



華僑永亨銀行
OCBC WING HANG

SERVICE FEES

EFFECTIVE FROM MARCH 2015



Personal Deposit Account Maintenance Fee*

| | Charge |
|---|-------------------------------|
| HKD Current / Passbook / Statement Savings Account - average daily total relationship balance below HK\$5,000 or equivalent | HK\$60 per account per month |
| RMB Current / Passbook / Statement Savings Account - average daily total relationship balance below HK\$5,000 or equivalent | RMB60 per account per month |
| Integrated Account - average daily total relationship balance below HK\$10,000 or equivalent | HK\$60 per account per month |
| OCBC Wing Hang Elite Gold Banking Account - average daily total relationship balance below HK\$1,000,000 or equivalent | HK\$200 per account per month |

*Remarks :

- (1) The Bank will calculate the average daily total relationship balance of the account(s) on a monthly basis.
- (2) The average daily total relationship balance is calculated based on the aggregate of a customer's account (s) with the Bank:
 - The balance includes: a) all currencies and gold (include 99 Fine Gold, Gold Maple Leaf and Ounce Gold) passbook savings, statement savings, current and time deposit; b) the market value or closing price (as determined by the Bank at its absolute discretion) of securities and all investment holdings of investment account (s) ;
 - The balance of personal accounts should be held under the same name and with the same Hong Kong Identity Card number;
 - If the customer holds a joint account, the total balance of such account will also be included in the calculation of average daily total relationship balance of account(s).
- (3) The Bank will waive the monthly account maintenance fee for the following customers:
 - a) Account holders aged below 18;
 - b) Hong Kong citizens aged 65 or above;
 - c) Recipients of Comprehensive Social Security Assistance (CSSA), recipients of Government Disability Allowance (customers should provide supporting documents to the Bank);
 - d) Designated customers of the Bank including low income earners (customers are required to sign a declaration of low income earns);
 - e) Customers of auto/ equipment finance, standby overdraft and life insurance (arranged via Hong Kong Life Insurance Limited).
- (4) For joint accounts, if either one of the account holders is aged below 18, senior citizen, or recipient of government social security support (the customer should provide supporting documents to the Bank), the Bank will waive the monthly account maintenance fee.
- (5) If any of the products / services mentioned in Note 3e is held under joint names (A&B), it will have the following results:
 - All other customer accounts held under the sole name (e.g. A) of joint account holder are exempted from the average daily total relationship balance requirement;
 - All other joint customers (e.g. A&B) held under same joint status are exempted;
 - Joint account held with another parties (A&C or A&B&C) will not be exempted.
- (6) The monthly account maintenance fee will be debited to customer's primary account on the first business day of the third week of the following month. The Bank also reserves the right to recover the unpaid monthly account maintenance fee out of any sub-account other than the primary account. If the monthly account maintenance fee cannot be debited from any deposit account of the customer, it will be accumulated to debit on the next month.

Corporate Deposit Monthly Account Maintenance Fee**

| | Charge |
|--|------------------------------|
| HKD Current / Passbook / Statement Savings Account - average daily total relationship balance below HK\$50,000 or equivalent | HK\$80 per account per month |
| RMB Current / Passbook / Statement Savings Account - average daily total relationship balance below HK\$50,000 or equivalent | RMB80 per account per month |
| Integrated Account - average daily total relationship balance below HK\$50,000 or equivalent | HK\$80 per account per month |

*Remarks :

- (1) The Bank will calculate the average daily total relationship balance of the account(s) on a monthly basis.
- (2) The average daily total relationship balance is calculated based on the aggregate of a customer's account (s) with the Bank:
 - The balance includes: a) all currencies and gold (include 99 Fine Gold, Gold Maple Leaf and Ounce Gold) passbook savings, statement savings, current and time deposit; b) the market value or closing price (as determined by the Bank at its absolute discretion) of securities and all investment holdings of investment account (s) ;
 - The balance of corporate accounts should be held under the same name and with the same Business Registration Certificate number;
- (3) The Bank will waive the monthly account maintenance fee for customers of auto / equipment finance, standby overdraft facilities, bills facilities and Mandatory Provident Fund service.
- (4) The monthly account maintenance fee will be debited to customer's primary account on the first business day of the third week of the following month. The Bank also reserves the right to recover the unpaid monthly account maintenance fee out of any sub-account other than the primary account. If the monthly account maintenance fee cannot be debited from any deposit account of the customer, it will be accumulated to debit on the next month.
- (5) Not applicable to Foreign Business Account and Business Account.

Current Account

| | Charge |
|--|--|
| Stop payment of cheque | HK\$100 / RMB100 / US\$12 per cheque* |
| Cancel stop payment of cheque | HK\$100 / RMB100 / US\$12 per cheque* |
| Account closed within 3 months from date of account opening | HK\$200 / RMB200 / US\$25 per account |
| Returned cheque - insufficient funds - other technical errors (except post-dated cheque) - exceed the daily limit (RMB 80,000) | HK\$150 / RMB200 / US\$20 per cheque* HK\$70 / RMB60 / US\$9 per cheque* RMB200 per cheque * Subject to the currency of the cheque |
| Unauthorized overdraft - HKD Current Account - RMB Current Account - USD Current Account | Handling charge of HK\$120 per HKD cheque and electronic payment respectively, and overdraft interest at OCBC Wing Hang Prime Lending Rate or overnight HIBOR rate (Hong Kong Inter-Bank Offer Rate), whichever is higher, plus 9% p.a. Handling charge of RMB120 per RMB cheque and electronic payment respectively and overdraft interest at overnight SHIBOR (Shanghai Inter-Bank Offer Rate) plus 9% p.a. Handling charge of US\$15 per USD cheque and electronic payment respectively, and overdraft interest at USD Prime Lending Rate or overnight LIBOR rate (London Inter-Bank Offer Rate), whichever is higher, plus 9% p.a. |
| RMB cheque handling - transfer / cash deposit to settle the shortfall | 1% on the total amount of transfer / deposit (minimum : RMB200) |
| Mailing of cheque book | HK\$25 or RMB equivalent or USD equivalent for one cheque book and HK\$5 or RMB equivalent or USD equivalent for every additional cheque book |
| Inward direct debit returned | HK\$150 / RMB150 per item |
| Deposit / withdrawal of USD banknotes to / from USD account | 0.25% on total amount per transaction (Minimum : HK\$50) |

Savings / Statement Savings Account

| | Charge | Minimum Charge |
|--|--|----------------|
| Deposit / withdrawal of foreign currency banknotes to / from Telegraphic Transfer account: - USD | 0.25% of the total amount per transaction | HK\$50 |
| - AUD, CAD, CHF, EUR, GBP, JPY, NZD, SGD | 0.375% of the total amount per transaction | HK\$50 |
| - Other currencies and at any amount | subject to buying / selling of HKD notes | N/A |
| Account closed within 3 months from date of account opening | HK\$150 or equivalent | N/A |
| Re-issue of passbook | HK\$100 per passbook | N/A |
| Inward direct debit returned | HK\$150 / RMB150 per item | N/A |

Credit Card

| | Interest Rates and Interest Charges / Fees | |
|---|---|----------------------|
| Annualised Percentage Rate (APR) for Retail Purchase¹ | 19.06% - 33.21% when you open your account and it will be reviewed from time to time. We will not charge you interest if you pay your balance in full by the due date each month. Otherwise, interest will be charged on the unpaid balance of the previous statement outstanding on each day from the date of the previous statement on a daily basis until repayment in full. | |
| APR for Cash Advance¹ | 21.00% - 36.70% when you open your account and it will be reviewed from time to time. Interest will be charged on the amount of cash advance from the date of the transaction on a daily basis until repayment in full. | |
| Delinquent APR | 40.76% (Retail Purchase) and 45.21% (Cash Advance) it may be applied to your account if you fail to pay the Minimum Payment in full on or before the Payment Due Date as shown on a statement, starting from the date of the next second statement following such statement. After all outstanding Minimum Payment has been paid, interest rate will be reverted to its normal rate starting from the date of the next statement following such payment. | |
| Interest Free Period | <ul style="list-style-type: none"> - Up to 54 days on retail purchase - No interest free period on cash advance and balance transfer | |
| Minimum Payment | All interest and fees and charges including without limitation Annual Membership Fees that may be charged, plus 1% (or such higher percentage as we specify) of outstanding principal, plus the amount exceeds the credit limit (if any) and the overdue amount (if any), subject to a minimum charge of HK\$100, provided always that the Minimum Payment shall be determined by us in accordance with our usual practice and specified by us from time to time. | |
| Annual Membership Fee | Principal | Supplementary |
| - Classic Card | HK\$300 | HK\$150 |
| - Gold Card / Titanium Card | HK\$600 | HK\$300 |
| - Platinum Card | HK\$1,800 | HK\$900 |
| - Infinite Card | HK\$6,800 | HK\$3,400 |
| Cash Advance Fee | A handling fee of 4% of the cash advance amount (minimum charge HK\$100) per transaction and an administration fee of HK\$20 per transaction | |
| Fees relating to Foreign Currency Transaction | 1.95% of every transaction effected in a currency other than Hong Kong dollars (for Visa and MasterCard only) | |
| Fee relating to Settling Foreign Currency Transaction in Hong Kong Dollars² | 0.8% on the converted transaction amount for every foreign currency transaction settled in Hong Kong dollars (for Visa and MasterCard only) | |
| Late Payment Fee³ | HK\$300 or Minimum Payment of the pervious statement (whichever is lower) | |
| Over-the-limit Fee | HK\$180 per statement period | |
| Card / Cardface Replacement Fee | HK\$100 per replacement card | |
| Request for Sales Draft / Statement Copy | HK\$50 per copy | |
| Over-the-counter Payment | HK\$30 per transaction | |
| Card Balance Withdrawal - By Cashier Order or Bank Account Transfer | HK\$100 per time | |
| Debt Collection Agency Fee⁴ | Up to 30% of the total outstanding balance, or such other amount as we specify from time to time | |

Notes:

1. Please refer to the card mailer for your personalized interest rate.
2. You may sometimes be offered the option to settle foreign currency transactions in Hong Kong dollars at the point of sale overseas or via foreign website. Such option is a direct arrangement offered by the overseas merchants and not us. In such cases, you are reminded to ask the merchants for the foreign currency exchange rates and the percentage of handling fees to be applied before the transactions are entered into since settling foreign currency transactions in Hong Kong dollars may involve a cost higher than the foreign currency transaction handling fee.
3. If you fail to pay the Minimum Payment as specified in the Statement by the Payment Due Date, a late payment fee will be debited to your Account.
4. We shall be entitled to employ outside debt collection agency and/or institution to collect any unpaid sum owed by you.

ATM Card

| | Charge |
|--|---|
| Annual fee | HK\$50 or RMB equivalent |
| Additional fee for cross broad cash withdrawal via JETCO Network^{1*} | HK\$25 per transaction |
| Cash withdrawal via China Unionpay Network^{2*} | RMB15 per transaction (for CUP RMB Card) HK\$15 per transaction (for CUP HKD Card) |
| Cash withdrawal via VISA PLUS Network^{3*} | HK\$25 per transaction |
| Interbank transfer | HK\$10 per transaction |
| Lost card replacement | HK\$50 or RMB equivalent per card |
| Overseas cash withdrawals at any OCBC Bank ATMs - Singapore and Malaysia | Free |

Notes:

- For transaction conducted via JETCO Network, the transaction amount is converted into Hong Kong dollars at the daily exchange rate at the time of the transaction. The daily exchange rate of MOP is set by JETCO which can be enquired through JETCO's customer service hotline at 2520 1747. The exchange rate of Reminbi is set by the bank providing the ATM services. The exchange rate will be displayed on the ATM screen at the time of the transaction.
 - For transaction conducted via China UnionPay Network, the transaction amount is converted into Hong Kong dollars at the daily exchange rate set by China UnionPay at the time of the transaction. The exchange rate can be enquired at China UnionPay's website www.unionpayintl.com.
 - For transaction conducted via VISA PLUS Network, the transaction amount is converted into Hong Kong dollars at the daily exchange rate set by VISA at the time of the transaction plus 1.5% handling charge. The exchange rate can be enquired at VISA's website www.visa.com.
- * For some overseas ATMs not providing account selection to customer for cash withdrawal, the amount withdrawn and any related charges will be debited from the card's primary account.

Home Owner Decoration Loan

| | Charge |
|-----------------------------------|--|
| Late payment charge | 3% per month on amount past due (Minimum : HK\$100) |
| Early repayment charge | 3% on outstanding principal |
| Debt collection agency fee | Up to 30% of the total outstanding balance, or such other amount as we specify from time to time |

Standby Overdraft

| | Charge |
|--|--|
| Annual fee | 1% on approved credit limit (Minimum : HK\$100) |
| Late payment charge | 1% on amount past due (Minimum : HK\$100) |
| Interest for amount that exceeds credit limit | OCBC Wing Hang Prime Lending Rate plus 9% p.a. |
| Debt collection agency fee | Up to 30% of the total outstanding balance, or such other amount as we specify from time to time |

Mortgage Loan Services

| | Charge | Minimum Charge |
|---|---------------------------|--------------------------|
| Handling commission | 0.5% on the loan amount | 0.25% on the loan amount |
| Early repayment - Full / Partial | Depend on product package | N/A |
| Change of: | | |
| - Tenor | HK\$1,000 per request | N/A |
| - Due date | HK\$1,000 per request | N/A |
| - Repayment amount | HK\$1,000 per request | N/A |
| - Repayment option (i.e. fix repayment amount/loan tenor) | HK\$1,000 per request | N/A |
| - Repayment plan | HK\$2,000 per request | N/A |

Mortgage Loan Services

| | Charge | Minimum Charge |
|---|---|----------------|
| Switching of repayment method between monthly and bi-weekly | HK\$2,000 per request | N/A |
| Photocopies of: - Repayment history - Title deeds and documents | HK\$100 per account HK\$10 per sheet | N/A HK\$200 |
| Bank mortgage confirmation | HK\$200 per letter | N/A |
| Re-issue of payment advice / repayment schedule | HK\$100 per copy | N/A |
| Title deeds custody (with no credit facility) | HK\$4,000 per year | N/A |
| Lease consent letter on charged property | HK\$1,000 per letter | N/A |
| Review fee for fire insurance policy (applicable for self-arranged insurance policy) | HK\$200 per policy per year | N/A |
| Handling fee on Payment of Rates and/or Government Rent | HK\$500 per transaction | N/A |

Auto & Equipment Loan Services (Hire Purchase & Lease Agreement)

| | Charge | Minimum Charge |
|--|--|--|
| Early Termination / Settlement General Loan Agreement - within the first year - after the first year Taxi / PLB Financing | 45% of interest rebate 35% of interest rebate HK\$3,000 per agreement | HK\$1,000 N/A |
| Licence (Vehicle Registration Document - VRD) - Annual renewal - 4 months renewal (Regular batch processing - 3 working days turnaround) - General service related to VRD except annual renewal of licence - Duplicate licence - Special trip to Transport Department - Retention & replacement of licence number - Cashier Order Issuance | Free of charge HK\$500 per time HK\$300 per time HK\$300 per time HK\$300 per time HK\$500 per time HK\$50 per cashier order | N/A N/A N/A N/A N/A N/A N/A |
| Photocopying - Vehicle registration document - Loan agreement - Insurance policy - Others | HK\$50 per copy HK\$100 per copy HK\$100 per copy HK\$50 per copy | N/A N/A N/A N/A |
| Repossession / Release of Collateral - Handling fee (Agent Fee not including) - Sale of Repossessed Goods | HK\$1,000 per vehicle *This amount does not include any charges on towing, storage and legal expenses HK\$2,500 per vehicle | N/A N/A |
| Others - Change of payment method or DDA account - Assignment - Nomination (Cross-border vehicles) - Non-current record - Amortization schedule - Change of vehicle (New car body only) - Loan repayment records - Cheque / Autopay Returned Payment - Application for 3rd party insurance coverage - Debt Collection Agency Fee ¹ | HK\$200 per time HK\$2,500 per agreement HK\$1,000 per agreement HK\$500 per copy HK\$300 per time HK\$2,000 per time HK\$300 per time HK\$150 per time HK\$1,500 per time Up to 30% of the total outstanding balance, or such other amount as we specify from time to time | N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A |

Note:

1. We shall be entitled to employ outside debt collection agency and/or institution to collect any unpaid sum owed by you.

Securities Services

| | Charge | Minimum Charge |
|--|---|--------------------|
| Trade-related services (HK Stocks) | | |
| - Brokerage fee | 0.25% on transaction amount | HK\$100/ RMB100 |
| - eTrading Service | 0.25% on transaction amount | HK\$75/ RMB75 |
| - Stamp duty | HK\$1 for every HK\$1,000 of transaction amount (or part thereof, any fraction of HK\$1 in stamp duty payable shall be rounded upward to the nearest HK\$1) | N/A |
| - Transaction levy | 0.0027% on transaction amount | N/A |
| - Trading fee | 0.005% on transaction amount | N/A |
| - Stamp duty on transfer deed | HK\$5 for each transfer deed (For selling new issue share) | N/A |
| - Overseas trading & settlement | Negotiable | N/A |
| - Italian Financial Transaction Tax (IFTT) (For purchase of company's shares listed in Hong Kong whose registered office is in Italy and with market capitalization of more than EUR 500m) | 0.20% on the net purchase amount (Tax deduction from the intraday netting permitted based on the weighted average purchase price and the net purchase share quantity executed on the same day) | N/A |
| Trade-related services (Shanghai-Hong Kong Stock Connect) | | |
| - Brokerage fee | 0.25% on transaction amount | RMB75 |
| - Handling fee | 0.00696% on transaction amount | N/A |
| - Securities management fee | 0.002% on transaction amount | N/A |
| - Transfer fee | 0.06% on stock face value | N/A |
| - Stamp duty | 0.1% on transaction amount (applicable to sell only) | N/A |
| - New CCASS Fee | Subject to SFC's approval | N/A |
| - Dividend Tax | Based on the tax rate determined by SAT | N/A |
| - Capital Gain Tax | Based on the tax rate determined by SAT | N/A |
| Scrip handling and settlement-related services | | |
| - Physical scrip deposit | HK\$5 per board lot or odd lot (Maximum: HK\$100) Plus: Stamp Duty of HK\$5 for each transfer deed | HK\$30 |
| - Physical scrip withdrawal from CCASS | HK\$10 per board lot or odd lot (CCASS Stock Withdrawal Fees are included) | HK\$50 |
| - Receipt of securities through CCASS [#] | Bank fee waived, only handling fees for CCASS ⁽¹⁾ are collected | N/A |
| - Delivery of securities through CCASS [#] | HK\$30 per transaction, plus handling fees for CCASS ⁽¹⁾ (Securities Companies with Banking Facilities secured by shares are charged at HK\$20 per transaction) | N/A |
| (¹) Handling fees for CCASS | - CCASS settlement fee: 0.002% of securities value (Minimum: HK\$2, Maximum: HK\$100) (The value of the RMB denominated stocks will be converted to HKD based on the exchange rate announced by the HKEX for calculation of this fee) - SI input fee: HK\$1 per transaction [#] Applicable to Eligible SSE-listed Securities for Shanghai-Hong Kong Stock Connect | |
| - Money settlement fee (Through CCASS) | Free | N/A |

Securities Services

| | Charge | Minimum Charge |
|--|--|---|
| - Transfer of securities from an old account to a new account 1. Deposit fee 2. Withdrawal fee | HK\$30 per stock per transaction HK\$30 per stock per transaction | N/A N/A |
| Information services - Real-time stock quote | HK\$0.1 per quote (Any fraction of HK\$10 payable shall be rounded upward to the nearest HK\$10) | HK\$20 |
| Account maintenance - Safe custody fee | HK\$0.15 per board lot or odd lot (- Collected half-yearly on portfolios as at 1 June and 1 December and debited from account on the next business day - Maximum: HK\$2,500 - If there is securities buy / sell transaction executed through the account during the last 6 months, maximum HK\$100) | HK\$100 per half year |
| Nominee services and corporate actions - Collection of Cash Dividend, Listed Bond Interest or other Cash Entitlements* ^(2, 3, 6) - Receipt of Cash under Cash Offers* ^(4, 5, 6) and Privatizations* ^(4, 6) - Receipt of Redemption Amount of Exchange Listed Bonds and Notes upon maturity - Collection of Nil-Paid Right Issues, Open Offers or Preferential Offers* ⁽⁶⁾ - Collection of Bonus Issues, Distribution in Specie or Scrip Dividend* ^(2, 6) - Receipt of Securities under Share Offers* ^(4, 5, 6, 7) and Privatizations* ^(4, 6) - Subscription of Right Issues, Open Offers or Preferential Offers* ⁽⁴⁾ - Automatic exercise of structured products (Derivative Warrant / Listed ELI / CBBC) via CCASS or Conversion of Warrant * ^(4, 7) * Plus other fees as applicable: ⁽²⁾ Dividend Tax collected for State Administration of Taxation ⁽³⁾ CCASS Dividend Collection Service Fee ⁽⁴⁾ Corporate Action Fee ⁽⁵⁾ Ad Valorem Stamp Duty | 0.5% of cash amount (Maximum: HK\$2,500 / RMB2,500) 0.25% of cash amount (Maximum: HK\$2,500 / RMB2,500) 0.2% of redemption amount (Maximum: HK\$500 / RMB500) Free HK\$5 / RMB5 per board lot or odd lot (Maximum: HK\$500 / RMB500) (For collection of unlisted securities: HK\$30 / RMB30 per transaction) - Applicable to Eligible SSE-listed Securities for Shanghai-Hong Kong Stock Connect - Subject to clarification with State Administration of Taxation 0.12% of cash amount (Maximum: HK\$10,000) (Waived when it is below HK\$2,500) HK\$0.8 / RMB0.8 per board lot or odd lot HK\$1 for every HK\$1,000 of transaction amount (or if higher, the market value of shares) or part thereof | HK\$30 / RMB30 HK\$100 / RMB100 HK\$50 / RMB50 N/A HK\$30 / RMB30 |

Securities Services

| | Charge | Minimum Charge |
|--|---|--|
| (6) Registration and Transfer Fee (CCASS Scrip Fee) | HK\$1.5 per board lot or odd lot (Collected on the net increased quantity of each share in CCASS compared with the balance of the last collection date) | |
| (7) Deposit fee for receipt of securities | HK\$30 / RMB30 per transaction | |
| - Share Subdivision / Consolidation | HK\$30 / RMB30 per event | N/A |
| - Personal Registration by Registrar | | |
| 1. Service Fee | HK\$10 per board lot or odd lot (Maximum: HK\$500) | HK\$100 |
| 2. Scrip Fee | HK\$2.5 per share certificate (Calculated on per certificate cancelled or issued, whichever is higher) | N/A |
| 3. Stamp Duty on Transfer Deed | HK\$5 for each transfer deed | N/A |
| Financing and other services | | |
| - Application for new issue shares / notes | Service fee levied irrespective of allotment result | |
| 1. Subscribe in the name of OCBC Wing Hang (Nominees) Limited | | |
| - through branches | HK\$100/RMB100 per application | N/A |
| - through eIPO service | HK\$50/RMB50 per application | N/A |
| 2. Subscribe in Client's Own Name with Endorsement of the Bank | HK\$100/RMB100 per application | N/A |
| 3. Deposit fee (for successfully allotted shares) | HK\$30 per transaction | N/A |
| - Claim on benefit entitlement | HK\$300/RMB300 per claim per stock (Service fee levied irrespective of whether the claim is successful or not) Plus: 1. Dividend collection fees mentioned above 2. Bonus collection fees mentioned above 3. Handling fees for CCASS (if any) | HK\$300 / RMB300 HK\$30 / RMB30 HK\$30 / RMB30 |
| - Dual Tranche, Dual Counter/ Inter-counter Transfer | HK\$50 per transfer | N/A |

Remarks:

- The RMB fees shown are applicable to RMB denominated stocks.
- For other services and fees not listed in this schedule, please contact our Securities Department.
- The Bank reserves the right to revise the fees.
- Fees and charges set by the HKSAR Government / Hong Kong Securities Clearing Co. Ltd. / Hong Kong Exchanges and Clearing Ltd. / Securities and Futures Commission and other Regulators / Authorities are subject to change without prior notice.

Outward Remittance (This service is rendered to account holder only.)

| | Charge | | |
|-------------------------|----------------------|-----------------------------|--------------------------|
| | Telegraphic Transfer | Demand Draft/ Mail Transfer | CHATS (HKD/ USD/EUR/RMB) |
| Handling charge | HK\$80 | HK\$60 | HK\$150 |
| RMB transaction | | | |
| - clearing bank charges | RMB16 | N/A | N/A |

The above charges do not include any correspondent bank commission and advice of remittance, etc., if any.

Outward Remittance (This service is rendered to account holder only.)

| | Charge | | |
|---|--|--|---|
| | Telegraphic Transfer | Demand Draft/ Mail Transfer | CHATS (HKD/ USD/EUR/RMB) |
| USD transaction | | | |
| - against USD big note account total amount | 0.20% of the total amount (Minimum: HK\$80) | 0.20% of the total amount (Minimum: HK\$60) | 0.20% of the total amount (Minimum: HK\$150) |
| - against USD small note account total amount | 0.32% of the total amount (Minimum: HK\$80) | 0.32% of the total amount (Minimum: HK\$60) | 0.32% of the total amount (Minimum: HK\$150) |
| Telex charges: | | | |
| - normal | HK\$100 | N/A | N/A |
| - urgent | HK\$150 | N/A | N/A |
| - cover telex (if necessary) | HK\$70 | N/A | N/A |

The above charges do not include any correspondent bank commission and advice of remittance, etc., if any.

Inward Remittance

| | Charge |
|--|---------|
| Telegraphic Transfer | |
| - Payments crediting into our customer's account | HK\$35 |
| - Payments to non-customers | HK\$100 |
| CHATS | HK\$10 |

The above charges do not include any special handling charges or correspondent bank charges, such as payment commission and cable charges, etc., if any.

Outward Clean Bills Collection (Non-trade item)
Cheques/Drafts Drawn On Overseas Banks Sent For Collection
 (This service is rendered to account holder only.)

| | Charge |
|--|------------------|
| Handling commission (including telex and normal postal charges) | HK\$200 per item |

The above charges do not include insurance premium, interest and correspondent bank charges, etc., if applicable.

Safe Deposit Box

| | Charge |
|--------------------------|--------------------------|
| Re-issue key | HK\$200 per key |
| Break open of box | HK\$800 per time per box |

Gold Bullion

| | Charge |
|---|--------|
| Physical trading - 5-tael bar | Free |

Foreign Notes / RMB Exchange

| | Charge |
|---|--|
| Money exchange | |
| - OCBC Wing Hang Elite Gold Banking customer | Free |
| - other account holder | HK\$50 per time for transaction amount less than HK\$3,000 or equivalent |
| - non-account holder | HK\$50 per time |
| Foreign currency cheque purchase | 0.25% on cheque amount (Minimum: HK\$100 per cheque) Plus correspondent bank charges |
| Hong Kong Dollar Cheques draw on Macao | 0.25% of the amount per cheque (Minimum : HK\$100) |

General Services

| | Charge |
|--|---|
| Cashier order - issuance - cancellation and redeposit into purchaser's account - report loss | HK\$50 per HKD cashier order HK\$50 per RMB cashier order US\$7 per USD cashier order HK\$50 per HKD cashier order HK\$50 per RMB cashier order US\$7 per USD cashier order HK\$50 per HKD cashier order* HK\$50 per RMB cashier order* US\$7 per USD cashier order* (*plus HK\$300 for requesting HKAB to issue circular) |
| Gift cheque | HK\$10 per cheque |
| Cheque outward mark-good for payment - handled by customer - handled by Bank | HK\$100 per HKD cheque# US\$12 per USD cheque# HK\$200 per HKD cheque# US\$30 per USD cheque# (#plus other bank's charges) |
| Cheque inward mark-good for payment | HK\$50 per cheque |
| Foreign cheque deposit | 0.25% on the total amount (Minimum: HK\$30) plus correspondent bank charges |
| Foreign cheque deposit returned | HK\$150 per cheque plus cable and correspondent bank charges and interest calculated at the prevailing unsecured overdraft interest rate of the related currency from the date of value |
| Deposit of HKD cheque payable in Guangdong/ Shenzhen | HK\$50 per cheque |
| Deposit of local USD cheque into USD notes account | 0.25% of the total amount (Minimum: HK\$50) |
| Deposit of USD cheque payable in Shenzhen | HK\$100 / US\$13 per cheque |
| Company search - limited company and business registration - others | HK\$150 per job HK\$150 per job |
| Requested copies of statement or advice | HK\$50 per sheet |
| Confirmation of account balance | HK\$100 per account and HK\$20 for each additional account |
| Confirmation of information for audit purposes | HK\$400 per copy |
| Banker's endorsement on Visa application letter | HK\$150 per letter |
| Banker's reference letter | HK\$300 per letter |
| Bulk coin deposit (must be presorted) - 300 pieces or below per customer per day - over 300 pieces per customer per day | Free (the Bank reserves the right to levy charge) 2% of deposit amount (Minimum : HK\$50) |
| Bulk banknote deposit - 200 pieces or below per customer per day - over 200 pieces per customer per day | Free (the Bank reserves the right to levy charge) 0.25% on deposit amount (Minimum : HK\$125) |

General Services

| | Charge |
|--|---|
| Bulk RMB banknote deposit - 200 pieces or below per customer per day - over 200 pieces per customer per day | Free (the Bank reserves the right to levy charge) 0.25% on the total amount (Minimum: HK\$125) |
| Coin exchange / withdrawal | HK\$2 per bag |
| Outgoing Electronic Payment D/C / D/D - paper list instruction - machine readable instruction | HK\$2 per item (Minimum : HK\$200) HK\$100 (for MAS) per instruction |
| Standing instruction - Set Up / Amendment / Cancel - Manual execution | HK\$100 per item HK\$100 per item plus the payment services fee |
| Unsuccessful standing instruction execution due to insufficient funds | HK\$150 per item |
| Amend / Cancel Electronic Payment | HK\$130 per item |
| Easy Transfer | HK\$100 half-yearly |
| Account signature verification | HK\$150 |
| Personal data access request | HK\$300 per request |
| Overseas company account opening | HK\$9,000 per account |
| Early Uplift of Time Deposit | The Bank reserves the right to levy charges |
| Interbank Transfer | HK\$30 per HKD transfer/ RMB30 per RMB transfer (This service is rendered to account holder and conducted at branch only) |

For further information, please feel free to call corresponding departments.

The Bank reserves the right to revise the above charges.

In the event of a conflict or discrepancy, the English version of this document shall prevail over the Chinese version.