



## Bank Service Charges Revision Notice

Dear Valued Customer,

Effective from 4 January 2010 (the "Effective Date"), our bank service charges will be revised and have been summarized as below. For enquiry, please call 218 95588, browse our website [www.icbcasia.com](http://www.icbcasia.com) or visit any of our branches.

### Service Charges Revision

Effective Date: 4 January 2010

#### I. General Services

Item	New Charge
Standing Instruction	
a. Set up or amend	HKD70 per request
b. Ad hoc payment	HKD70 per transaction
c. Rejected item due to insufficient funds	HKD150 per transaction
Return of autopay instruction due to insufficient funds	HKD150 per item
Hold mail fee	HKD1,000 per annum
Online statement (over the counter)	HKD50 per copy
Ad hoc customer portfolio summary	HKD50 per copy <sup>++</sup>

#### II. Current Account

Item	New Charge
Returned Cheque	
a. Due to insufficient funds	HKD150/USD20/CNY200 per cheque <sup>▼</sup>
b. Due to drawer's technical error	HKD50/USD10/CNY50 per cheque <sup>▼</sup>
Stop Payment	
a. Stop payment on cheque	
- At branch	HKD100/USD15/CNY100 per request <sup>●+++▼</sup>
- Via Internet Banking/ Phone Banking	HKD70/USD10/CNY70 per request <sup>++▼</sup>
b. Cancellation of stop payment order	HKD100/USD15/CNY100 per request <sup>▼</sup>
Unauthorized Overdraft	
a. Handling fee for temporary overdraft facility	HKD120/USD15 <sup>▼</sup>
b. Handling fee for overdraft exceeds the authorized limit	HKD120/USD15 <sup>▼</sup>

#### III. Investment Services

Item	New Charge
Bonds, Certificate of Deposits & Structured Products	
a. Transfer-in handling fee	USD20 per bond (for US bonds only), plus negotiable handling fee

#### IV. Outward Remittance

Item	New Charge
Demand Draft	
a. Issuance by Bank Customer at branch	HKD80 per cheque <sup>+++▲</sup>
b. Issuance by Bank Customer via Internet Banking	HKD80 per cheque <sup>++</sup>
c. Repurchase	HKD80 per cheque <sup>++</sup>

#### V. Inward Remittance

Item	New Charge
Foreign Currency Cheque Purchased	
a. For foreign currency cheque drawn on the country of same currency	
i. Credited to same Currency Account (In USD)	0.25% (min. HK\$60), plus correspondent bank's charge (if any) and credit proceeds value 7 days after
ii. Credited to same Currency Account (In other currencies)	0.25% (min. HK\$60), plus correspondent bank's charge (if any) and credit proceeds value 14 days after
b. For foreign currency cheque drawn on third country credited to HKD account / same currency account	0.25% (min. HK\$60), plus transit interest, postage and correspondent bank's charge, if any
Encashment of Travellers' Cheques (paid in HKD at the Bank's buying rate)	0.25% (min. HK\$60), plus correspondent bank charges, if any

#### VI. Loans Services

Item	New Charge
Personal Loan / Tax Loan	
a. Handling fee for early redemption	1.5% on outstanding balance
b. Surcharge on late payment	5% flat on past due installment amount monthly (min. HK\$100)

Notes: \* Half fee for 349 Super Account holders

- Service charges waiver of up to HKD50 or its equivalent per transaction for Family Club members
- ++ Service charges waiver of up to HKD200 or its equivalent per transaction for Private Banking Services Customers and Elite Club Banking Services Customers
- ▲ Half fee for senior citizens
- ▼ Apply HKD amount / HKD prime rate / one-month HIBOR for account in HKD, USD amount / USD prime rate / one-month LIBOR for account in USD and CNY amount for account in RMB