wing Lung Bank | Free of charge |
| • From Wing Lung Bank to another financial institution | HK\$200 or its equivalent in foreign currency (per fund) |
| (B) Bond Investment Services | |
| Handling Fee (Buy / Sell Bonds) | Free of charge |
| Interest Collection | Free of charge |
| Redemption at Maturity | Free of charge |
| Safe Custody | 0.05% on nominal value (per annum), pro rata on the holding period; payable semi-annually in June & December |
| Transfer Fee ¹ | |
| • From another financial institution to Wing Lung Bank | HK\$100 or its equivalent in foreign currency (per issue) |
| • Between accounts within Wing Lung Bank | Free of charge |
| • From Wing Lung Bank to another financial institution | HK\$500 or its equivalent in foreign currency (per issue) |
| (C) Equity-linked Investment Services | |
| Subscription Handling Charge | Subject to individual transactions of each equity-linked product |
| Interest Collection | Free of charge |
| Redemption at Maturity | |
| • In cash | Free of charge |
| • In stock delivery | 0.1% stamp duty (by the Hong Kong Government) |
| Safe Custody | Free of charge |
| Transfer Fee ¹ | |
| • From another financial institution to Wing Lung Bank | HK\$100 or its equivalent in foreign currency (per issue) |
| • Between accounts within Wing Lung Bank | Free of charge |
| • From Wing Lung Bank to another financial institution | HK\$500 or its equivalent in foreign currency (per issue) |

Part 6 - Investment Service Charges

| Charge Item | Charge Scale |
|--|---|
| (D) Structured Products Investment Services | |
| Interest Collection | Free of charge |
| Safe Custody | Free of charge |
| Transfer Fee ¹ | |
| • From another financial institution to Wing Lung Bank | HK\$100 or its equivalent in foreign currency (per issue) |
| • Between accounts within Wing Lung Bank | Free of charge |
| • From Wing Lung Bank to another financial institution | HK\$500 or its equivalent in foreign currency (per issue) |
| (E) Other Services | |
| Issue of Monthly Statement or Other Information | HK\$50 (per copy) |
| Hold Mail Service ² | HK\$500 (per annum) |
| Local Business Registration / Company Search | HK\$150 (per search) |

Footnotes:

1 Acceptance of transfer request is subject to the Bank's discretion.

2 Acceptance of Hold Mail Service request is subject to the Bank's discretion.

Part 7 - Loan Service Charges

Part 7 - Loan Service Charges

| Charge Item | Charge Scale |
|--|--|
| Property mortgage • Handling Charge | 0.5% p.a. of loan amount Min Charge: HK\$1,000 |
| • Commitment Fee | 0.25% p.a. (applicable to overdraft facility, based on the daily unused balance of the facility) |
| Unsecured overdraft facility • Handling Charge | 1% p.a. of overdraft limit Min Charge: HK\$1,000 |
| • Commitment Fee | 0.5% p.a. (based on the daily unused balance of the facility) |
| Facility secured by fixed deposits / certificate of deposits of our Bank | 0.125% p.a. of loan amount Min Charge: HK\$250 |
| Overdraft facility secured by stocks and shares | 0.25% p.a. of overdraft limit Min Charge : HK\$500 |
| Bank Guarantee (secured & unsecured) | 1.5% p.a. on the amount guaranteed by the Bank Min Charge: HK\$500 Negotiable if the guarantee amount is US\$50,000 (or its equivalent) or above |
| Photocopying of • Title Deeds | HK\$200 (per copy) |
| • Other documents | HK\$50 (per page) |
| Re-issuance of receipt | HK\$100 (per page) |
| Bank confirmation | HK\$300 |
| Issuing of reference letter | HK\$200 (per letter) |
| Request for confirmation of loan balance | HK\$200 (per letter) |
| Request for provision of information of terminated loan | HK\$200 |
| Request for change of interest rate or repayment terms | HK\$1,000 |
| Change of guarantor | HK\$1,000 (per case) |
| Partial Principal Repayment • Home Ownership Scheme / Tenants Purchase Scheme | Waived (Minimum repayment amount of HK\$5,000 or its multiples; One month's prior written notice before due date is required) |
| • Others | HK\$500 or the amount payable according to the terms of mortgage loan agreement (Minimum repayment amount of HK\$50,000; 7 days' prior written notice before due day is required) |
| Re-issuance of repayment or loan documents | HK\$100 (per copy) |
| Custody of Title Deeds (after full repayment) | HK\$3,000 (per annum) |

Part 7 - Loan Service Charges

| Charge Item | Charge Scale |
|--|--|
| Follow-up of self-arranged fire insurance policy renewal | HK\$200 (per annum & policy) |
| Lease consent letter on charged property | HK\$1,000 (per letter) |
| Late payment | HK\$200 or the amount payable according to the loan agreement (per instalment / interest period) plus overdue interest |
| External valuation report | Charged according to the actual cost of the relevant valuation report by external surveyors |
| Cancellation fee for mortgage loan application (after loan acceptance) | HK\$5,000 or 0.5% of loan amount, whichever is higher |
| Full repayment / Partial prepayment handling fee | HK\$1,000 (per transaction) |

Notes:

Wing Lung Bank may, where necessary, obtain and consider from the credit reference agency a credit report on each borrower, guarantor, mortgagor and / or the sole proprietor / each partner in connection with individual / corporate customer's renewal request, increase / reduction in credit facility, termination of credit facility or repayment arrangement.

Part 8 - Property Management Service Charges

Part 8 - Property Management Service Charges

| Charge Item | Charge Scale |
|--|--|
| Collection of Rent | |
| • Monthly rental of HK\$15,000 or below | 5% on monthly rental (per rental receipt) Min Charge: HK\$500 |
| • Monthly rental of HK\$15,001 to HK\$35,000 | 4% on monthly rental (per rental receipt) |
| • Monthly rental of HK\$35,001 or above | 3% on monthly rental (per rental receipt) |
| • Vacant premises | HK\$500 (per unit) |
| • Handling Charges for Tenancy Renewal | HK\$800 (per term lease) |
| Letting Agency | |
| • Commission on let out premises | 50% of first month rental Min Charge: HK\$1,500 |
| • Advertising expenses | Paid by landlord |
| • Cost of preparing Tenancy Agreement | Equally shared by landlord and tenant |
| Sale & Purchase of Properties | |
| • For Vendor / Purchaser: | |
| - Consideration below HK\$5,000,000 | 1% on consideration |
| - Consideration HK\$5,000,000 or above | Negotiable |

Notes:

The comprehensive property agency services are provided by Wing Lung Property Management Limited (Estate Agent's Licence No.: C-020523), a wholly owned subsidiary of Wing Lung Bank Limited.

Customer who has terminated the agency but acquired such service again in respect of the same property is not eligible for the offer.

The minimum term of appointment of rental agency and property management services is one year. For termination of services within a year, service charges for the remaining months have to be paid.

**Part 9 - Sunflower Service Charges
and Privileges**

Part 9 - Sunflower Service Charges and Privileges

| Charge Item | Charge Scale |
|---|--|
| Monthly Maintenance Fee | |
| Monthly Maintenance Fee | Sunflower Service is offered to customers free of charge as long as the Total Relationship Balance* in the past three consecutive months reaches HK\$500,000. Otherwise, a monthly maintenance fee of HK\$200 will be charged in the next month. |
| Deposit Service Charge | |
| Deposit of Returned Cheque | Waived |
| Transfer House Cheque | Waived |
| Replacement of Wing Lung ATM Card | Waived |
| Standing Instruction for Fund Transfer | HK\$50 (1st set up only) |
| Bank's Endorsement of a Cashier's Order to Certify the Purchaser's Name | Waived |
| Gift Cheque | Waived |
| Remittance Service Charge | |
| <i>Outward Telegraphic Transfer</i> | |
| <i>Over Counter</i> | |
| Handling charge | HK\$30 (per item) |
| Remit HKD / USD via China-HK Express Link to China Merchants Bank in Mainland China | |
| • Handling charge | HK\$10 (per item) |
| <i>Inward Telegraphic Transfer</i> | |
| For credit to beneficiary's account with our Bank | |
| • via RTGS (CHATS) | Waived |
| • via SWIFT | Waived |
| • via China-HK Express Link from China Merchants Bank in Mainland China | |
| - Remit currency in HKD | Waived |
| - Remit currency in USD | Waived |
| Property Management Service Charge | |
| Collection of Rent | |
| • Monthly rental of HK\$15,000 or below | 5% on monthly rental (per rental receipt) Min Charge: HK\$500 A two-month service charge waiver is offered to new customer acquiring our rental agency and property management services |

Part 9 - Sunflower Service Charges and Privileges

| Charge Item | Charge Scale |
|--|--|
| <ul style="list-style-type: none"> Monthly rental of HK\$15,001 to HK\$35,000 | 4% on monthly rental (per rental receipt) A two-month service charge waiver is offered to new customer acquiring our rental agency and property management services |
| <ul style="list-style-type: none"> Monthly rental of HK\$35,001 or above | 3% on monthly rental (per rental receipt) A two-month service charge waiver is offered to new customer acquiring our rental agency and property management services |
| <ul style="list-style-type: none"> Vacant premises | HK\$500 (per unit) A two-month service charge waiver is offered to new customer acquiring our rental agency and property management services |
| Letting Agency <ul style="list-style-type: none"> Commission on let out premises | 50% of first month rental Min Charge: HK\$1,500 New customer letting property through us can enjoy 20% commission discount |
| <ul style="list-style-type: none"> Advertising expenses | Paid by landlord New customer letting property through us can enjoy advertising fee waiver up to twice |
| Sale & Purchase of Properties <ul style="list-style-type: none"> For Vendor / Purchaser: <ul style="list-style-type: none"> Consideration below HK\$5,000,000 | 1% on consideration New customer selling property through us can enjoy 20% commission discount |

Notes:

* "Total Relationship Balance" is the aggregate balance of the daily average in the previous month of the accounts / products under the name of the same customer and has already linked to Sunflower Service (including current / savings account(s), fixed deposit account(s), gold, securities, investment funds and utilized overdraft facilities).

- The closing prices of gold, securities and investment funds on every trade day are used to calculate the aggregate balance of the daily average in the previous month. The aggregate balance of the daily average of foreign currencies / products in the previous month is calculated using the relevant exchange rate of the last business day.

- The balance of credit card account is excluded in calculating the Total Relationship Balance.