



Category		Charge			
CURRENT ACCOUNT / SAVINGS ACCOUNT					
<ul style="list-style-type: none"><li>Account set-up fee</li></ul>		<ul style="list-style-type: none"><li>Personal Account: HKD 2,000</li></ul>			
		<ul style="list-style-type: none"><li>Company Account:</li></ul>			
		1. Company incorporated or registered in TW / HK: HKD 2,000			
		2. Company incorporated or registered outside TW / HK: HKD 10,000			
		3. For company with multiple layer (4 layers or more from account holder to the Ultimate Beneficial Owner inclusively)/Trust: HKD 10,000 (An additional)			
<ul style="list-style-type: none"><li>New account closed within 3 months</li></ul>		HKD 150 / RMB 200 / USD 20 per account			
<ul style="list-style-type: none"><li>Change fee of authorized signature and/or chop</li></ul>		Personal Account: HKD 500			
		Company Account: HKD 1,000			
DEPOSIT RATE					
<ul style="list-style-type: none"><li>Deposit Rates (Savings Account) Balance above</li></ul>		<ul style="list-style-type: none"><li>If deposit balance is above specified balance on the left, deposit rate will be applied.</li></ul>			
HKD	10,000			USD	1,000
RMB	10,000			EUR	1,000
GBP	700			AUD	2,000
JPY	70,000			THB	50,000
SGD	2,000			CAD	2,000
CHF	2,000			NZD	2,000
ZAR	10,000			MXN	20,000
CHEQUE SERVICE					
<ul style="list-style-type: none"><li>Returned Cheque</li></ul>		HKD 100 / RMB 200 / USD 15 per cheque			
<ul style="list-style-type: none"><li>Cheque handling charges</li></ul>					
a. Due to Technical Errors		HKD 100 / RMB 200 / USD 15 per cheque			
b. Unauthorized Overdraft or Overdraft exceeds limit		HKD 100 per cheque plus interest (Prime rate plus 8% p.a.)			
c. RMB Cheque cover insufficient funds by Transfer into account		RMB 200 per cheque			
<ul style="list-style-type: none"><li>Stop payment on Cheque</li></ul>		HKD 100 per cheque			
<ul style="list-style-type: none"><li>Cheque Book Delivery</li></ul>					
a. by registered		HKD 50 (If over 5 Cheque books plus HKD 30)			
b. Courier		Courier charges are as follows, if over 5 Cheque books plus HKD50			
1. Overseas Courier					
<ul style="list-style-type: none"><li>Asia</li></ul>		HKD 120 (East Asia / Southeast Asia)/HKD 200 (South Asia)			
<ul style="list-style-type: none"><li>USA / Canada / European</li></ul>		HKD 300			
<ul style="list-style-type: none"><li>Other countries</li></ul>		HKD 360			
2. Local Courier		HKD 50			



Category	Charge
<b>DORMANT ACCOUNT</b>	
<ul style="list-style-type: none"> <li>Dormant Account Charge Account Balance less than HKD20,000 or equivalent (Current Account and Savings Accounts are counted separately)</li> </ul>	HKD 300 or equivalent per half year
<ul style="list-style-type: none"> <li>Reactivate Dormant Account</li> </ul>	<ul style="list-style-type: none"> <li>Personal Account: HKD 1,000</li> <li>Company Account               <ol style="list-style-type: none"> <li>1) Company incorporated or registered in TW / HK: HKD 1,000</li> <li>2) Company incorporated or registered outside TW /HK: HKD 5,000</li> <li>3) For company with multiple layer (4 layers or more from account holder to the Ultimate Beneficial Owner inclusively)/Trust: HKD 5,000 (An additional)</li> </ol> </li> </ul>
<b>DEMAND DRAFT</b>	
<ul style="list-style-type: none"> <li>Issuing drafts</li> </ul>	HKD 60 per draft
<ul style="list-style-type: none"> <li>Amendment/cancellation</li> </ul>	HKD 200 per draft plus correspondent bank charges
<ul style="list-style-type: none"> <li>Stop Payment of Demand Draft</li> </ul>	HKD 350 per draft plus correspondent bank charges
<b>FOREIGN CURRENCY CHEQUE</b>	
<ul style="list-style-type: none"> <li>Clean collection</li> </ul>	HKD 250 per cheque plus correspondent bank charges
<ul style="list-style-type: none"> <li>Returned unpaid</li> </ul>	HKD 150 per cheque plus correspondent bank charges
<b>OUTWARD REMITTANCE(LOCAL)-HKD, USD &amp; CNY</b>	
<ul style="list-style-type: none"> <li>Local Transfer (CHATS)</li> </ul>	HKD 150 per item
<ul style="list-style-type: none"> <li>Full amount received (CHATS)</li> </ul>	HKD 400 in additional to Local Transfer charges
<ul style="list-style-type: none"> <li>Prior proceed (within one hour after confirmed)</li> </ul>	Plus HKD 50
<b>OUTWARD REMITTANCE (OVERSEAS/LOCAL-Miscellaneous Currency)</b>	
<ul style="list-style-type: none"> <li>Telegraphic Transfer/CHATS</li> </ul>	HKD 250
<ul style="list-style-type: none"> <li>Additional charges for Chinese characters</li> </ul>	Plus HKD 100
<ul style="list-style-type: none"> <li>Amendment / Cancellation</li> </ul>	HKD 200 per item plus related bank charges
Cover payment:	HKD 200 in additional to Telegraphic Transfer Charges (Note 2)
<ul style="list-style-type: none"> <li>Full Amount received</li> </ul>	HKD 400 in additional to Telegraphic Transfer charges (Note 1&2)
<ul style="list-style-type: none"> <li>Prior proceed (within one hour after confirmed)</li> </ul>	Plus HKD 50
<ul style="list-style-type: none"> <li>Additional fee for payment details exceeding 140 characters requiring the use of an additional Telex (each telex)</li> </ul>	Plus HKD 150
<b>OUTWARD REMITTANCE (e-banking)</b>	
<ul style="list-style-type: none"> <li>Telegraphic Transfer/Overseas CHATS</li> </ul>	HKD 120
<ul style="list-style-type: none"> <li>Amendment / Cancellation</li> </ul>	HKD 200 per item plus related bank charges
<ul style="list-style-type: none"> <li>Local Transfer (CHATS)</li> </ul>	HKD 100 per item
<ul style="list-style-type: none"> <li>Pay to our inter branch except HK area</li> </ul>	
Remittance in RMB, USD, and HKD	HKD 70
Except the above currencies, remittance in other currencies	HKD 120
<ul style="list-style-type: none"> <li>Cover payment (only for USD payments)</li> </ul>	HKD 200 in additional to Telegraphic Transfer charges
<ul style="list-style-type: none"> <li>Full amount received</li> </ul>	HKD 400 in additional to Telegraphic Transfer charges (Note 1 & Note 2 )
<ul style="list-style-type: none"> <li>Full amount received (CHATS)</li> </ul>	HKD 400 in additional to Local Transfer charges (Note 1)

Note 1: Customers may be required to pay additional overseas charges if payments are requested to effect in full amount to beneficiary's a/c.

Note 2: No additional charge for our inter branch, except for miscellaneous currencies



Category	Charge
<b>INWARD REMITTANCE</b>	
● Proceeds credited to our bank account	HKD 100 per item
● Proceeds credited to other bank account	HKD 250 per item
● From our inter branch (except Tele-Transfer)	No charge
<b>GENERAL SERVICE</b>	
● Cashier Order Issuance	HKD 50 / USD 6
● Report Lost of Cashier's Order	HKD 80 plus actual charges base on the circular issued by Hong Kong Interbank Clearing Limited
● Banker's Endorsement	HKD 200 per letter (HKD 25 per extra copy)
● Certificate of Balance	HKD 150 per letter (HKD 25 per extra copy)
● Audit Confirmation	HKD 300
● Bank Reference Letter	HKD 200 per letter (HKD 25 per extra copy)
● Mark good	HKD 100
● Account History Record of Currents, Savings or Time Deposit Accounts	
a. Within 1 year	HKD 50 per page
b. Over 1 year (up to seven calendar years)	HKD 100 per page
● Photocopy of Cheque/Voucher	
a. Within 1 year	HKD 50 per page
b. Over 1 year (up to seven calendar years)	HKD 100 per page
● Photocopy of Statement	
a. Within 1 year	HKD 100 Per month
b. Over 1 year (up to seven calendar years)	HKD 300 per month
● Reprint documents	
a. Within 1 year	HKD 50 per page
b. Over 1 year (up to seven calendar years)	HKD 100 per page
● Document delivery fee <u>from Store House</u>	Minimum HKD 200
● Fax Request	HKD 25 per page
● Company Search	HKD 250
● Auto Pay (direct debit/credit authorization (DDA/DCA))	
a. Per setup	HKD 100
b. Per amendment	HKD 100
c. Per reject item due to insufficient fund or Transfer into account to cover insufficient funds	HKD 100



Category	Charge
<b>COLLECTION</b>	
● Documentary Collection (Import/Export)	
● USD1 - USD50,000	0.1250%
● Balance in excess of USD50,000	0.0625%
● Minimum charges	HKD 300
<b>EXPORT BILLS</b>	
● L/C Advising/Amendments	HKD 300
● L/C Transfer	
a. Without alternation	HKD 500
b. With alternation	
● USD1 - USD50,000	0.25%
● Balance in excess of USD50,000	0.125%
● Minimum charges	HKD 500
● Amendment to Transferred L/C	
a. Increase in credit amount	
● USD1 - USD50,000	0.25%
● Balance in excess of USD50,000	0.125%
● Minimum charges	HKD 500
b. Other amendment	HKD 500
● Checking Commission for L/C Documents	
a. Each presentation	HKD 300
● Documents presented to Local Banks for Negotiation	
a. Without Resources	
● USD1 - USD50,000	0.125%
● Balance in excess of USD50,000	0.0625%
● Minimum charges	HKD 300
b. With Resources	
● USD1 - USD50,000	0.25%
● Balance in excess of USD50,000	0.125%
● Minimum charges	HKD 300
● Purchase of Hong Kong Dollar Bill	
● USD1 - USD50,000	0.25%
● Balance in excess of USD50,000	0.125%
● Minimum charges	HKD 300
● Long Outstanding Handling	
Commission – over 3 months	HKD 200 per month



Category		Charge
<b>IMPORT BILLS</b>		
● L/C Issuance		
a.	Irrevocable L/C (per 6 month)	
	● USD1 - USD50,000	0.25%
	● Balance in excess of USD50,000	0.125%
	● Minimum charges	HKD 400
b.	Back-to-Back L/C (per 6 month)	
	● USD1 - USD50,000	0.375%
	● Balance in excess of USD50,000	0.125%
	● Minimum charges	HKD 600
c.	Revolving L/C (per 6 month)	
	● USD1 - USD50,000	0.25%
	● Balance in excess of USD50,000	0.125%
	● Minimum charges	HKD 400
d.	Drawing Commission	
	● USD1 - USD50,000	0.25%
	● Balance in excess of USD50,000	0.125%
	● Minimum charges	HKD 400
● L/C Amendment		
a.	Increase in amount or extension of validity period exceeding 6 months	Same as Issuance
b.	Other amendments and extension of validity period within 6 months	HKD 400
● Shipping Guarantee		
a.	Issue/Endorsement	HKD 350
b.	Long outstanding	
	● Outstanding for more than 3 months	HKD 150
	● And every further month	HKD 150
● If relative documents not presented through us		
	● USD1 - USD50,000	0.25%
	● Balance in excess of USD50,000	0.125%
	● Minimum charges	HKD 300
● Usance Drafts/Deferred Payment Undertaking		
a.	For each month	0.0625%
b.	Minimum Charge	HKD 300
● L/C overdrawn commission		Same as Issuance
● L/C overdue handling commission (over 1 month)		HKD 250 per each presentation



Category		Charge
<b>LETTER OF GUARANTEE / STANDBY L/C</b>		
● Issuance		
a. For each month		0.125%
b. Minimum Charge		HKD 500
● Amendment		
a. Increase in amount or extension of validity period		Same as Issuance
b. Not involved amount and expiry date (flat)		HKD 400



Category	Charge
<b>MISCELLANEOUS</b>	
● Telex Charges	
a. L/C issuance / Guarantee / Standby L/C	HKD 350 (first 3 pages) plus HKD100 per page thereafter
b. For L/C amendment / Guarantee amendment / Standby L/C amendment	HKD 250 (first 2 pages) plus HKD100 per page thereafter
c. For payment (e.g. MT202)	USD 40
d. Others (e.g. Tracer Cable)	HKD 200
● Postage	
a. by registered	HKD 50
b. Courier	
● Asia	HKD 120 (East Asia / Southeast Asia) / HKD 200 (South Asia)
● USA / Canada / European	HKD 300
● Other countries	HKD 360
c. Local Courier	HKD 50
● Commission in lieu of exchange	
a. USD1 - USD50,000	0.25%
b. Balance in excess of USD50,000	0.125%
c. Minimum charges	HKD 300
<b>INTERNET BANKING</b>	
● Global e-Banking	
a. Token	HKD 180 (one-off)
b. Digital certificate	HKD 250 (per year)
<b>ATM CARD</b>	
● New application	HKD 150
● Reissue	HKD 150
● Mail ATM Card & PIN	ATM card and PIN will be delivered separately. Charges will be levied separately.
a. by registered	Waive
b. Courier	
1. Overseas Courier	
● Asia	HKD 120 (East Asia / Southeast Asia) / HKD 200 (South Asia)
● USA / Canada / European	HKD 300
● Other countries	HKD 360
2. Local Courier	HKD 50
● Cash withdrawal from ATM outside Hong Kong (Local Currency)	
a. ATM of BSP	HKD 20
b. ATM of other bank	HKD 25



Category	Charge
<b>INVESTMENT PRODUCTS AND SERVICES</b>	
<b>EQUITIES SERVICE (HK STOCKS)</b>	
Stock Fees :	
Transaction fee	1%, Minimum HKD 100
● Transaction Levy - Collected by the SFC	0.0027% of transaction amount
● FRC Levy - Collected by Financial Reporting Council (FRC)	0.00015% of transaction amount (rounded to the nearest cent)
● Trading Fee - Collected by HKEX	0.00565% of transaction amount (rounded to the nearest cent)
● Stamp Duty - Collected by HKSAR Government	0.13% of transaction amount (rounded up to the nearest dollar)
● CCASS stock settlement fee	0.002% of transaction amount, Minimum HKD 2, Maximum HKD 100
Scrip Handling & Settlement Related Fees :	
● Compulsory Share Buy-back Fee	0.5% of the total stock value based on the last closing price, plus a handling fee of HKD 200 per transaction
● Physical Scrip Deposit	Free
● Physical Scrip Withdrawal Fee	HKD 5 per lot of stocks, odd lot is also regarded as one lot of HKD 5, minimum HKD 50
● Settlement instruction fee (transfer in)	Free
● Settlement instruction fee (transfer out)	0.05% of the stock value based on the last closing price, minimum HKD 50, maximum HKD 250
● Investor Settlement instruction fee (transfer in)	Free
● Investor Settlement instruction fee (transfer out)	0.05% of the stock value based on the last closing price, minimum HKD 30, maximum HKD 100
● Transfer Deed Stamp Duty – Collected by HKSAR Government	HKD 5 for each transfer deed
● IPO Subscription Fee	HKD 100 per application
Nominee Services & Corporate Actions :	
● Change of registration at share registrar fee	The share registry fee plus a handling fee HKD 200
● Collection of cash dividend/stock dividend fee	0.5% of dividend amount, minimum charge HKD 25, maximum charge HKD 10,000, and subject to Withholding Tax
● Receipt of Bonus Issue	Deposit HKD 1 for each lot of bonus shares, the minimum charge is HKD 25
● Scrip Fee for Book Close	HKD 1.5 per board lot
● Tendering Shares under a Takeover Bid Fee	HKD 0.8 per board lot, plus a handling fee of HKD 100
● Exercise of Rights / Warrants Fee	HKD 0.8 per board lot, plus a handling fee of HKD 100

\* Fees and charges determined and collected by the authorized organization in Hong Kong Special Administrative Region are subject to change without prior notice.

\* Odd lot is also regarded as one lot among all equity services.



Category	Charge
<b>EQUITIES SERVICE (SHANGHAI CONNECT / SHENZHEN CONNECT)</b>	
Stock Fees :	
● Transaction fee	1%, Minimum RMB 100
● Handling fee - Collected by the SSE / SZSE	0.00487% of transaction amount
● Securities management fee – Collected by CSRC	0.002% of transaction amount
● Transfer fee	0.003% of transaction amount (0.001% collected by CSRC, 0.002% by HKSCC)
● Transaction Stamp duty	0.1% of transaction amount (For sell transactions only)
Settlement Related Fees :	
● Collection of cash dividend/stock dividend fee	0.5% of dividend amount, minimum charge RMB 25, maximum charge RMB 10,000, and subject to Withholding Tax
● Receipt of Bonus Issues	Deposit RMB 1 for each lot of bonus shares, the minimum charge is RMB 20 (odd lots treated as one board lot)
● Cash offer / Privatization	RMB 100 per transaction, and subject to Withholding Tax
● Exercise of Rights / Warrants / Open offer	RMB 100 per transaction
● Settlement instruction fee (transfer in)	Free
● Settlement instruction fee (transfer out)	0.05% of the stock value based on the last closing price, minimum RMB 50, maximum RMB 250
<b>EQUITIES SERVICE (U.S. STOCKS)</b>	
Stock Fees :	
● Transaction fees	1%, Minimum USD 50
● Exchange fees	According to the announcement of the U.S. Securities and Exchange Commission: <a href="https://www.sec.gov/">https://www.sec.gov/</a>
● American Depository Receipt ("ADR") fee	Maximum USD 0.05 per share
Settlement Related Fees :	
● Collection Fee on Cash / Scrip Dividend	Waived (Not including other charges, Withholding Tax, and bank remittance fee USD 7 per transaction)
● Corporate Action Service Charge / Handling Fee for Voting Instruction	USD 20 per transaction
● Settlement Instruction Fee (transfer in)	Free
● Settlement Instruction Fee (transfer out)	USD 35 per transaction
<b>EQUITIES SERVICE (JAPAN STOCKS)</b>	
Stock Fees :	
● Transaction fee	2%, Minimum JPY 10,000
● Remittance fee for each purchase transaction contract	JPY 5,500
● Remittance fee per sale	JPY 2,500
Settlement Related Fees :	
● Dividend Collection	1% on net dividend (subject to a minimum cap of JPY 1,700 and subject to Withholding Tax)
● Exercise of Rights / Warrants	0.25% on total amount subscribed (subject to a minimum cap of JPY 1,700)
● Bonus, Offers, Conversions and Capital Reconstruction	JPY 1,700 per transaction
● Settlement Instruction fee (transfer in)	Free
● Settlement Instruction Fee (transfer out)	USD 35 per transaction



Category	Charge
<b>EQUITIES SERVICE (SINGAPORE STOCKS)</b>	
Stock Fees :	
● Transaction fees	2%, Minimum SGD 200
● Liquidation fee – Collected by the SGX	0.0325% of transaction amount, Minimum SGD 10
● Transaction levy – Collected by the SGX	0.0075% of transaction amount
● Remittance fee per transaction contract	SGD 100 or USD 50 (base on transaction currency)
Settlement Related Fees :	
● Settlement instruction fee (transfer in)	Free
● Settlement instruction fee (transfer out)	USD 35 per transaction
【Non-Jardine Group】 :	
● Dividend Collection	1.1% on net dividend (subject to a minimum cap of SGD 25 and a maximum cap of SGD 150) and subject to Withholding Tax
● Exercise of Rights / Warrants / Bonus / Offers / Conversions and Capital Reconstruction	SGD 25 per transaction
【Jardine Group】 :	
● Dividend Collection	Collection Fees: 1.1% on dividend (subject to a minimum cap of USD 15, and a maximum cap of USD 100) and subject to Withholding Tax
● Exercise of Rights / Warrants	0.25% on total amount subscribed (subject to a minimum cap of USD 15, and a maximum cap of USD 100)
● Bonus / Offers / Conversions and Capital Reconstruction	USD 15 per transaction
<b>EQUITIES SERVICE (U.K STOCKS)</b>	
Stock Fees :	
● Transaction fee	2%, Minimum GBP 100
● Stamp Duty (For buy transactions only)	UK stock listed on LSE: 0.5%, European stock listed on LSE: 1%
● Panel on Takeover & Merger (PTM) Levy	GBP 1 when the transaction amount is GBP10,000 or more
● Storage fee	0.03% of the market value of the holdings per month
Settlement Related Fees :	
● Corporate Action Service Charge / Handling Fee for Voting Instruction	USD 20 per transaction
● Settlement instruction fee (transfer in)	Free
● Settlement instruction fee (transfer out)	USD 35 per transaction
<b>EQUITIES SERVICE (THAILAND STOCKS)</b>	
Stock Fees :	
● Transaction fee	2%, Minimum THB 3500
● The Stock Exchange of Thailand (SET FEE)	0.0078% of transaction amount
● The Stock Exchange of Thailand (SET VAT)	7% of SET FEE amount
● Value Added Tax (For sell transactions only)	0.0196%
Settlement Related Fees :	
● Dividend Collection	THB 500 and subject to Withholding Ta
● Exercise of Rights / Warrants / Bonus / Offers / Conversions and Capital Reconstruction	THB 500 per transaction
● Settlement instruction fee (transfer in)	Free
● Settlement instruction fee (transfer out)	USD 35 per transaction



Category	Charge
<b>EQUITIES SERVICE (AUSTRALIA STOCKS)</b>	
Stock Fees :	
● Transaction fees	2%, Minimum AUD 80
● Remittance fee per transaction contract	AUD 100
Settlement Related Fees :	
● Dividend Collection	AUD 30 and subject to Withholding Tax
● Exercise of Rights / Warrants / Bonus / Offers / Conversions and Capital Reconstruction	AUD 30 per transaction
● Settlement instruction fee (transfer in)	Free
● Settlement instruction fee (transfer out)	USD 35 per transaction
<b>EQUITIES SERVICE (KOREA STOCKS)</b>	
Stock Fees :	
● Transaction fees	2%, Minimum KRW 100,000
● Sales Tax (For sell transactions only)	0.3% per lot, 0.5% per odd lot
● Remittance fee per transaction contract	KRW 57,000
Settlement Related Fees :	
● Dividend Collection	KRW 3,800 and subject to Withholding Tax
● Settlement instruction fee (transfer in)	Free
● Settlement instruction fee (transfer out)	USD 35 per transaction
<b>FUND</b>	
● Subscription fee	Up to 5% of the investment amount
● Conversion fee	Commission / charges applied in accordance with the fund house's policy
● Funds transfer in fee	Free
● Funds transfer out fee (from the Bank)	HKD 150 per fund
<b>FIXED INCOME PRODUCT</b>	
● Principal / Agent service fee	Up to 5% of the notional amount
● Fixed Income Products transfer in fee	Free
● Fixed Income Products transfer out fee (from the Bank)	HKD 150 per each fixed income product
<b>STRUCTURED PRODUCT</b>	
● Subscription fee	Up to 5% of the notional amount