

服務收費表

一般銀行服務

服務項目	收費
櫃檯服務	
本票	
<ul style="list-style-type: none"> 簽發手續費 <ul style="list-style-type: none"> 「貴賓晉裕」客戶 - 免收費用 「貴實理財」客戶 - 免收費用 「樂年理財」客戶 - 免收費用 「僱主支薪自動轉賬」客戶 - 免收費用 「智選理財」客戶 <ul style="list-style-type: none"> 港元本票 - 每張25港元 美元本票 - 每張3美元 人民幣本票 - 每張21元人民幣 本行其他/定期存款客戶 <ul style="list-style-type: none"> 港元本票 - 每張50港元 美元本票 - 每張6美元 人民幣本票 - 每張42元人民幣 非本行客戶 <ul style="list-style-type: none"> 港元本票 - 每張100港元 美元本票 - 每張12美元 人民幣本票 - 每張84元人民幣 退回手續費 <ul style="list-style-type: none"> 本行所有客戶 <ul style="list-style-type: none"> 港元本票 - 每張50港元 美元本票 - 每張6美元 人民幣本票 - 每張42元人民幣 非本行客戶 <ul style="list-style-type: none"> 港元本票 - 每張100港元 美元本票 - 每張12美元 人民幣本票 - 每張84元人民幣 遺失及補發 <ul style="list-style-type: none"> 港元本票 - 每張50港元, 另加300港元為向香港銀行同業結算有限公司報失之遺失通知費用 美元本票 - 每張6美元, 另加300港元或等值為向香港銀行同業結算有限公司報失之遺失通知費用 人民幣本票 - 每張42元人民幣, 另加300港元或等值為向香港銀行同業結算有限公司報失之遺失通知費用 	
禮券	
<ul style="list-style-type: none"> 「貴賓晉裕」客戶 - 免收費用 「貴實理財」客戶 - 免收費用 「樂年理財」客戶 - 免收費用 「僱主支薪自動轉賬」客戶 - 免收費用 「智選理財」客戶 <ul style="list-style-type: none"> 每張5港元 每張15港元 每張20港元 本行其他客戶 非本行客戶 	
大量港元紙幣存款	
<ul style="list-style-type: none"> 「僱主支薪自動轉賬」客戶 - 免收費用 本行其他客戶 <ul style="list-style-type: none"> 300張或以下 - 免收費用 300張以上 - 總存款金額之0.25%, 最低收費為125港元 	每次櫃檯服務, 每個戶口:

服務項目	收費
外幣現鈔存款 (須為本行接受)	
<ul style="list-style-type: none"> 人民幣現金存入人民幣之戶口 <ul style="list-style-type: none"> 30,000元人民幣或以下 - 免收費用 30,000元人民幣以上 - 總存款金額之0.25% 其他外幣現金存入相同貨幣之戶口 <ul style="list-style-type: none"> 1,000美元 / 75,000日圓 / 1,000元單位或以下之其他外幣 - 免收費用 1,000美元 / 75,000日圓 / 1,000元單位以上之其他外幣 - 總存款金額之0.25%, 最低收費為50港元 	每次櫃檯服務, 每個戶口:
外幣現鈔提款	
<ul style="list-style-type: none"> 人民幣現鈔提款 <ul style="list-style-type: none"> 30,000元人民幣或以下 - 免收費用 30,000元人民幣以上 - 總提款金額之0.25% 1,000美元以上, 75,000日圓以上或1,000元單位以上之其他外幣 - 總提款金額之0.25%, 最低收費為50港元 	每次櫃檯服務, 每個戶口:
大量支票存款	
<ul style="list-style-type: none"> 「僱主支薪自動轉賬」客戶 - 免收費用 本行其他客戶 <ul style="list-style-type: none"> 30張或以下 - 免收費用 30張以上 - 超越30張, 額外之數, 每張2港元 	每次櫃檯服務, 每個戶口:
兌換旅行支票/購買其他外幣票據	
<ul style="list-style-type: none"> 美元支票 <ul style="list-style-type: none"> 以港元折現 - 每張10港元, 最低收費為60港元 以美元折現 - 票額之0.25%, 最低收費為60港元 存入美元戶口 - 票額之0.25%, 最低收費為60港元; 另扣七天過渡期利息 非美元之外幣票據 <ul style="list-style-type: none"> 以港元折現 - 每張10港元, 最低收費為60港元 以相同貨幣折現 - 票額之0.375%, 最低收費為60港元 (能否折現視乎當時有關外幣現鈔之供應情況而定) 存入相同貨幣戶口 - 票額之0.375%, 最低收費為60港元; 另扣十四天過渡期利息 	
託收外幣票據	
<ul style="list-style-type: none"> 手續費(非澳門銀行發行支票) - 每張300港元, 另附加有關代理銀行所收之服務費 手續費(澳門銀行發行支票) - 每張200港元, 另附加有關代理銀行所收之服務費 退回外幣支票 - 每張150港元, 另附加有關一切代之費用 	
支票保付	
	<ul style="list-style-type: none"> 客戶自行處理保付, 每張100港元 銀行派員處理保付, 每張200港元
外幣現鈔兌換 (包括人民幣)	
<ul style="list-style-type: none"> 信用卡客戶用作信用卡付款 - 免收費用 非本行客戶 - 每次收費100港元 	
輔幣存款	
<ul style="list-style-type: none"> 300個以下 - 免收費用 300個或以上 - 存款額2%, 最低收費為50港元 	每次櫃檯服務, 每個戶口:
輔幣找續	
	每包2港元

服務項目	收費
郵件寄件待收 • 「貴賓晉裕」客戶 • 本行其他客戶	- 免收費用 - 每月100港元或等值
支票戶口	
開戶後三個月內取消戶口 • 港元/美元 • 人民幣	- 每戶口200港元或等值 - 每戶口200元人民幣
公司商業登記調查 • 本地公司 • 海外公司	- 每次200港元 - 按本行實際費用收取， 最低收費每次2,000港元
退回支票 • 因存款不足 - 港元戶口 - 美元戶口 - 人民幣戶口 • 因票面資料或其他錯誤 - 港元戶口 - 美元戶口 - 人民幣戶口	- 每張150港元 - 每張20美元 - 每張200元人民幣 - 每張75港元 - 每張10美元 - 每張50元人民幣
臨時透支 • 透支收費 • 手續費 - 港元 - 美元 • 息率 - 港元 - 美元	- 手續費加透支金額之利息 - 100港元 - 15美元 - 港元最優惠利率加10%(年息) - 美元最優惠利率加10%(年息)
支票停止支付 • 港元/美元戶口 • 人民幣戶口	- 每張100港元或等值 - 每張100元人民幣
特別印刷支票	足數印刷費用
交回已獲支付支票影像副本 • 港元/美元戶口 • 人民幣戶口	- 每張50港元或等值 - 每張50元人民幣
支票簿寄發 • 掛號郵費 - 「貴賓晉裕」客戶 - 「貴賓理財」客戶 - 其他客戶(香港地址) - 其他客戶(海外或中國地址) • 普通郵費	- 免收費用 - 免收費用 - 25港元或等值 - 40港元或等值 - 免收費用
儲蓄戶口	
開戶後三個月內取消戶口 • 港元/外幣戶口 • 人民幣戶口	- 每戶200港元或等值 - 每戶200元人民幣
銀行存摺記錄副本 • 十二個月內 • 十三至二十四個月內 • 二十五至三十六個月內 • 三十七個月或以上	- 每戶口300港元 - 每戶口750港元 - 每戶口1,000港元 - 每戶口2,000港元， 隨後每12個月增加1,000港元
補領遺失或損毀之存摺	每本100港元

服務項目	收費
保管箱	
按金	一年租金
遺失一條鎖匙	300港元
工匠開啟保管箱	1,000港元另加工匠費用
匯入款項*	
存入本行之戶口 • 「貴賓晉裕」客戶 • 「貴賓理財」客戶 • 「樂年理財」客戶 • 「智選理財」客戶 - 電匯 - 交換所電系轉款(CHATS) • 本行其他客戶 - 電匯 - 交換所電系轉款(CHATS)	- 免收費用 - 免收費用 - 免收費用 - 每次50港元 - 每次10港元 - 每次60港元 - 每次15港元
存入其他銀行之戶口	每次200港元
匯出款項*	
匯票 • 簽發手續費 - 「貴賓晉裕」客戶 - 「貴賓理財」客戶 - 「樂年理財」客戶 - 「智選理財」客戶 - 本行其他客戶 - 非本行客戶 • 匯票退款 • 遺失及補發	- 免收費用 - 免收費用 - 免收費用 - 每張50港元 - 每張100港元 - 每張180港元 - 每張100港元，另加電報費用 250港元或等值 - 每張300港元，另加電報費用 250港元或等值
交換所電系轉款 (CHATS) • 至本港之港元/人民幣/美元轉款 - 透過互聯網(特快轉賬) - 「貴賓晉裕」客戶 - 本行其他客戶 - 透過分行櫃位 - 「貴賓晉裕」客戶 - 「貴賓理財」客戶 - 「智選理財」客戶 - 本行其他客戶 - 非本行客戶	- 免收費用 - 每次50港元/50元人民幣/7美元 - 免收費用 [^] - 每次75港元或等值 [^] - 每次150港元或等值 [^] - 每次180港元或等值 [^] - 每次300港元或等值 [^]
香港同業結算有限公司 (HKICL) • 至本港之港元轉款 - 透過互聯網(電子轉賬)	- 每次5港元
電匯 • 簽發手續費 - 透過互聯網 - 「貴賓晉裕」客戶 - 「貴賓理財」客戶 - 本行其他客戶	- 免收費用 [^] - 人民幣匯款至中國內地同名戶口，每次50港元 [^] - 每次40港元或60港元 ^{**^} - 人民幣匯款至中國內地同名戶口，每次70港元 [^] - 每次80港元或100港元 ^{**^} - 人民幣匯款至中國內地同名戶口，每次80港元 [^]

服務項目	收費
<ul style="list-style-type: none"> - 透過分行櫃位 - 「貴賓晉裕」客戶 - 「貴賓理財」客戶 - 「智選理財」客戶 - 本行其他客戶 - 非本行客戶 	<ul style="list-style-type: none"> - 免收費用[^] - 人民幣匯款至中國內地同名戶口，每次50港元[^] - 每次40港元或60港元^{**^} - 人民幣匯款至中國內地同名戶口，每次140港元[^] - 每次80港元或100港元^{**^} - 人民幣匯款至中國內地同名戶口，每次188港元[^] - 每次200港元或220港元^{**^} - 人民幣匯款至中國內地同名戶口，每次220港元[^] - 匯款至中國建設銀行(澳門)同名戶口，每次80港元[^] - 每次300港元[^] - 每次250港元或等值，另加有關代理銀行所收之服務費
代替兌換佣金 <ul style="list-style-type: none"> • 提供相同貨幣之現鈔或匯票 • 自相同貨幣之外幣戶口扣除 	<ul style="list-style-type: none"> - 匯款額之0.25%，最低收費為50港元 - 不收代替兌換佣金
貸款服務	
逾期還款手續費 <ul style="list-style-type: none"> • 商業貸款 • 個人貸款 	<ul style="list-style-type: none"> - 最高按逾期還款額之2%計算(最低收費為100港元) - 按有關條款及條件訂立之收費計算
逾期還款利息 <ul style="list-style-type: none"> • 商業貸款 • 個人貸款 	<ul style="list-style-type: none"> - 最高按逾期還款額以本行貸款優惠利率加8%，由逾期還款日起至還款日逐日計算 - 按有關條款及條件訂立之息率計算
重發利率更改通知	每份100港元
按揭物業出租同意書	每封1,000港元
代付過期差餉或管理費	每次500港元
還款記錄副本	每次100港元(以每12個月紀錄計算)，最低收費為100港元
樓契或按揭契副本	每頁50港元，最高收費為1,000港元
貸款協議書副本	每份50港元
貸款確定書副本	每封200港元
申領供款表	每次100港元
更改貸款事項	每次1,000港元
估價費(重建值估價費)	每次1,000港元
屋契託管費(只適用於樓宇貸款已全數償還的客戶)	每月300港元

服務項目	收費
汽車貸款	
車輛登記文件副本	每份20港元
更改車輛牌照	每次550港元
更改車輛細節/補領文件	每次200港元
轉讓合約(行走中國大陸線汽車)	每份1,000港元 (附送6份車輛登記文件副本)
轉讓合約服務	每份1,000港元
租購/租賃合約副本	每份50港元
樓契或按揭文件影印副本	每頁50港元，最高收費為1,000港元
還款記錄副本	每次100港元(以每12個月紀錄計算)，最低收費為100港元
申領供款表	每次100港元
舊記錄副本	每份500港元
其他各類文件之副本	每頁20港元，最低收費為20港元
特快續牌服務	每次200港元
申請轉用第三者保險手續費	每次1,000港元
取回扣押車輛手續費	每次1,000港元
證券買賣服務(香港證券)	
證券交易服務	
買賣經紀佣金[†] <ul style="list-style-type: none"> • 透過「網上銀行」/「流動理財」 • 透過專人接聽熱線或分行櫃位 - 「貴賓晉裕」或「樂年理財」或「貴賓理財」或「證券孖展買賣服務」客戶 - 「智選理財」或「出糧增值服務」或「機構推薦優惠計劃」或其他客戶 	<ul style="list-style-type: none"> - 交易金額之0.18%，最低收費為100港元/83元人民幣 - 交易金額之0.18%，最低收費為100港元/83元人民幣 - 交易金額之0.25%，最低收費為100港元/83元人民幣
買入股票之存入費	- 免收費用
認購新股 <ul style="list-style-type: none"> • 買賣經紀佣金 • 透過互聯網、專人接聽熱線或分行櫃位認購新股申請費 - 「貴賓晉裕」客戶 - 其他客戶 	<ul style="list-style-type: none"> - 交易金額之1% - 免收費用 - 每份100港元/100元人民幣(不退還)
交易徵費(由香港證監會收取)	交易金額之0.003%
投資者賠償徵費(由香港證監會收取如適用)	交易金額之0.002%
交易費(由香港交易所收取)	交易金額之0.005%

服務項目	收費																		
印花稅 (由香港特區政府收取)	每1,000港元繳付1港元，不足千元之數亦作千元計																		
金融交易稅 (只適用於與意大利註冊公司有關之證券交易) 金融交易稅是由意大利稅局收取並可能更改。若有更改，恕不另行通知。	<p>股份金融交易稅 0.2%並按每日購入交易淨額⁴計算。</p> <p>衍生工具金融交易稅 按每合約名義價值⁵而定的固定稅額。</p> <table border="1"> <thead> <tr> <th>名義價值(歐元)</th> <th>繳稅額(歐元)</th> </tr> </thead> <tbody> <tr> <td>0-2,500</td> <td>0.125</td> </tr> <tr> <td>2,500-5,000</td> <td>0.25</td> </tr> <tr> <td>5,000-10,000</td> <td>0.5</td> </tr> <tr> <td>10,000-50,000</td> <td>2.5</td> </tr> <tr> <td>50,000-100,000</td> <td>5</td> </tr> <tr> <td>100,000-500,000</td> <td>25</td> </tr> <tr> <td>500,000-1,000,000</td> <td>50</td> </tr> <tr> <td>1,000,000+</td> <td>100</td> </tr> </tbody> </table> <p>若證券不是以歐元計價，銀行會以買入當天(適用於股份金融交易稅)或交易完成當日(適用於衍生工具金融交易稅)歐洲央行網站(www.ecb.int)發布之歐元兌換匯率，以計算金融交易稅。</p>	名義價值(歐元)	繳稅額(歐元)	0-2,500	0.125	2,500-5,000	0.25	5,000-10,000	0.5	10,000-50,000	2.5	50,000-100,000	5	100,000-500,000	25	500,000-1,000,000	50	1,000,000+	100
名義價值(歐元)	繳稅額(歐元)																		
0-2,500	0.125																		
2,500-5,000	0.25																		
5,000-10,000	0.5																		
10,000-50,000	2.5																		
50,000-100,000	5																		
100,000-500,000	25																		
500,000-1,000,000	50																		
1,000,000+	100																		
處理實物及交收的服務																			
CCASS股票交收費	免收費用																		
款項交收費 (由CCASS收取)	免收費用																		
存入股票 (適用於實物股票或透過交收指示存入股票)	每手# 均收5港元/5元人民幣，最低收費為30港元/30元人民幣，最高收費為200港元/200元人民幣																		
交收指示費	免收費用																		
轉手紙厘印費	每張轉手紙5港元																		
跨櫃枱股票之調撥收費⁵	免收費用																		
資訊服務																			
即時報價服務(每月) <ul style="list-style-type: none"> 一般證券買賣客戶 有存放證券之證券買賣客戶 證券交易金額少於十萬港元以下之證券買賣客戶 證券交易金額於十萬港元或以上之證券買賣客戶 	<ul style="list-style-type: none"> - 200次免費即時報價 - 350次免費即時報價 - 700次免費即時報價 - 3,000次免費即時報價 																		
串流股票報價(每月) <ul style="list-style-type: none"> 股勝通 股勝通 + 阿思達克財經新聞 股勝通 + DJ新聞 	<ul style="list-style-type: none"> - 380港元 - 400港元 - 460港元 																		

服務項目	收費
賬戶服務	
股票保管費 (適用於現金買賣戶口及孖展買賣戶口)	- 年費120港元，於每年5月31日收取(只適用於股票戶口在5月31日仍有存貨)
代理人服務及企業行動	
公司私有化/現金收購/代收股息 (代收股息費用也適用於投資者選擇以收取股票代替現金股息)	交易金額/股息總值之0.5%，最低收費為30港元/30元人民幣，最高收費為2,000港元/2,000元人民幣(以單一股票計算)
代收紅股股權、以股份代替現金股息及認股權証	每手#均收5港元/5元人民幣，最低收費為30港元/30元人民幣，最高收費為200港元/200元人民幣
股票登記 <ul style="list-style-type: none"> 登記費 股票過戶費 	<ul style="list-style-type: none"> - 每手#收取1.5港元 - 每張新發股票#2.5港元
代理行權責股票登記費	- 每手#收取1.5港元 (由CCASS收取)
行使備兌認股証 (由CCASS收取)	每一交易200港元
公司行動服務費 (由CCASS收取)	每手#收取0.8港元
借貸及其他服務	
孖展買賣 <ul style="list-style-type: none"> 年費 	- 免收費用
股票提取費 (適用於實物股票提取及股票透過CCASS過戶)	現金證券及孖展證券戶口 每手#均收10港元/10元人民幣，最低收費為100港元/100元人民幣(以單一股票計算)另加CCASS實物股票提取費用(每手3.5港元)只適用於股票戶口用作抵押貸款用途 200港元/200元人民幣(以單一股票計算)另加CCASS實物股票提取費用(每手3.5港元)
辦理未領取之股息	每宗200港元
行使紅股股權 / 認股權証手續費	免收費用
基金投資服務	
轉戶費 基金轉出本銀行	每次每基金100港元
其他費用 <ul style="list-style-type: none"> 轉換費⁶ 首次認購費、贖回費等 	<ul style="list-style-type: none"> - 最高為轉換交易金額之1% - 根據有關基金發行章程為準
結構性票據	
轉戶費 結構性票據轉出本銀行	每次每票據100港元

服務項目	收費
債券／存款證買賣服務	
託管費	
<ul style="list-style-type: none"> 人民幣零售債券及人民幣存款證、香港五隧一橋有限公司零售債券、香港特別行政區政府及按揭證券有限公司零售債券 其他 	<ul style="list-style-type: none"> - 免收費用 - 每半年收取期內每日平均持有債券票面值之0.025%
轉讓費	債券面值之0.5%，最低收費為100港元
其他服務收費	
付款服務	
<ul style="list-style-type: none"> 客戶常行指示 <ul style="list-style-type: none"> 訂立/修改手續費 <ul style="list-style-type: none"> 「貴賓晉裕」客戶 - 免收費用 「貴賓理財」客戶 - 免收費用 「樂年理財」客戶 - 免收費用 「智選理財」客戶 <ul style="list-style-type: none"> 由本行港元戶口轉賬至本行人民幣戶口 - 免收費用 由本行人民幣戶口轉賬至其他銀行人民幣戶口 - 每次30元人民幣 其他轉賬 - 每次40港元 本行其他客戶 <ul style="list-style-type: none"> 由本行港元戶口轉賬至本行人民幣戶口 - 免收費用 由本行人民幣戶口轉賬至其他銀行人民幣戶口 - 每次60元人民幣 其他轉賬 - 每次70港元 週期支付 <ul style="list-style-type: none"> 「貴賓晉裕」客戶 - 免收費用 本行其他客戶 <ul style="list-style-type: none"> 由本行港元戶口轉賬至本行人民幣戶口 - 免收費用 由本行人民幣戶口轉賬至其他銀行人民幣戶口 - 每次17元人民幣 其他轉賬 - 每次30港元 停止支付 <ul style="list-style-type: none"> 「貴賓晉裕」客戶 - 免收費用 本行其他客戶 <ul style="list-style-type: none"> 由本行人民幣戶口轉賬至其他銀行人民幣戶口 - 每次85元人民幣 其他轉賬 - 每次100港元 存款不足 <ul style="list-style-type: none"> 由本行人民幣戶口轉賬至其他銀行人民幣戶口 - 每次130元人民幣 其他轉賬 - 每次150港元 自動轉賬 <ul style="list-style-type: none"> 訂立/修改手續費 - 每次50港元 週期進賬 - 每項0.4港元 - 1.2港元，視乎每月數量而定 	

服務項目	收費
<ul style="list-style-type: none"> 自動支賬 <ul style="list-style-type: none"> 訂立/修改手續費 - 免收費用 週期支付 - 免收費用 停止支付 - 每次100港元／85元人民幣 存款不足 - 每次150港元／130元人民幣 人手操作支薪服務/一次過賬指示 <ul style="list-style-type: none"> 至本銀行戶口 - 每項2港元 至非本銀行戶口 - 每項5港元 「僱主支薪自動轉賬」服務 <ul style="list-style-type: none"> 以港元或混合港元及人民幣付款 <ul style="list-style-type: none"> 至本行戶口 - 每項0.3港元，每隻磁碟最低收費30港元 至非本行戶口（只限港元） - 每項1.5港元，每隻磁碟最低收費30港元 以人民幣付款 - 每項0.25元人民幣，每隻磁碟最低收費25元人民幣 	
補發/複印銀行記錄 (包括複印結單)	
<ul style="list-style-type: none"> 一年內 - 每張50港元，最低收費為150港元 一年以上 - 每張75港元，最低收費為250港元 	
交易文件副本	每頁50港元
銀行確認信 (作申請簽證用途)	
<ul style="list-style-type: none"> 「貴賓晉裕」客戶 - 免收費用 「貴賓理財」客戶 - 免收費用 本行其他客戶 - 按每次要求200港元 	
銀行確認作核數用途	按每次要求400港元
銀行介紹信	
<ul style="list-style-type: none"> 「貴賓晉裕」客戶 - 免收費用 「貴賓理財」客戶 - 免收費用 「僱主支薪自動轉賬」客戶 - 免收費用 本行其他客戶 - 每封300港元，於同一申請的每份副本20港元 	
申領個人資料(私隱)記錄	按每次要求300港元
戶口結餘證明	
<ul style="list-style-type: none"> 「貴賓晉裕」客戶 - 免收費用 「貴賓理財」客戶 - 免收費用 「僱主支薪自動轉賬」客戶 - 免收費用 本行其他客戶 - 每戶200港元 	
批准租約協議	每次費用500港元
綜合理財服務月費	
<ul style="list-style-type: none"> 「貴賓晉裕」客戶每日平均合併結餘連續三個曆月低於5,000,000港元 - 每月200港元 「貴賓理財」客戶每日平均合併結餘連續三個曆月低於1,000,000港元 - 每月200港元 「智選理財」客戶每日平均合併結餘連續三個曆月低於100,000港元 - 每月100港元 「樂年理財」客戶 - 免收費用 	

服務項目	收費
綜合理財終止服務手續費 <ul style="list-style-type: none"> 開立服務後首六個月內取消 <ul style="list-style-type: none"> 「貴賓晉裕」客戶 - 500港元 「貴實理財」客戶 - 500港元 「智選理財」客戶 - 150港元 開立服務後首三個月內取消 <ul style="list-style-type: none"> 「樂年理財」客戶 - 150港元 	
低結存戶口服務月費 於本行所有存款戶口每日平均總結存低於5,000港元	每月50港元 客戶可獲豁免收費，包括： <ul style="list-style-type: none"> 65歲或以上長者 18歲以下人士 領取綜合社會保障計劃人士 領取政府傷殘津貼人士 本行指定客戶包括持有銀行不時規定的產品/服務並與賬戶的登記姓名及身份證文件相同的客戶
網上銀行 補發遺失/損毀保安編碼器	每個100港元
銀聯雙幣卡/銀聯相片雙幣卡/銀聯環球迅匯卡/雙幣卡/相片雙幣卡/環球迅匯卡 <ul style="list-style-type: none"> 年費 <ul style="list-style-type: none"> 不含相片卡 <ul style="list-style-type: none"> 「貴賓晉裕」客戶 - 免收費 「貴實理財」客戶 - 免收費 「樂年理財」客戶 - 免收費 「智選理財」客戶 - 免收費 「僱主支薪自動轉賬」客戶*** - 免收費 本行其他客戶 - 每卡50港元/人民幣^ 含相片卡 <ul style="list-style-type: none"> 智Smart兒童儲蓄戶口家長為「貴賓晉裕」/「貴實理財」/「智選理財」客戶 - 免收費 銀聯相片兒童儲蓄戶口卡/相片雙幣卡 <ul style="list-style-type: none"> 首年 - 免收費 第二年及以後如客戶於智Smart兒童儲蓄戶口每日平均合併結餘少於5,000港元或等值 - 每卡100港元/人民幣^ 補發遺失卡 <ul style="list-style-type: none"> 不含相片卡 - 每卡50港元/人民幣^ 含相片卡 - 每卡100港元/人民幣^ 環球迅匯服務首次開戶費 <ul style="list-style-type: none"> 「貴賓晉裕」客戶 - 免收費 「貴實理財」客戶 - 免收費 「智選理財」客戶 - 免收費 本行其他客戶 - 每卡50港元 使用本行及銀通之自動櫃員機進行港元跨行轉賬 - 每次10港元 	

服務項目	收費
<ul style="list-style-type: none"> 使用澳門之銀通自動櫃員機 <ul style="list-style-type: none"> 現金提款 - 每次25港元/人民幣 使用銀聯自動櫃員機 <ul style="list-style-type: none"> 現金提款 - 每次15港元/人民幣 查詢賬戶結餘 - 每次5港元/人民幣 銀聯雙幣卡/銀聯環球迅匯卡調查費 <ul style="list-style-type: none"> 自動櫃員機/易辦事交易 - 每次120港元 	
雙幣卡/環球迅匯卡 <ul style="list-style-type: none"> 使用香港及海外PLUS自動櫃員機(美國境內之美國銀行自動櫃員機及中國內地之中國建設銀行自動櫃員機除外) <ul style="list-style-type: none"> 現金提款 - 每次25港元 查詢賬戶結餘 - 每次5港元 海外PLUS自動櫃員機提款兌換率及兌換費 - 依據Visa從國際批發市價範圍內選擇或政府指定的兌換率，加上提款金額1.9%兌換費 	

* 附加海外銀行之收費，如適用。「貴賓晉裕」客戶之匯款優惠不適用於公司戶口。

** 如電匯之貨幣與當地之貨幣不同。

*** 只適用於銀聯雙幣卡/雙幣卡。

▲ 手續費將按該卡之基本戶口的貨幣收取。

^ 如電文為中文另收手續費150港元。

不足一手亦以一手計算。

† 透過相同交易渠道於同一交易日內買入/賣出同一隻股票，將當作為一次買入/賣出的交易計算經紀佣金，並收取交易佣金一次，惟經不同交易渠道買/賣相同股票，經紀佣金將每次分開計算及個別收費。

• 每日購入交易淨額 = 每交易日淨買入股數 (x) 加權平均買入價 (x) 稅率

¶ 名義價值(歐元) = 購買或出售衍生工具數量 (x) 購買或出售價格

§ 敬請注意，本行「網上銀行」/「流動理財」並不接受港元與人民幣跨櫃枱間之股票調撥指示，客戶必須通過證券買賣熱線進行相關指示，並請留意下列事宜：

1. 只有已結算之股票方可進行港元與人民幣跨櫃枱之股票調撥。

2. 本行接受港元與人民幣跨櫃枱股票調撥指示之服務時間為正常交易日早上9時至下午3時30分止（黑色暴雨警告及/或八號或以上颱風信號生效時除外）。請注意港元與人民幣跨櫃枱之股票調撥指示處理需時。因此，為確保客戶持有相關櫃枱之股票作沽售，建議客戶必需預留足夠時間處理港元與人民幣跨櫃枱之股票調撥指示。

⊕ 此轉換費乃本行就同一基金公司之基金轉換所收取之服務費用，客戶毋須支付該基金發行星程內所述之轉換費（如有）。以上所述適用於本行發出之客戶文件內所提及之「轉換費」定義（包括申請表、確認書、通告及所有有關之結單等）。

註：以上收費於付印時(6/2014)均為最新適用資料，惟本行得隨時修改其中內容，但定必向外公告。

收費未能盡錄，詳情請向各分行查詢。

一切代客戶支付之費用，包括海外銀行之收費，將會於客戶戶口內扣除。

Schedule of Service Fees

GENERAL BANKING SERVICES

SERVICES	Fees
COUNTER SERVICES	
Cashier's Order	
<ul style="list-style-type: none"> Issuance commission <ul style="list-style-type: none"> for Premier Select customers - NIL for Premier Banking customers - NIL for Golden Years Banking customers - NIL for Employer Payroll Autopay Service customers - NIL for Wise Banking customers <ul style="list-style-type: none"> HKD Cashier's Order - HKD25 per transaction USD Cashier's Order - USD3 per transaction RMB Cashier's Order - RMB21 per transaction for other account/time deposit customers <ul style="list-style-type: none"> HKD Cashier's Order - HKD50 per transaction USD Cashier's Order - USD6 per transaction RMB Cashier's Order - RMB42 per transaction for non-account customers <ul style="list-style-type: none"> HKD Cashier's Order - HKD100 per transaction USD Cashier's Order - USD12 per transaction RMB Cashier's Order - RMB84 per transaction Repurchase <ul style="list-style-type: none"> for all account customers <ul style="list-style-type: none"> HKD Cashier's Order - HKD50 per transaction USD Cashier's Order - USD6 per transaction RMB Cashier's Order - RMB42 per transaction for non-account customers <ul style="list-style-type: none"> HKD Cashier's Order - HKD100 per transaction USD Cashier's Order - USD12 per transaction RMB Cashier's Order - RMB84 per transaction Loss and reissuance <ul style="list-style-type: none"> HKD Cashier's Order - HKD50 per transaction plus HKD300 for sending lost notice to the HK Interbank Clearing Ltd. USD Cashier's Order - USD6 per transaction plus HKD300 or equivalent for sending lost notice to the HK Interbank Clearing Ltd. RMB Cashier's Order - RMB42 per transaction plus HKD300 or equivalent for sending lost notice to the HK Interbank Clearing Ltd. 	
Gift Check	
<ul style="list-style-type: none"> For Premier Select customers - NIL For Premier Banking customers - NIL For Golden Years Banking customers - NIL For Employer Payroll Autopay Service customers - NIL For Wise Banking customers - HKD5 per transaction For other account customers - HKD15 per transaction For non-account customers - HKD20 per transaction 	
Bulk HKD Bank Notes Deposit	Per counter visit per account:
<ul style="list-style-type: none"> For Employer Payroll Autopay Service customers - NIL For other account customers <ul style="list-style-type: none"> up to 300 pieces - NIL over 300 pieces - 0.25% on total deposit amount, min. HKD125 	

SERVICES	Fees
Foreign Currency Notes Deposit (subject to acceptance)	Per counter visit per account:
<ul style="list-style-type: none"> RMB cash deposit into RMB account <ul style="list-style-type: none"> up to RMB30,000 - NIL over RMB30,000 - 0.25% on total deposit amount Other currency cash deposit into the the same currency account <ul style="list-style-type: none"> up to USD1,000 / JPY75,000 / 1,000 units of other foreign currencies - NIL Over USD1,000 / JPY75,000 / 1,000 units of other foreign currencies - 0.25% on total deposit amount, min. HKD50 	
Foreign Currency Notes Withdrawal	Per counter visit per account:
<ul style="list-style-type: none"> RMB notes withdrawal <ul style="list-style-type: none"> up to RMB30,000 - NIL over RMB30,000 - 0.25% on total withdrawal amount Over USD1,000, JPY75,000 or 1,000 units of other foreign currencies - 0.25% on total withdrawal amount, min. HKD50 	
Bulk Check Deposit	Per counter visit per account:
<ul style="list-style-type: none"> For Employer Payroll Autopay Service customers - NIL For other account customers <ul style="list-style-type: none"> up to 30 pieces - NIL over 30 pieces - HKD 2 per additional check over 30 pieces 	
Encashment of Traveler's Check/ Purchase of Other Clean Foreign Currency Check	
<ul style="list-style-type: none"> USD check <ul style="list-style-type: none"> paid out in HKD - HKD10 per check, min. HKD60 paid out in USD - 0.25% on amount, min. HKD60 credited to USD account - 0.25% on amount, min. HKD60; plus 7 days transit interest Non-USD foreign currency check <ul style="list-style-type: none"> paid out in HKD - HKD10 per check, min. HKD60 paid out in the same currency - 0.375% on amount, min. HKD60 (subject to availability of relevant currency notes) credited to the same currency account - 0.375% on amount, min. HKD60; plus 14 days transit interest 	
Foreign Currency Clean Check Sent for Collection	
<ul style="list-style-type: none"> Handling commission (check issued by Bank outside Macau) - HKD300 per check plus correspondent bank charges, if applicable Handling commission (check issued by Bank in Macau) - HKD200 per check plus correspondent bank charges, if applicable Return of foreign currency check - HKD150 per check plus out-of-pocket expenses 	
Mark "Good" Check	
<ul style="list-style-type: none"> Dispatched by customer - HKD100 per check Dispatched by our Bank - HKD200 per check 	
Foreign Currency Notes Exchange (including RMB)	
<ul style="list-style-type: none"> For credit card only customers for credit card payment - NIL For non-account customers - HKD100 per transaction 	
Coin Deposit	Per counter visit per account:
<ul style="list-style-type: none"> Below 300 pieces - NIL 300 pieces and above - 2% on amount, min. HKD50 	
Coin Exchange	HKD2 per bag

SERVICES	Fees
Mail Held for Collection	
<ul style="list-style-type: none"> For Premier Select customers For other account customers 	<ul style="list-style-type: none"> - NIL - HKD100 or equivalent per month
CHECKING ACCOUNT	
Account Closed Within 3 Months	
<ul style="list-style-type: none"> HKD/USD RMB 	<ul style="list-style-type: none"> - HKD200 or equivalent per account - RMB200 per account
Company Business Search	
<ul style="list-style-type: none"> Local Company Overseas Company 	<ul style="list-style-type: none"> - HKD200 per search - At actual expenses of the bank, min. HKD2,000 per search
Returned Check	
<ul style="list-style-type: none"> For insufficient funds <ul style="list-style-type: none"> - HKD - USD - RMB For technical or other errors on the check <ul style="list-style-type: none"> - HKD - USD - RMB 	<ul style="list-style-type: none"> - HKD150 per check - USD20 per check - RMB200 per check - HKD75 per check - USD10 per check - RMB50 per check
Temporary Overdraft	
<ul style="list-style-type: none"> OD Charge Handling Fee <ul style="list-style-type: none"> - HKD - USD Interest Rate <ul style="list-style-type: none"> - HKD - USD 	<ul style="list-style-type: none"> - Handling Fee plus Interest on the overdraft account - HKD100 - USD15 - HK Prime Rate +10% p.a. - US Prime Rate +10% p.a.
Stop Payment of Check	
<ul style="list-style-type: none"> HKD/USD RMB 	<ul style="list-style-type: none"> - HKD100 or equivalent per check - RMB100 per check
Special Printed Check	At cost
Copy of the Digital Image of the Paid Check	
<ul style="list-style-type: none"> HKD/USD RMB 	<ul style="list-style-type: none"> - HKD50 or equivalent per check - RMB50 per check
Check Book Mailing	
<ul style="list-style-type: none"> By registered mail <ul style="list-style-type: none"> - for Premier Select customers - for Premier Banking customers - for other customers (Hong Kong address) - for other customers (foreign or Mainland China address) By ordinary mail 	<ul style="list-style-type: none"> - NIL - NIL - HKD25 or equivalent - HKD40 or equivalent - NIL
SAVINGS ACCOUNT	
Account Closed Within 3 Months	
<ul style="list-style-type: none"> HKD or Foreign currencies RMB 	<ul style="list-style-type: none"> - HKD200 or equivalent per account - RMB200 per account
Passbook Account History Report	
<ul style="list-style-type: none"> Within 12 months Within 13-24 months Within 25-36 months 37 months or above 	<ul style="list-style-type: none"> - HKD300 per account - HKD750 per account - HKD1,000 per account - HKD2,000 with an increment of HKD1,000 per every 12 months thereafter
Replacement of Lost or Damaged Passbook	HKD100 per passbook

SERVICES	Fees
SAFE DEPOSIT BOX	
Security Deposit	1 year's rental
Loss of a Renters Key	HKD300
Force Opening of Safe Deposit Box	HKD1,000 plus out-of-pocket expenses
INWARD REMITTANCE*	
Credit to Account with Our Bank	
<ul style="list-style-type: none"> For Premier Select customers For Premier Banking customers For Golden Years Banking customers For Wise Banking customers <ul style="list-style-type: none"> - Telegraphic Transfer - CHATS For other account customers <ul style="list-style-type: none"> - Telegraphic Transfer - CHATS 	<ul style="list-style-type: none"> - NIL - NIL - NIL - HKD50 per transaction - HKD10 per transaction - HKD60 per transaction - HKD15 per transaction
Credit to Account with Other Bank	HKD200 per transaction
OUTWARD REMITTANCE*	
Demand Draft	
<ul style="list-style-type: none"> Issuance commission <ul style="list-style-type: none"> - for Premier Select customers - for Premier Banking customers - for Golden Years Banking customers - for Wise Banking customers - for other account customers - for non-account customers Repurchase Loss and reissuance 	<ul style="list-style-type: none"> - NIL - NIL - NIL - HKD50 per transaction - HKD100 per transaction - HKD180 per transaction - HKD100 plus cable charge HKD250 or equivalent per transaction - HKD300 plus cable charge HKD250 or equivalent per transaction
Payment by Clearing House Automatic Transfer Systems (CHATS)	
<ul style="list-style-type: none"> Within Hong Kong in HKD/RMB/USD <ul style="list-style-type: none"> - Through Internet (Express Transfer) <ul style="list-style-type: none"> - for Premier Select customers - for other account customers - Through Branches <ul style="list-style-type: none"> - for Premier Select customers - for Premier Banking customers - for Wise Banking customers - for other account customers - for non-account customers 	<ul style="list-style-type: none"> - NIL - HKD50/RMB50/USD7 per transaction - NIL[^] - HKD75 or equivalent per transaction[^] - HKD150 or equivalent per transaction[^] - HKD180 or equivalent per transaction[^] - HKD300 or equivalent per transaction[^]
Payment by Hong Kong Interbank Clearing Limited (HKICL)	
<ul style="list-style-type: none"> Within Hong Kong in HKD <ul style="list-style-type: none"> - Through Internet (eTransfer) 	- HKD5 per transaction
Telegraphic Transfer	
<ul style="list-style-type: none"> Issuance commission <ul style="list-style-type: none"> - Through Internet <ul style="list-style-type: none"> - for Premier Select customers - for Premier Banking customers - for other account customers 	<ul style="list-style-type: none"> - NIL[^] - HKD50 for each RMB remittance to Mainland China[^] - HKD40 or HKD60** per transaction[^] - HKD70 for each RMB remittance to Mainland China[^] - HKD80 or HKD100** per transaction[^] - HKD80 for each RMB remittance to Mainland China[^]

SERVICES	Fees
<ul style="list-style-type: none"> Through Branches for Premier Select customers 	<ul style="list-style-type: none"> NIL^ HKD50 for each RMB remittance to Mainland China^
<ul style="list-style-type: none"> for Premier Banking customers 	<ul style="list-style-type: none"> HKD40 or HKD60** per transaction^ HKD140 for RMB remittance to Mainland China^
<ul style="list-style-type: none"> for Wise Banking customers 	<ul style="list-style-type: none"> HKD80 or HKD100** per transaction^ HKD188 for RMB remittance to Mainland China^
<ul style="list-style-type: none"> for other account customers 	<ul style="list-style-type: none"> HKD200 or HKD220** per transaction^ HKD220 for RMB remittance to Mainland China^ HKD80 per transaction for credit to same name account maintained with China Construction Bank (Macau)^
<ul style="list-style-type: none"> for non-account customers 	<ul style="list-style-type: none"> HKD300 per transaction^
<ul style="list-style-type: none"> Cable charge to amend, cancel or enquiry 	<ul style="list-style-type: none"> HKD250 or equivalent per transaction, plus correspondent bank charge
Commission in lieu of Exchange <ul style="list-style-type: none"> Notes or demand draft of the same currency is tendered A foreign currency account in the same currency is debited 	<ul style="list-style-type: none"> 0.25% of the remittance amount, min. HKD50 NIL
LOAN SERVICES	
Late Fee <ul style="list-style-type: none"> Commercial Loan 	<ul style="list-style-type: none"> Up to 2% flat on the past due installment amount (min. payment HKD100)
<ul style="list-style-type: none"> Consumer Loan 	<ul style="list-style-type: none"> Calculate based on the charges set in the relevant terms and conditions
Default Interest <ul style="list-style-type: none"> Commercial Loan 	<ul style="list-style-type: none"> Up to Prime Rate + 8% p.a. on the past due installment amount, payable from due date to the date of payment
<ul style="list-style-type: none"> Consumer Loan 	<ul style="list-style-type: none"> Calculate based on the interest rate set in the relevant terms and conditions
Re-issue of Interest Rate Change Advice	HKD100 per copy
Request for Lease Consent Letter	HKD1,000 per letter
Handling Fee Related to Payment of Overdue Government Rate or Management Fee on Behalf of Customers	HKD500 per payment
Request for Loan Repayment Statement	HKD100 for every 12 months record per request, min. HKD100
Title Deed Copy	HKD50 per page, max. HKD1,000
Copy of Customer Information Letter	HKD50 per letter
Loan Confirmation Letter Copy	HKD200 per letter
Request for Repayment Schedule	HKD100 per request
Change of Loan Terms	HKD1,000 per request
Valuation Fee (For Replacement Value)	HKD1,000 per request
Custodian Fee for safe keeping of title deed (only applicable to customers who have paid off the mortgage)	HKD300 per month

SERVICES	Fees
AUTO FINANCE	
Licence Copy	HKD20 per set
Change of Vehicle Registration Mark	HKD550 per transaction
Change of Vehicle Particulars/ Issue Duplicate Documents	HKD200 per transaction
Nominee Agreement (Cross Border Vehicles)	HKD1,000 per transaction (With 6 complimentary sets of licence copies)
Assignment of Hire Purchase/ Lease Agreement	HKD1,000 per transaction
Hire Purchase/Lease Agreement Copy	HKD50 per set
Photocopy of Title Deed/ Chattel Mortgage	HKD50 per page, max. HKD1,000
Request for Loan Repayment Statement	HKD100 for every 12 months record per request, min. HKD100
Request for Repayment Schedule	HKD100 per request
Copy of Non-Current Records	HKD500 per document
Copy of Other Documents	HKD20 per page, min. HKD20
Express Renewal of Licence Fee	HKD200 per transaction
Handling Fee for Application of 3rd Party Insurance Coverage	HKD1,000 per request
Handling Fee for Release of Repossessed Vehicle	HKD1,000 per request
SECURITIES TRADING SERVICES (HK Securities)	
Trade-related Services	
Brokerage[†] <ul style="list-style-type: none"> Through Online Banking/ Mobile Banking Through manned hotline or branches <ul style="list-style-type: none"> Premier Select or Golden Years Banking or Premier Banking or Securities Margin Trading customers Wise Banking or Value Added Payroll Service or Corporate Referral Privilege Program or other customers 	<ul style="list-style-type: none"> 0.18% of transaction amount, min. HKD100/RMB83 0.18% of transaction amount, min. HKD100/RMB83 0.25% of transaction amount, min. HKD100/RMB83
Deposit of Stocks (purchase transaction)	- NIL
Subscription of IPO <ul style="list-style-type: none"> Brokerage New Issues Handling Fee through Internet, Manned Hotline or Branches <ul style="list-style-type: none"> Premier Select customers Other Customers 	<ul style="list-style-type: none"> 1% of transaction amount - NIL HKD100/RMB100 per application (non-refundable)
Transaction Levy (collected by HKSFC)	0.003% of transaction amount
Investor Compensation Levy (collected by HKSFC if applicable)	0.002% of transaction amount
Trading Fee (collected by HKEx)	0.005% of transaction amount
Stamp Duty (collected by HKSAR Gov't)	HKD1 for every HKD1,000 of transaction amount (or part thereof)

SERVICES	Fees																		
<p>Financial Transaction Tax (FTT) (Applicable to securities transactions relating to Italian Registered Companies only)</p> <p>The FTT is collected by Italian Inland Revenue Office and may be subject to change without prior notice.</p>	<p>Equity FTT 0.2% calculated on the Daily Net Purchase Transaction Value*.</p> <p>Derivative FTT fixed amount per contract based on the Notional Value[¶] of the contract</p> <table border="1"> <thead> <tr> <th>Notional Value (EUR)</th> <th>Value of Tax (EUR)</th> </tr> </thead> <tbody> <tr> <td>0-2,500</td> <td>0.125</td> </tr> <tr> <td>2,500-5,000</td> <td>0.25</td> </tr> <tr> <td>5,000-10,000</td> <td>0.5</td> </tr> <tr> <td>10,000-50,000</td> <td>2.5</td> </tr> <tr> <td>50,000-100,000</td> <td>5</td> </tr> <tr> <td>100,000-500,000</td> <td>25</td> </tr> <tr> <td>500,000-1,000,000</td> <td>50</td> </tr> <tr> <td>1,000,000+</td> <td>100</td> </tr> </tbody> </table> <p>For securities denominated in currency other than Euro, the FTT will be calculated with reference to the exchange rate of Euro published on the European Central Bank's website (www.ecb.int) on the date of purchase (for Equity FTT) or the date of transaction (for Derivative FTT).</p>	Notional Value (EUR)	Value of Tax (EUR)	0-2,500	0.125	2,500-5,000	0.25	5,000-10,000	0.5	10,000-50,000	2.5	50,000-100,000	5	100,000-500,000	25	500,000-1,000,000	50	1,000,000+	100
Notional Value (EUR)	Value of Tax (EUR)																		
0-2,500	0.125																		
2,500-5,000	0.25																		
5,000-10,000	0.5																		
10,000-50,000	2.5																		
50,000-100,000	5																		
100,000-500,000	25																		
500,000-1,000,000	50																		
1,000,000+	100																		
Scrip Handling and Settlement-related Services																			
Stock Settlement Fees for CCASS	NIL																		
Money Settlement Fee (collected by CCASS)	NIL																		
Deposit of Stocks (applicable to physical scrip deposit or stock deposit by settlement instruction)	HKD5/RMB5 per board lot [#] , min. HKD30/RMB30 and max. HKD200/RMB200																		
Settlement Instruction Fee	NIL																		
Transfer Deed Stamp Duty	HKD5 each transfer deed																		
Stock transfer fee (between counters)[§]	NIL																		
Information Services																			
<p>Real-time Quote Services (per month)</p> <ul style="list-style-type: none"> Securities customers Securities customers with holdings in securities accounts Securities customers with monthly transaction amount less than HKD100,000 Securities customers with monthly transaction amount HKD100,000 or above 	<ul style="list-style-type: none"> - 200 free quotes - 350 free quotes - 700 free quotes - 3,000 free quotes 																		
<p>Streaming Stock Quotes (per month)</p> <ul style="list-style-type: none"> Quote Winner Quote Winner + AASTocks Financial News Quote Winner + DJ News 	<ul style="list-style-type: none"> - HKD380 - HKD400 - HKD460 																		
Account Maintenance																			
Safe Custody Fee (applicable to both Cash Trading account and Margin Trading account)	- HKD120 paid annually on May 31 (only applicable to the securities account with stock holdings on May 31)																		

SERVICES	Fees
Nominee Services and Corporate Actions	
Privatisation / Cash Offer / Collection of Dividend (Collection of Dividend Fee also applicable to Investors who opt for shares in lieu of cash dividend)	0.5% of transaction / dividend amount, min. HKD30/RMB30 and max. HKD2,000/RMB2,000 per stock
Share Bonus Issues, Right Issues, Warrants or Scrips in lieu of Cash Dividends	HKD5/RMB5 per board lot [#] , min. HKD30/RMB30 and max. HKD200/RMB200
<p>Registration with Registrar</p> <ul style="list-style-type: none"> Registration fee Transfer fee 	<ul style="list-style-type: none"> - HKD1.5 per board lot[#] - HKD2.5 per share certificate[#]
Corporate Action Scrip Fee	- HKD1.5 per board lot [#] (collected by CCASS)
Conversion of Covered Warrant (collected by CCASS)	HKD200 per transaction
Corporate Action Service Fee (collected by CCASS)	HKD0.8 per board lot [#]
Financing and Other Services	
<p>Margin Trading</p> <ul style="list-style-type: none"> Annual Fee 	- NIL
Stock Withdrawal Fee (applicable to both physical scrip withdrawal and stock transfer through CCASS)	<p>For Cash Trading and Margin Trading Account HKD10/RMB10 per board lot[#], min. HKD100/RMB100 per stock plus physical withdrawal from CCASS charge (HKD3.5 per board lot)</p> <p>For Securities Accounts Designated for Collateral Custody Purposes Only HKD200/RMB200 per stock plus physical withdrawal from CCASS charge (HKD3.5 per board lot)</p>
Dividend Claim	HKD200 per claim
Conversion of Rights/ Warrant Handling Fee	NIL
MUTUAL FUND INVESTMENT SERVICE	
<p>Transfer Charges Transfer of funds from the Bank</p>	HKD100 per fund per transfer
<p>Other Charges</p> <ul style="list-style-type: none"> Switching Fee[⊕] Subscription Fee, Redemption Fee, etc. 	<ul style="list-style-type: none"> - Up to 1 % of switching transaction amount - Refer to the respective prospectus of fund
STRUCTURED NOTES	
<p>Transfer Charges Transfer of Structured Notes from the Bank</p>	HKD100 per note per transfer
BOND/CERTIFICATES OF DEPOSIT TRADING SERVICES	
<p>Custodian Fee</p> <ul style="list-style-type: none"> RMB Retail Bond and RMB Certificates of Deposit, HK Link 2004 Limited Retail Bonds, The Government of the HKSAR & HK Mortgage Corporation Limited Retail Bonds 	- NIL

SERVICES	Fees
<ul style="list-style-type: none"> Others 	<ul style="list-style-type: none"> 0.025% half-yearly on daily average holding amount (on face value)
Transfer Fee	0.5% of face amount, min. HKD100
MISCELLANEOUS	
Payment Service	
<ul style="list-style-type: none"> Standing Instruction <ul style="list-style-type: none"> set-up/amendment fee <ul style="list-style-type: none"> Premier Select customers - NIL Premier Banking customers - NIL Golden Years Banking customers - NIL Wise Banking customers <ul style="list-style-type: none"> Transfer from HKD account to RMB account within our bank - NIL Transfer from RMB account with our bank to RMB account with other banks - RMB30 per instruction Other transfer - HKD40 per instruction Other account customers <ul style="list-style-type: none"> Transfer from HKD account to RMB account within our bank - NIL Transfer from RMB account with our bank to RMB account with other banks - RMB60 per instruction Other transfer - HKD70 per instruction periodical payment <ul style="list-style-type: none"> Premier Select customers - NIL Other account customers <ul style="list-style-type: none"> Transfer from HKD account to RMB account within our bank - NIL Transfer from RMB account with our bank to RMB account with other banks - RMB17 per transaction Other transfer - HKD30 per transaction stop payment <ul style="list-style-type: none"> Premier Select customers - NIL Other account customers <ul style="list-style-type: none"> Transfer from RMB account with our bank to RMB account with other banks - RMB85 per transaction Other transfer - HKD100 per transaction insufficient funds <ul style="list-style-type: none"> Transfer from RMB account with our bank to RMB account with other banks - RMB130 per transaction Other transfer - HKD150 per transaction Auto pay-in <ul style="list-style-type: none"> set-up/amendment fee - HKD50 per transaction periodical payment - HKD0.4 - HKD1.2 per transaction depending on monthly volume Auto pay-out <ul style="list-style-type: none"> set-up/amendment fee - NIL periodical payment - NIL stop payment - HKD100/RMB85 per transaction insufficient funds - HKD150/RMB130 per transaction Manual Payroll Service/One-time payment <ul style="list-style-type: none"> account with our bank - HKD2 per transaction account with other bank - HKD5 per transaction Employer Payroll Autopay Service <ul style="list-style-type: none"> for payment in HKD or in a combination of HKD & RMB: <ul style="list-style-type: none"> account with our bank - HKD0.3 per transaction, min. HKD30 per diskette 	

SERVICES	Fees
<ul style="list-style-type: none"> account with other bank (HKD only) for payment in RMB 	<ul style="list-style-type: none"> HKD1.5 per transaction, min. HKD30 per diskette RMB0.25 per transaction, min. RMB25 per diskette
Reproduction/Photocopy of Bank Records (Including Duplication of Statement)	
<ul style="list-style-type: none"> within 1 year - HKD50 per sheet, min. HKD150 over 1 year - HKD75 per sheet, min. HKD250 	
Copy of Transaction Documents	HKD50 per page
Bank Endorsement (for Visa Application)	
<ul style="list-style-type: none"> For Premier Select customers - NIL For Premier Banking customers - NIL For other account customers - HKD200 per request 	
Bank Confirmation of Customer for Audit Purpose	HKD400 per request
Bank Reference Letter	
<ul style="list-style-type: none"> For Premier Select customers - NIL For Premier Banking customers - NIL For Employer Payroll Autopay Service customers - NIL For other account customers - HKD300 per letter, HKD20 for each duplicate issue at the same time 	
Request for Personal Data (Privacy Ordinance) Summary	HKD300 per request
Certificate of Balance	
<ul style="list-style-type: none"> For Premier Select customers - NIL For Premier Banking customers - NIL For Employer Payroll Autopay Service customers - NIL For other account customers - HKD200 per account 	
Tenancy Agreement Approval	HKD500 per transaction
Packaged Banking Monthly Maintenance Fee	
<ul style="list-style-type: none"> For Premier Select customers with daily average combined balance below HKD5,000,000 for 3 consecutive calendar months - HKD200 per month For Premier Banking customers with daily average combined balance below HKD1,000,000 for 3 consecutive calendar months - HKD200 per month For Wise Banking customers with daily average combined balance below HKD100,000 for 3 consecutive calendar months - HKD100 per month For Golden Years Banking customers - NIL 	
Packaged Banking Service Termination Handling Fee	
<ul style="list-style-type: none"> Terminate within 6 months after service enrollment <ul style="list-style-type: none"> For Premier Select customers - HKD500 For Premier Banking customers - HKD500 For Wise Banking customers - HKD150 Terminate within 3 months after service enrollment <ul style="list-style-type: none"> For Golden Years Banking customers - HKD150 	

SERVICES	Fees
<p>Low Balance Account Monthly Maintenance Fee Combined daily average deposit balance below HKD5,000 per month</p>	<p>HKD50 per month</p> <p>The fee will be waived for the customers including:</p> <ul style="list-style-type: none"> • Senior citizens aged 65 or above • Customers aged below 18 • Recipients of Comprehensive Social Security Assistance • Recipients of Government's Disability Allowance • The Bank's designated customers including those holding products/ services which are specified by the Bank from time to time and held or registered under the same name(s) and identity number(s).
<p>Online Banking Replacement for lost/broken Security Token</p>	<p>HKD100 per token</p>
<p>UnionPay Dual Currency Debit Card/ UnionPay Photo Dual Currency Debit Card/ UnionPay ATM Remittance Card/ Dual Currency Debit Card/Photo Dual Currency Debit Card/ATM Remittance Card</p> <ul style="list-style-type: none"> • Annual fee <ul style="list-style-type: none"> - Non Photo card <ul style="list-style-type: none"> - for Premier Select customers - NIL - for Premier Banking customers - NIL - for Golden Years Banking customers - NIL - for Wise Banking customers - NIL - for Employer Payroll Autopay Service customers*** - NIL - for other account customers - HKD/RMB50 per card[▲] - Photo card <ul style="list-style-type: none"> - for Smart Kid Savings Account parent who is a Premier Select/ Premier Banking/Wise Banking customer - NIL - for UnionPay Photo Smart Kid Savings Account Card/Photo Smart Kid Savings Account Card <ul style="list-style-type: none"> - 1st year - NIL - 2nd year & onwards if the daily average combined balance in the Smart Kid Savings Account is less than HKD5,000 or equiv - HKD/RMB100 per card[▲] • Replacement for lost card <ul style="list-style-type: none"> - Non Photo card - HKD/RMB50 per card[▲] - Photo card - HKD/RMB100 per card[▲] • ATM Remittance Service set-up fee <ul style="list-style-type: none"> - for Premier Select customers - NIL - for Premier Banking customers - NIL - for Wise Banking customers - NIL - for other account customers - HKD50 per card • CCB (Asia) and JETCO ATM interbank HKD funds transfer - HKD10 per transaction • JETCO ATMs in Macau <ul style="list-style-type: none"> - cash withdrawal fee - HKD/RMB25 per transaction • UnionPay ATMs <ul style="list-style-type: none"> - cash withdrawal fee - HKD/RMB15 per transaction - balance enquiry fee - HKD/RMB5 per transaction 	

SERVICES	Fees
<ul style="list-style-type: none"> • UnionPay Dual Currency Debit Card/ UnionPay ATM Remittance Card investigation fee <ul style="list-style-type: none"> - ATM/EPS transaction - HKD120 per transaction 	
<p>Dual Currency Debit Card/ ATM Remittance Card</p> <ul style="list-style-type: none"> • PLUS ATMs in Hong Kong and overseas (excluding Bank of America ATMs in the U.S. and China Construction Bank ATMs in Mainland China) <ul style="list-style-type: none"> - cash withdrawal fee - HKD25 per transaction - balance enquiry fee - HKD5 per transaction • Plus ATMs overseas cash withdrawal exchange rate and exchange fee - Depends on the exchange rate determined by Visa from a range of wholesale market rates or the government mandated rate, plus 1.9% exchange fee on the withdrawal amount 	

* Correspondent bank charges will be levied as appropriate. The remittance privileged charges for Premier Select customers are not applicable to company account holder.

** If the currency of the destination of payment is not the payment currency.

*** Applicable to UnionPay Dual Currency Debit Card/Dual Currency Debit Card only.

▲ Card Fee will be collected according to the currency of the Primary Account of the card.

^ Additional HKD150 for payment details in Chinese.

Odd lots is treated as one board lot in the calculation of fees and charges.

† Buying/selling of identical stock using the same type of trading channel within the same trading day will be counted as one transaction charging commission once. However, buying/selling of identical stock through different trading channels will be counted as separate transactions and brokerage will be charged for each transaction.

▪ Daily Net Purchase Transaction Value = total quantity of net buy trade(s) on each trade day (x) weighted average purchase price (x) tax rate

¶ Notional Value (EUR) = Number of derivative purchased, subscribed or sold (x) purchase or selling price

§ Stock transfer request between HKD and RMB counters is not available through our Online Banking/Mobile Banking. Please call our Securities Trading Hotline for transfer. Key notes for dual counter securities are stipulated below for your attention.

1. Only settled stock holding can be transferred between HKD and RMB counters.
2. Our service hours for accepting stock transfer request between HKD and RMB counters will be started from 9:00 a.m. to 3:30 p.m. on each normal trading day (except Black Rainstorm Warning and/or Typhoon Signal No. 8 or above is hoisted). Please be reminded that it takes time to process the stock transfer requests between counters, customers are therefore advised to allow sufficient time for stock transfers between counters before the stocks are available for sale in relevant counter.

⊕ This Switching Fee is a handling fee charged by the Bank in respect of switching of funds under the same fund house. Customers will not be required to pay the switching fee charged by the relevant fund (if any) according to the prospectus of the relevant fund. The aforesaid applies to the term "Switching Fee" as stated in other customer correspondences issued by the Bank, including forms, confirmations, notices, advices and statements, etc.

Note: The charges are correct at the time of printing (6/2014) but remain subject to change with notice.

For charges not listed above, please contact our branches for details.

All out-of-pocket expenses including correspondent bank charges will be charged back to the customer's account accordingly.