



# Schedule of Charges

First Edition April 2021

Product/Services	Charges
Issuance of Cheque Books	HKD60 per Book
Stop Cheque Payment	HKD180 per Cheque
<b>Fixed Deposit Accounts</b>	
Placement	
USD/EUR/HKD Fixed Account	HKD1,000,000 or its equivalent
<b>Breaking of Fixed Deposit Prior to Maturity</b>	
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.
<b>Withdrawal</b>	
Payment to depositor - handling commission	Free
Payment to third party - handling commission	HKD180
Telex/SWIFT	HKD250
Local RTGS transfer	HKD200
<b>Statement of Accounts</b>	
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
<b>Account Closure</b>	
Within 6 months from opening date	HKD600
<b>Collection of Foreign Currency Cheques</b>	
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 for borrowing account 0.25% min HKD350 for non-borrowing account
If proceeds are paid in a different currency	Handling commission: 0.125% min HKD350 max HKD1,200 plus correspondent bank charges
<b>Standing Orders</b>	
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
<b>Remittances</b>	
<b>Inward</b>	
Handling commission	
Inward CHATS	HKD15 per remittance
Inward TT	HKD55 per remittance
<b>Outward</b>	
Handling commission	Handling commission: HKD200 Commission in lieu of exchange: HKD250 for borrowing account HKD350 for non-borrowing account HKD250 per Telex/SWIFT
If proceeds are paid in a different currency	Handling commission: 0.125% min HKD350 max HKD1,200 plus correspondent bank charges HKD250 per Telex/SWIFT
Local RTGS transfer	HKD200 per transfer
<b>Miscellaneous</b>	
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
<b>Import Letters of Credit</b>	
<b>Issuance</b>	0.25% flat on notional amount but not less than HKD600 (or HKD1,200 for back-to-back LC)
<b>Amendment</b>	
Extension of expiry date	0.25% flat on national amount, min HKD500 Increase in amount 0.25% flat on notional amount but not less than HKD500
Other amendments	HKD500
Cancellation	HKD500
<b>SWIFT</b>	3 Pages or less USD80, more than 3 pages incremental page USD32 per page
Drawings under LC	

Acceptance/deferred payment commission	0.25% flat on notional amount (min HKD500)
<b>Excess drawing</b>	0.25% flat on notional amount or min HKD500
Handling Commission	USD55
Discrepancy fee	USD120
<b>Shipping Guarantees</b>	
Documents routed through bank	HKD300
Documents not routed through bank	0.25% min HKD600
Unredeemed Shipping Guarantee	0.25% per month min HKD600 (2 months after date of issuance)
<b>Export Letters of Credit</b>	
<b>Advising</b>	
Advising of Original LC and Amendment LC	HKD350
<b>Confirmation</b>	Subject to arrangement, min HKD1,000
<b>Amendment</b>	
Extend validity/increase amount (confirmed LC)	Subject to arrangement, min HKD1,000
Other amendments	HKD250
<b>Transfer</b>	
Full/partial transfer, increase in amount	0.25% min HKD1000 for borrowing account 0.25% min HKD2000 for non-borrowing account Handling commission: 0.25% min HKD600 Commission in lieu of exchange: 0.25% min HKD350 for borrowing account 0.25% min HKD350 for non-borrowing account
<b>Negotiation</b>	
Acceptance/deferred payment (if draft drawn on us or LC confirmed by us)	Subject to arrangement, min HKD600
<b>Countersign Letter of Indemnity</b>	
Telex/SWIFT	USD32
Postage	HKD120
Courier	HKD350 (Local)/ USD60 (China, North Asia, India, South East Asia)/ USD100 (Other countries)
<b>Reimbursement</b>	0.25% min HKD600
<b>Tender/Performance/Payment Guarantees</b>	
<b>Issuance</b>	
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
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**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: 0.25% min HKD600 Commission in lieu of exchange: 0.25% min HKD250 for borrowing account 0.25% min HKD350 for non-borrowing account
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: 0.25% min HKD600
Protest fee	Legal fees + HKD300

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