

General Tariff For Bills Services

With effect from 1 November 2011

Legend: EIOC = Equivalent in other currencies
DC = Documentary Credit

General:

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| 1. Demand Draft | |
| • Bank customer at branch | HKD 70 |
| 2. Cashier's Order | |
| • Bank customer at branch | HKD 50 / USD 6 per item |
| 3. CHATS | HKD 150 |
| 4. Postage | |
| • Foreign mail | HKD 80 |
| • Local mail | HKD 45 |
| 5. Courier Charges | |
| • Asia Pacific (except western part starting from India to Middle East) | HKD 160 |
| • Western part of Asia (starting from India to Middle East, Africa & South America) | HKD 300 |
| • Europe & North America | HKD 220 |
| 6. Telex Charges | |
| • General | Min HKD 200 |
| • Documentary Credits | Min HKD 350 |
| | HKD 100 per additional page if over 2 pages |
| 7. IDD Charges | 125% of actual cost, Min HKD 100 |

Inward Bills:

Documentary Credits

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| 1. Issuing Commission on Irrevocable & Revocable Documentary Credits | |
| • On the first USD 50,000 (or EIOC) | 1/4 of 1% flat for 6 months or part thereof,
Min HKD 450 (reduced by HKD 200 if processed through Commercial Electronic Banking "CEN") |
| • On any balance in excess of USD 50,000 (or EIOC) | 1/8 of 1% flat for 6 months or part thereof |
| • On back-to-back documentary credits | According to scale above, except Min HKD 700 |
| 2. Issuing & Drawing Commission on Revolving Documentary Credits | |
| • On the first USD 50,000 (or EIOC) | 1/4 of 1% flat for 6 months or part thereof on the face value of documentary credit at the time it is issued
Min HKD 450 (reduced by HKD 200 if processed through Commercial Electronic Banking "CEN") |
| • On any balance in excess of USD 50,000 (or EIOC) | 1/8 of 1% flat for 6 months or part thereof on the face value of documentary credit at the time it is issued |
| • Drawing commission
(Over the face value of the documentary credit) | 1/8 of 1%, Min HKD 450 |
| 3. Issuing of Standby Documentary Credits | |
| • Any amount (opening commission shall be paid in full at the time a credit is issued) | 1/8 of 1% per month or part thereof, Min HKD 800
(reduced by HKD 200 if processed through Commercial Electronic Banking "CEN") |

4. Amendment to Documentary Credits	
• General	HKD 450
• Increases in amounts or extensions in validity	Usual commission as per scale in force for the issuing of a new credit
5. Discrepancy Fee	HKD 500
6. Handling Commission for Invoice T/R Financing	
• On the first USD 50,000 (or EIOC)	1/4 of 1%, Min HKD 350
• On any balance in excess of USD 50,000 (or EIOC)	1/8 of 1%
7. Guarantee Commission on Inward Collection Bills	1/8% flat per month, Min HKD 300
8. Payment Commission on HKD Bills paid under Documentary Credits Issued upon Negotiation	
• On the first USD 50,000 (or EIOC)	1/4 of 1%, Min HKD 350
• On any balance in excess of USD 50,000 (or EIOC)	1/8 of 1%
9. Acceptance Commission	1/16 of 1% per month or part thereof, Min HKD 300
10. Commission on Documentary Credit Overdrawn Amount	
• On the first USD 50,000 (or EIOC)	1/4 of 1%, HKD 200
• On any balance in excess of USD 50,000 (or EIOC)	1/8 of 1%
11. Commission on Drawing under Expired Documentary Credit	
• On the first USD 50,000 (or EIOC)	1/4 of 1%, Min 450
• On any balance in excess of USD 50,000 (or EIOC)	1/8 of 1%
12. Inward Collection	
Clean Bills, Documentary Bills or Diamond Bills	1/8 of 1%, Min HKD 350
13. Shipping Guarantee	HKD 300
	In the event that the relative documents are not received within 3 months through the Bank, an additional charge of 1/4 of 1% of the invoice value of the goods, Min HKD 300
14. Commission in Lieu of Exchange	
Chargeable to all clean & documentary transactions when foreign currency is tendered in payment of a debt or obligation in the same currency	
• On the first USD 50,000 (or EIOC)	1/4 of 1%, Min HKD 350
• On any balance in excess of USD 50,000 (or EIOC)	1/8 of 1%
15. Diamond T/R Commission	
• Which are note associated with collection bills handled by the Bank's Bills Department	
- against local invoice	0.125%, Min HKD 300
- against foreign invoice	Negotiable
16. Signature Verification Fee on Cargo Receipt	HKD 100 per item
17. Handling Fee on Long Outstanding Import Bills	HKD 500 per quarter
18. Direct Settlement of Collection Bills	HKD 400 where an inward collection bill is settled directly between the drawer and drawee, also applicable for L/C bills under collection and any bills returned unpaid or released free of payment.
19. Charge on Overdue Loan	1% p.a. of interest will be added on each consecutive month, Max 5% p.a.

Outward Bills:

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| <p>1. Advising</p> <ul style="list-style-type: none"> • For advising documentary credits issued by correspondent banks & for amendments to them | <p>HKD 300 (for bank customer)
HKD 320 (for non-bank customer)</p> |
| <p>2. Confirmation</p> <ul style="list-style-type: none"> • On the amount and the validity of the credit • For credits providing for deferred reimbursements | <p>As negotiated, Min HKD 400
1/16 of 1% per month or part thereof, Min HKD 400</p> |
| <p>3. Transfer</p> <ul style="list-style-type: none"> • Simple transfer of the whole of a documentary credit • Partial transfer / transfer requiring alteration to the terms & conditions specified therein <ul style="list-style-type: none"> - On the first USD 50,000 (or EIOC) - On any balance in excess of USD 50,000 (or EIOC) • Amendments | <p>HKD 500 per transfer</p> <p>1/4 of 1%, Min HKD 600 per transfer
1/8 of 1%
HKD 450</p> |
| <p>4. Negotiation of HKD Bills and Foreign Currencies Bills</p> <ul style="list-style-type: none"> • Commission in lieu of exchange chargeable to all clean and documentary transactions when foreign currency is tendered in payment of a debt of obligation in the same currency <ul style="list-style-type: none"> - On the first USD 50,000 (or EIOC) - On any balance in excess of USD 50,000 (or EIOC) | <p>1/4 of 1%, Min HKD 350
1/8 of 1%</p> |
| <p>5. Acceptance</p> | <p>1/16 of 1% per month or part thereof, Min HKD 300</p> |
| <p>6. Special Handling Charges on Small Bills
Purchased / Discounted</p> <ul style="list-style-type: none"> • On an export bill (including collection and L/C bill) where the face amount is less than USD 5,000 (or EIOC) | <p>HKD200</p> |
| <p>7. Commission on Extension, Amending Terms under
Collection, DA or DP Bills Purchase</p> | <p>HKD 300</p> |
| <p>8. Documentary Bills Passed to Other Banks for</p> <ul style="list-style-type: none"> • Negotiation "with recourse" <ul style="list-style-type: none"> - On the first USD 50,000 (or EIOC) - On any balance in excess of USD 50,000 (or EIOC) • Negotiation "without recourse" <ul style="list-style-type: none"> - On the first USD 50,000 (or EIOC) - On any balance in excess of USD 50,000 (or EIOC) • Collection | <p>1/4 of 1%, Min HKD 350
1/8 of 1%</p> <p>1/8 of 1%, Min HKD 350
1/16 of 1%
1/8 of 1%, Min HKD 350</p> |
| <p>9. Outward Collection
Clean Bills, Documentary Bills, or Diamond Bills</p> | <p>1/8 of 1%, Min HKD 350</p> |
| <p>10. Charge on Checking of Export Documents under
Documentary Credits</p> | <p>HKD 300</p> |
| <p>11. Handling Fee on Long Outstanding Export Bills</p> | <p>HKD 500 per quarter on each export bill</p> |
| <p>12. L/C Reimbursement Fee</p> | <p>HKD 500</p> |
| <p>13. Direct Settlement of Collection Bills</p> | <p>HKD 400 where an outward collection bill is settled directly between the drawer and drawee, also applicable for L/C bills under collection and any bills returned unpaid or released free of payment.</p> |
| <p>14. Charge on Overdue Loan</p> | <p>1% p.a. of interest will be added on each consecutive month, Max 3% p.a.</p> |

15. Handling Commission on Invoice Financing

- On the first USD 50,000 (or EIOC)
- On any balance in excess of USD 50,000 (or EIOC)

3/8 of 1%, Min HKD 500
0.1875%

16. Packing Loan

- Draw down commission
- Extension fee
- Direct settlement

HKD 300
HKD 300
1/4 of 1% of the value of the advance, Min HKD 300