

Category	Charge																												
CURRENT ACCOUNT / SAVINGS ACCOUNT																													
<ul style="list-style-type: none"> Account set-up fee 	<ul style="list-style-type: none"> Personal Account: HKD 2,000 Company Account: <ol style="list-style-type: none"> Company incorporated or registered in TW / HK: HKD 2,000 Company incorporated or registered outside TW / HK: HKD 10,000 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"> New account closed within 3 months 	HKD 150 / RMB 200 / USD 20 per account																												
<ul style="list-style-type: none"> Change fee of authorized signature and/or chop 	Personal Account: HKD 500 Company Account: HKD 1,000																												
DEPOSIT RATE																													
<ul style="list-style-type: none"> Deposit Rates (Savings Account) Balance above <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td>HKD</td> <td style="text-align: right;">10,000</td> <td>USD</td> <td style="text-align: right;">1,000</td> </tr> <tr> <td>RMB</td> <td style="text-align: right;">10,000</td> <td>EUR</td> <td style="text-align: right;">1,000</td> </tr> <tr> <td>GBP</td> <td style="text-align: right;">700</td> <td>AUD</td> <td style="text-align: right;">2,000</td> </tr> <tr> <td>JPY</td> <td style="text-align: right;">70,000</td> <td>THB</td> <td style="text-align: right;">50,000</td> </tr> <tr> <td>SGD</td> <td style="text-align: right;">2,000</td> <td>CAD</td> <td style="text-align: right;">2,000</td> </tr> <tr> <td>CHF</td> <td style="text-align: right;">2,000</td> <td>NZD</td> <td style="text-align: right;">2,000</td> </tr> <tr> <td>ZAR</td> <td style="text-align: right;">10,000</td> <td>MXN</td> <td style="text-align: right;">20,000</td> </tr> </table>	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	<ul style="list-style-type: none"> If deposit balance is above specified balance on the left, deposit rate will be applied.
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																										
UNAUTHORISED OVERDRAFT – INTEGRATED ACCOUNT BALANCE																													
<ul style="list-style-type: none"> Integrated Account - Unauthorized Overdraft* 	Prime rate plus 5% p.a. (calculated daily on the overdrawn amount and applied monthly)																												
CHEQUE SERVICE																													
<ul style="list-style-type: none"> Returned Cheque 	HKD 100 / RMB 200 / USD 15 per cheque																												
<ul style="list-style-type: none"> Cheque handling charges <ol style="list-style-type: none"> Due to Technical Errors Unauthorized Overdraft or Overdraft exceeds limit RMB Cheque cover insufficient funds by Transfer into account 	HKD 100 / RMB 200 / USD 15 per cheque HKD 100 per cheque plus interest (Prime rate plus 8% p.a.) RMB 200 per cheque																												
<ul style="list-style-type: none"> Stop payment on Cheque 	HKD 100 per cheque																												
<ul style="list-style-type: none"> Cheque Book Delivery <ol style="list-style-type: none"> by registered Courier <ol style="list-style-type: none"> Overseas Courier <ul style="list-style-type: none"> Asia USA / Canada / European Other countries Local Courier 	HKD 50 (If over 5 Cheque books plus HKD 30) Courier charges are as follows, if over 5 Cheque books plus HKD50 HKD 120 (East Asia / Southeast Asia)/HKD 200 (South Asia) HKD 300 HKD 360 HKD 50																												

* If you make a payment or withdrawal that would cause your savings account to become overdrawn, we will treat this as your ad-hoc request for an unauthorized overdraft. We may, at our discretion, approve this request and allow the overdraft. Any unauthorized overdraft amount will accrue interest at our prevailing rate, calculated daily. Alternatively, we may decline your request each time it occurs.

Category	Charge
DORMANT ACCOUNT	
<ul style="list-style-type: none"> Dormant Account Charge Account Balance less than HKD20,000 or equivalent (Current Account and Savings Accounts are counted separately) 	HKD 300 or equivalent per half year
<ul style="list-style-type: none"> Reactivate Dormant Account 	<ul style="list-style-type: none"> Personal Account: HKD 1,000 Company Account <ol style="list-style-type: none"> Company incorporated or registered in TW / HK: HKD 1,000 Company incorporated or registered outside TW /HK: HKD 5,000 For company with multiple layer (4 layers or more from account holder to the Ultimate Beneficial Owner inclusively)/Trust: HKD 5,000 (An additional)
DEMAND DRAFT	
<ul style="list-style-type: none"> Issuing drafts 	HKD 60 per draft
<ul style="list-style-type: none"> Amendment/cancellation 	HKD 200 per draft plus correspondent bank charges
<ul style="list-style-type: none"> Stop Payment of Demand Draft 	HKD 350 per draft plus correspondent bank charges
FOREIGN CURRENCY CHEQUE	
<ul style="list-style-type: none"> Clean collection 	HKD 250 per cheque plus correspondent bank charges
<ul style="list-style-type: none"> Returned unpaid 	HKD 150 per cheque plus correspondent bank charges
OUTWARD REMITTANCE(LOCAL)-HKD, USD & CNY	
<ul style="list-style-type: none"> Local Transfer (CHATS) 	HKD 150 per item
<ul style="list-style-type: none"> Full amount received (CHATS) 	HKD 400 in additional to Local Transfer charges
<ul style="list-style-type: none"> Prior proceed (within one hour after confirmed) 	Plus HKD 50
OUTWARD REMITTANCE (OVERSEAS/LOCAL-Miscellaneous Currency)	
<ul style="list-style-type: none"> Telegraphic Transfer/CHATS 	HKD 250
<ul style="list-style-type: none"> Additional charges for Chinese characters 	Plus HKD 100
<ul style="list-style-type: none"> Amendment / Cancellation 	HKD 200 per item plus related bank charges
<ul style="list-style-type: none"> Cover payment: 	HKD 200 in additional to Telegraphic Transfer Charges (Note 2)
<ul style="list-style-type: none"> Full Amount received 	HKD 400 in additional to Telegraphic Transfer charges (Note 1&2)
<ul style="list-style-type: none"> Prior proceed (within one hour after confirmed) 	Plus HKD 50
<ul style="list-style-type: none"> Additional fee for payment details exceeding 140 characters requiring the use of an additional Telex (each telex) 	Plus HKD 150
OUTWARD REMITTANCE (e-banking)	
<ul style="list-style-type: none"> Telegraphic Transfer/Overseas CHATS 	HKD 120
<ul style="list-style-type: none"> Amendment / Cancellation 	HKD 200 per item plus related bank charges
<ul style="list-style-type: none"> Local Transfer (CHATS) 	HKD 100 per item
<ul style="list-style-type: none"> Pay to our inter branch except HK area 	
<ul style="list-style-type: none"> Remittance in RMB, USD, and HKD 	HKD 70
<ul style="list-style-type: none"> Except the above currencies, remittance in other currencies 	HKD 120
<ul style="list-style-type: none"> Cover payment (only for USD payments) 	HKD 200 in additional to Telegraphic Transfer charges
<ul style="list-style-type: none"> Full amount received 	HKD 400 in additional to Telegraphic Transfer charges (Note 1 & Note 2)
<ul style="list-style-type: none"> Full amount received (CHATS) 	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
INWARD REMITTANCE	
● 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
GENERAL SERVICE	
● 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 month
b. Over 1 year (up to seven calendar years)	HKD 100 per month
● 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
COLLECTION	
● Documentary Collection (Import/Export)	
● USD1 - USD50,000	0.1250%
● Balance in excess of USD50,000	0.0625%
● Minimum charges	HKD 300
EXPORT BILLS	
● 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
IMPORT BILLS	
● 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
LETTER OF GUARANTEE / STANDBY L/C	
● 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
MISCELLANEOUS	
● 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
INTERNET BANKING	
● Global e-Banking	
a. Token	HKD 180 (one-off)
b. Digital certificate	HKD 250 (per year)
ATM CARD	
● 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
INVESTMENT PRODUCTS AND SERVICES	
EQUITIES SERVICE (HK STOCKS)	
Stock Fees :	
Transaction fee	1%, Minimum HKD 100
<ul style="list-style-type: none"> ● Transaction Levy - Collected by the SFC 	0.0027% of transaction amount
<ul style="list-style-type: none"> ● FRC Levy - Collected by Financial Reporting Council (FRC) 	0.00015% of transaction amount (rounded to the nearest cent)
<ul style="list-style-type: none"> ● Trading Fee - Collected by HKEX 	0.00565% of transaction amount (rounded to the nearest cent)
<ul style="list-style-type: none"> ● Stamp Duty - Collected by HKSAR Government 	0.1% of transaction amount (rounded up to the nearest dollar)
<ul style="list-style-type: none"> ● CCASS stock settlement fee 	0.0042% of transaction amount, Minimum HKD 2, Maximum HKD 100
Scrip Handling & Settlement Related Fees :	
<ul style="list-style-type: none"> ● 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
<ul style="list-style-type: none"> ● Physical Scrip Deposit 	Free
<ul style="list-style-type: none"> ● Physical Scrip Withdrawal Fee 	HKD 5 per lot of stocks, odd lot is also regarded as one lot of HKD 5, minimum HKD 50
<ul style="list-style-type: none"> ● Settlement instruction fee (transfer in) 	Free
<ul style="list-style-type: none"> ● Settlement instruction fee (transfer out) 	0.05% of the stock value based on the last closing price, minimum HKD 50, maximum HKD 250
<ul style="list-style-type: none"> ● Investor Settlement instruction fee (transfer in) 	Free
<ul style="list-style-type: none"> ● Investor Settlement instruction fee (transfer out) 	0.05% of the stock value based on the last closing price, minimum HKD 30, maximum HKD 100
<ul style="list-style-type: none"> ● Transfer Deed Stamp Duty – Collected by HKSAR Government 	HKD 5 for each transfer deed
<ul style="list-style-type: none"> ● IPO Subscription Fee 	HKD 100 per application
Nominee Services & Corporate Actions :	
<ul style="list-style-type: none"> ● Change of registration at share registrar fee 	The share registry fee plus a handling fee HKD 200
<ul style="list-style-type: none"> ● 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
<ul style="list-style-type: none"> ● Receipt of Bonus Issue 	Deposit HKD 1 for each lot of bonus shares, the minimum charge is HKD 25
<ul style="list-style-type: none"> ● Scrip Fee for Book Close 	HKD 1.5 per board lot
<ul style="list-style-type: none"> ● Tendering Shares under a Takeover Bid Fee 	HKD 0.8 per board lot, plus a handling fee of HKD 100
<ul style="list-style-type: none"> ● 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
EQUITIES SERVICE (U.S. STOCKS)	
Stock Fees :	
● Transaction fees	1%, Minimum USD 50
● Exchange fees	According to the announcement of the U.S. Securities and Exchange Commission: https://www.sec.gov/
● 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
EQUITIES SERVICE (JAPAN STOCKS)	
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
EQUITIES SERVICE (SINGAPORE STOCKS)	
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
EQUITIES SERVICE (U.K STOCKS)	
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
EQUITIES SERVICE (AUSTRALIA STOCKS)	
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

Category	Charge
EQUITIES SERVICE (KOREA STOCKS)	
Stock Fees :	
● Transaction fees	2%, Minimum KRW 100,000
● Sales Tax (For sell transactions only)	0.2% 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
EQUITIES SERVICEFUND (IPO)	
IPO Fee :	
● Transaction Fee	1% (Charged only upon successful allocation of shares)
● IPO Subscription Fee	HKD 100 per application (Subscription fee is levied irrespective of result of allotment)
● Share Allotment Collection Fee (including SFC Transaction Levy, Stock Exchange Trading Fee, Brokerage Commission and FRC Transaction Levy)	1.0085% of the allotment amount (Charged only upon successful allocation of shares)
FUND	
● 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
FIXED INCOME PRODUCT	
● 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
STRUCTURED PRODUCT	
● Subscription fee	Up to 5% of the notional amount