



Tariff of Charges

Current Accounts

Monthly Service Charge for Current Accounts

For average monthly balances below: USD5,000.00 eqv.	USD20 eqv./month
Issuance of Cheque Books	HKD60 per Book
Stop Cheque Payment	HKD180 per Cheque

Fixed Deposit Accounts

Placement Minimum Balance USD/EUR/HKD/CNH Fixed Account	HKD1,000,000 or its equivalent
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Breaking of Fixed Deposit Prior to Maturity

Placement less than 7 days -	No interest will be paid + Charges USD50 eqv.
Placement more than 7 days -	Less break funding cost and charges USD50 eqv.

Withdrawal

Payment to depositor - handling commission	Free
Payment to third party - handling commission	HKD180
Telex/SWIFT	HKD250
Local RTGS transfer	HKD200

Statement of Accounts

Within the last 12 months	HKD60 per page for duplicates
Over 1 year	HKD180 per page for duplicates plus retrieval costs
Over 5 years	HKD400 per page for duplicates plus retrieval costs

Account Closure

Within 6 months from opening date	HKD600
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Collection of Foreign Currency Cheques

If proceeds are paid in the same foreign currency	Handling commission: 0.125% min HKD350 max HKD1,200 plus correspondent bank charges
	Commission in lieu of exchange: 0.125% min HKD350

If proceeds are paid in a different currency

Handling commission:
0.125% min
HKD350 max
HKD1,200 plus
correspondent
bank charges

Standing Orders

Transfer to other banks	HKD200 per transfer to local bank
Balance and Sweep Orders	HKD700 per month
Cancellation	Free provided 5 business days' notice given

Remittances

Inward

Handling commission Inward CHATS	HKD15 per remittance
Inward TT	HKD55 per remittance

Outward

Handling commission	Handling commission: HKD200 Commission in lieu of exchange: HKD250 HKD250 per Telex/ SWIFT
If proceeds are paid in a different currency commission:	Handling 0.125% min HKD350 max HKD1,200 plus correspondent bank charges HKD250 per Telex/ SWIFT
Local RTGS transfer	HKD200 per transfer

Miscellaneous

Audit confirmation letter	Within 1 year - HKD300 per confirmation More than 1 year - HKD600 per confirmation
Credit enquiries	Reciprocity basis, otherwise free

Fax messages at customer's request	HKD30 per page for local; HKD60 per page for overseas
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Import Letters of Credit

Issuance

0.125% flat on notional amount but not less than HKD600 (or HKD1,200 for back-to-back LC)

Amendment

Extension of expiry date	0.125% per month or part thereof, min HKD500
Increase in amount	0.125% on increased amount min HKD500
Other amendments	HKD500
Cancellation	HKD500

SWIFT

3 Pages or less USD80,
USD32 per page after 3 pages

Drawings under LC

Acceptance/deferred payment commission

0.125% flat on notional amount (min HKD500)

Excess drawing

0.125% flat on excess amount min HKD500

Handling Commission

USD55

Discrepancy fee

USD120 per drawing

Shipping Guarantees

Documents routed through bank	HKD300
Documents not routed through bank	0.125% min HKD600
Unredeemed Shipping Guarantee	0.125% per month min HKD600 (2 months after date of issuance)

Export Letters of Credit

Advising

Advising of Original LC and Amendment LC

HKD350

Confirmation

Subject to arrangement, min HKD1,000

Amendment

Extend validity/increase amount
(confirmed LC)

Subject to
arrangement,
min HKD1,000

Other amendments

HKD250

Transfer

Full/partial transfer, increase in
amount

0.125% min
HKD1000
for borrowing
account
0.25% min
HKD2000
for non-borrowing
account

Negotiation

Handling
commission:
0.125% min
HKD600

Acceptance/deferred payment

Commission in lieu
of exchange:
0.125% min
HKD350

(if draft drawn on us or LC confirmed
by us)

Subject to
arrangement,
min HKD600

Countersign Letter of Indemnity

0.125% min
HKD450

Telex/SWIFT

USD32

Postage

HKD120

Courier

HKD350 (Local)/
USD60 (China,
North Asia, India,
South East Asia)/
USD100 (Other
countries)

Reimbursement

0.125% min
HKD600

Tender/Performance/Payment Guarantees

Issuance

Financial guarantees/Standby Letters
of Credit

2% per annum,
min HKD1,200

Other Banker's guarantee - non-credit
substitute/performance guarantee

Validity up to 1 year:
1% min HKD1,200

Validity more than
1 year: 1.5 pa or
part thereof min
HKD1,200

Amendment

On amount or on expiry	Same as issuance commission
Other amendments	HKD450
Telex/SWIFT	USD32
Postage	HKD120
Courier	HKD350 (Local) / USD60 (China, North Asia, India, South East Asia) / USD100 (Other countries)

Inward/Outward Documentary Bills for Collection

Documents handling	Handling commission: 0.125% min HKD600 Commission in lieu of exchange: 0.125% min HKD250
Overdue bill	HKD600 (exceeding 2 months after date of payment)
Telex/SWIFT	USD32
Postage	HKD120
Courier	HKD350 (Local) / USD60 (China, North Asia, India, South East Asia) / USD 100 (Other countries)
Free of payment	Handling commission: 0.125% min HKD600
Protest fee	Legal fees + HKD300

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