

CURRENT ACCOUNT

New Account Closed within 3 Months	HK\$200 per account
Improperly conducted account closed by the Bank	HK\$200 per account
Commitment Fee for Overdraft and Money Market Loan	
> 40% of average daily utilization	Free
≤ 40% of average daily utilization	0.25% p.a. charged on the un-utilized limit portion per account per month or to be calculated on daily basis if qualified
Cheque Returned	
- Due to Insufficient Funds	HK\$150 per cheque
- Due to Technical Reasons (except post-dated cheque)	HK\$80 per cheque
Stop Payment of Cheque	HK\$100 per cheque or a consecutive range of cheques
Cancellation of Stop Payment of Cheque	HK\$100 per request
Cheque Book Delivery	
- by Ordinary Mail	Free
- by Registered Mail	HK\$25 per registered mail (max. 2 books)
Unauthorised Overdraft or Overdraft Exceeds its Authorised Limit	HK\$120 per cheque plus overdraft interest (at our Bank's HKD/USD Prime Rate plus 10% p.a.)
Drawings Against Uncleared Items (DAUI)	HK\$120 on each approved drawing

SAVINGS ACCOUNT

Passbook Report Lost	HK\$100 per account
Passbook Replacement (for damage / loss of chop)	HK\$100 per book
New Account Closed within 3 Months	HK\$200 per account
Improperly conducted account closed by the Bank	HK\$200 per account
Monthly Service Charge on Swiss Franc ("CHF") Savings Accounts	1% per annum on the daily average balance (min. CHF5 per month)

MORTGAGE LOAN

Copy of Assignment or Mortgage Deed	HK\$200 per document
Re-print of Loan Repayment History / Updated Repayment Schedule	HK\$100 per 12 instalments
Bank Confirmation Letter	HK\$200 per letter
Change of Loan Tenor / Due Date / Repayment Method (excluding partial payment) / other Loan Terms	HK\$1,000 per request
Overdue Charge	Our HKD Prime Rate plus 8% p.a. (min. HK\$100)
Custody Fee for Title Deeds (without outstanding credit facilities)	HK\$6,000 per property per year
Change of Mortgagor/Guarantor/Mortgage Deed	HK\$1,000 per request
Lease Consent Letter on Charged Property	HK\$1,000 per request

INWARD REMITTANCE

Proceeds Credited to Our Bank Account	
- By CHATS	HK\$20 per item
- By SWIFT	HK\$60 per item
Proceeds paid by Cash	HK\$150 per item
Cable Charges for Enquiry	HK\$100 per item
Proceeds Credited to other Bank Account by CHATS	HK\$170 per item
Proceeds Credited to other Bank Account	HK\$100 plus cable charges
Remittance Receipt	HK\$150 per item

OUTWARD REMITTANCE

Demand Draft	
- Issuance Commission	HK\$60 per item
- For Bank Customer	HK\$200 per item
- For Non-Bank Customer	Normal charge plus 0.125% of the full amount (min. HK\$100; max. HK\$1,000)
- Hong Kong Dollars Demand Draft	HK\$100 per item plus correspondent bank charges ^
- Repurchase	HK\$100 per item plus correspondent bank charges ^
- Loss and Reissuance	HK\$300 per item plus cable and correspondent bank charges ^
Purchase of Foreign Currency Cheque*	
- Postage	HK\$50
- USA : By Registered Mail	HK\$350
- Other countries : By Courier	Additional charge HK\$100 plus interest and correspondent bank charges ^
- Proceeds Credited to Same Currency Account	
Foreign Currency Cheque Sent For Collection	
- Handling Commission	HK\$200 per item plus the following courier charges:
- Macau	HK\$150
- Asian countries except Macau	HK\$200
- Non Asian countries	HK\$350
- Proceeds Credited to Same Currency Account	Additional charge HK\$100 plus correspondent bank charges ^
Return of Foreign Currency Cheque	HK\$120 per item plus correspondent bank charges ^

Telegraphic Transfers Cable Charges	
- Correspondent Bank Charges ^ Deducted from Beneficiary's Account	HK\$150 / HK\$220* / HK\$150+ per item
- Pay Full Amount	HK\$250 / HK\$220* plus correspondent bank charges ^ per item
- By CHATS	HK\$170 per item
- By CHATS (pay full amount)	HK\$190 per item
- Payment Details Containing Chinese Characters	
- Renminbi	Free
- Other Currencies	HK\$100 per item
- HKD Remittance to Shenzhen Branch	HK\$100 per item
Handling Commission	
- For Foreign Currency Remittance	HK\$70 per item
- Renminbi	HK\$70 per item (bank customer) or HK\$150 per item (non-bank customer)
- Other Currencies	0.125% of remitted amount (min. HK\$70 [bank customer] or HK\$150 [non-bank customer]; max. HK\$1,000)
- For HKD Remittance (Not inclusive of Macau and the Mainland of China)	HK\$70 per item
- HKD Remittance to Macau	HK\$250 plus correspondent bank charges ^ per time
- Amendment / Cancellation / Enquiry	HK\$250 plus correspondent bank charges ^ per time
Net Banking	
- By CHATS (applicable to sole personal account only)	HK\$50 / US\$7 / RMB45 per transaction
- By Electronic Clearing	Free
- Payroll Service (Transfer to other local bank)	HK\$2 per item

GENERAL SERVICES

Company Business Registration Search	
- Local Company	HK\$150 per search
- Overseas Company	At cost (min. HK\$2,000 per search)
Account Opening Fee for Special Company †	HK\$5,000
Gift Cheque	HK\$10 per item †
Cashier's Order	
- For Bank Customer	HK\$50 per item †
- For Non-Bank Customer	HK\$100 per item
- Report Lost	HK\$50 per item plus Clearing House standard charges
- Reissue	HK\$50 per item
- Re-purchase	HK\$50 per item

Standing Instruction	
- Set Up Fee	HK\$70 per request
- Amendment / Cancellation	HK\$70 per request
Insufficient Funds	
- For Each Standing Instruction	HK\$150 per item
- For Each Auto Debit	HK\$150 per item
Cheque Mark Good	
- Sent by Customer	HK\$100 per cheque plus other bank's charges
- Sent by Bank	HK\$200 per cheque plus other bank's charges
Payroll Service	
- Set Up Fee	HK\$200
- Payroll Instruction	HK\$50 per batch of 10 items or below (min. HK\$50)
Reproduction of Account History	
- Passbook Savings Account	
- within 1 year	HK\$250 per account
- within 2 years	HK\$750 per account
- within 3 years	HK\$1,000 per account
- over 3 years (additional charge per year)	HK\$1,000 per account
- Current / Statement Savings Account	HK\$50 per copy (per cycle)
- Consolidated Statement	HK\$50 per copy (per cycle)
Photocopying of Cheque / Voucher / Transaction Advice	HK\$50 per copy
Audit Confirmation	HK\$350 per report
Bank Reference Letter	HK\$300 per letter
Certificate of Balance	HK\$150 per letter
Verification of Signature on Documents	HK\$150 per request
PB Card	
- Annual Fee	HK\$30 or its equivalent (free for first year)
- Replacement	HK\$50 or its equivalent per card
- Overseas ATM Cash Withdrawal Fee for withdrawals via JETCO ATM ☞	HK\$10 per transaction
Coins Exchange	HK\$5 (100 coins per bag)
Large Amount of Cash Deposit	0.25% of total deposit amount (min. HK\$100)
> 200 pieces of cash notes or > HK\$200,000 or equivalent per customer per day	
Bulk Coins Deposit	HK\$3 per deposit of every 100 coins (min. HK\$50) per customer per day
Bulk Cheque Deposit (in excess of 30 pieces per account per day)	HK\$2 per additional cheque
Foreign Currency Note Deposit / Withdrawal (per account per day)	
- HKD Account	Free
- Same Currency Account	
- USD	≤ US\$1,500 Free > US\$1,500 0.25% of total amount (min. HK\$50)
- Renminbi	> RMB20,000 0.25% of total amount (min. HK\$50)
- Other Currencies	Free
Up to: AUD800/NZD800/CAD800/EUR500/GBP500/JPY70,000/THB20,000	
Over AUD800/NZD800/CAD800/EUR500/GBP500/JPY70,000/THB20,000	0.25% of total amount (min HK\$50)
Foreign Currency Exchange	
- For Bank Customer	Free
- For Non-Bank Customer	HK\$100 per item / transaction
Hold Mail Service	HK\$1,000 per Account/Consolidated statement per year (payable in advance)
Personal Data Access Request	
- Request for personal data summary	HK\$300 per request

☞ For overseas ATM cash withdrawal transactions conducted via the "JETCO" network, if the transaction currency is not Hong Kong dollars, the transaction amount will be settled in Hong Kong dollars and converted at the exchange rates set by the "JETCO" member bank, which will be displayed on the ATM screen at the time of the transaction.

Applicable to USD, CAD and AUD only.

* No further notice will be given for any changes of correspondent bank charges.

† Applicable to HKD remittance to PRC only.

‡ Applicable to RMB remittance to PRC only.

♦ (1) Company not registered in Hong Kong (2) Hong Kong registered companies with the controlling shareholder(s) that are overseas incorporated or non-Hong Kong permanent resident(s) (3) Company in the industry of Money Changers (4) Company with over 3 layers in its corporate structure. to be waived for Senior Citizen Card holder one time per day.

Unless otherwise stipulated in exact amount of the foreign currency, all service charges of any applicable item(s) can be paid either in HK\$ or its equivalent in the currency of foreign currency account at our prevailing exchange rate.

Certain service charges are not included here, please refer to any of our branches.

In case of any difference between English and Chinese versions of this schedule, the English version shall prevail for all purposes.

ST-686 (OPTS) 07/2020 MC

Service Charges 服務收費表

with effect from 1 July 2020

2020年7月1日起生效