

Service Charges

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January 2010

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I. General Services

Item	Charge
Cashier's Order	
a. Issuance	
i. Bank customer	
- At branch	HKD50/USD6 per item ^{****}
- Via Internet Banking	HKD50 per item ⁺⁺
ii. Non-bank customer	HKD100/USD12 per item [▲]
b. Repurchase	HKD50/USD6 per item ^{****}
c. Stop payment for lost Cashier's Order	HKD50/USD5 per item ^{****} plus HKICL fee
Gift Cheque	HKD10 per cheque ^{*●+++▲}
Cheque Mark Good	
a. Sent by customer	HKD100 per cheque
b. Sent by bank	HKD200 per cheque plus other bank's 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
Certificate of Balance	HKD100 per item ^{●++}
Return of autopay instruction due to insufficient funds	HKD150 per item
ATM Services	
a. Annual Fee	
i. Easylink ATM Card	HKD50 per card ^{●▲}
ii. Family Club / 349 Super Account / Elite Club Account / Private Banking Account ATM Card	Free
iii. Easylink (RMB) ATM Card	CNY50 per card
b. Replacement of lost card	HKD50 / CNY50 per card
c. Cash withdrawals by HKD ATM Card via ATMs in Hong Kong	
i. Via the Bank's ATMs	Free
ii. Via JETCO network in Hong Kong (for HKD account only)	Free
d. Cash withdrawals by HKD ATM Card via ATMs outside Hong Kong (for HKD account only)	
i. Via ICBC ATMs in the Mainland	Free
ii. Via JETCO network in Macau	HKD10 per transaction
iii. Via CIRRUS network outside Hong Kong	HKD30 per transaction
iv. Via China UnionPay network outside Hong Kong	HKD15 per transaction
e. Cash withdrawals by CNY ATM Card via ATMs outside Hong Kong	
i. Via China UnionPay network in the Mainland	CNY15 per transaction
Deposits Over Counter	
a. Bulk coin deposit (over 500 pieces per day)	2% of total deposit amount (min. HKD50)
b. Bulk notes deposit in HKD (over 500 pieces per day)	HKD0.25 per additional piece (min. HKD50)
c. Bulk cheque deposit (over 30 pieces per day)	HKD1 per additional cheque ⁺⁺
Coin Exchange	HKD2 per bag ^{●+++▲}
Foreign Currency Notes Exchange	
a. Bank Customer	Free
b. Non-bank Customer	HKD50 per transaction
Renminbi Notes Exchange	
a. Bank Customer	Free
b. Non-bank Customer	HKD30 per transaction

I. General Services

Item	Charge
Payroll / Auto-Fund / School Fee Collection	
a. Filled form	
- To account with the Bank	HKD1.5 per transaction
- To account with other bank	HKD2 per transaction (min. HKD100)
b. Computer diskette	
- To account with the Bank	HKD0.5 per transaction
- To account with other bank	HKD1 per transaction (min. HKD50)
c. Ad hoc payroll service not via the Bank's payroll system	HKD10 per transaction (min. HKD200)
d. Credit return charge	HKD30 per transaction
Audit Confirmation	HKD300 per request
Credit Information	HKD200 per request
Account History Report	
a. Within 1 year from date of request	HKD250 per account
b. Within 2 years from date of request	HKD500 per account
c. Within 3 years from date of request	HKD1,000 per account
d. Beyond 3 years from date of request	HKD1,000 per account per year
Request for Personal Data	HKD200 per request
Bank Endorsement	HKD150 per item ^{***}
Bank Guarantee	
a. Commission	1/8 of 1% per month or part thereof (min. HKD800)
b. Amendment	HKD300
Bank Reference Letter	HKD200 per item ^{***}
Company Search	
a. Local company	HKD100 per search
b. Offshore company	As negotiated (min. HKD2,000 per search)
Hold Mail Fee	HKD1,000 per annum
Photocopying of Documents	
a. Customer records (including paid cheques, statements, vouchers and transaction advices)	HKD50 per copy ^{**}
b. Title deeds	HKD200 per copy ^{**}
Online statement (over the counter)	HKD50 per copy
Ad hoc customer portfolio summary	HKD50 per copy ^{**}
Multi-bank reporting (for reporting daily account movement by SWIFT 940 to designated bank SWIFT address)	First 2 accounts: HKD500 per month Any additional account: HKD100 per month

II. Current Account

Item	Charge
Returned Cheque a. Due to insufficient funds b. Due to drawer's technical error c. Due to a single cheque exceeding CNY 80,000	HKD150 / USD20 / CNY200 per cheque▼ HKD50 / USD10 / CNY50 per cheque▼ CNY200 per cheque
Stop Payment a. Stop payment on cheque - At branch - Via Internet Banking / Phone Banking b. Cancellation of stop payment order	HKD100 / USD15 / CNY100 per request●+++▼ HKD70 / USD10 / CNY70 per request++▼ HKD100 / USD15 / CNY100 per request▼
Service Fee a. For account with daily average balance less than HKD5,000 or its equivalent b. For account that has been inactive for more than 2 years and the account balance is less than HKD5,000 or its equivalent	HKD50 or its equivalent per month* HKD200 or its equivalent per year
Unauthorized Overdraft a. Temporary overdraft facility - Interest rate - Handling fee b. Overdraft exceeds the authorized limit - Interest rate - Handling fee	HKD / USD Prime Rate or 1-month HIBOR / LIBOR (whichever is higher) + 10% p.a.▼ HKD120 / USD15 per item▼ Temporary overdraft facility interest rate (as above) or 3.5% p.a. above the applicable interest rate of the respective facility (whichever is higher) HKD120 / USD15 per item▼
Drawing against uncleared items handling charge	HKD / USD Prime Rate or 1-month HIBOR/LIBOR (whichever is higher) + 10% p.a.▼
Fund transfer to RMB Current Account (only applicable to the cheque drawn on the RMB account with insufficient fund)	1% of transfer amount (min. CNY200)
Counter Cheque	HKD20 per cheque
Account closed within 3 months from its opening	HKD150 / USD15 / CNY100 per account▼
Account closed by the Bank due to improper conduct	HKD150 / USD15 / CNY100 per account▼
Printing of special cheque	At cost
Postage for mailing of cheque book by registered mail	At cost

III. Savings Account

Item	Charge										
Report Loss of Passbook / Chop	HKD50 or its equivalent per account ^{●+++▲}										
Account closed within 3 months from its opening	HKD150 or its equivalent per account										
Account closed by the Bank due to improper conduct	HKD150 / USD15 per account [▼]										
<p>Service Fee</p> <p>a. For HKD Savings Account with daily average balance less than HKD5,000 (waived for Family Club HKD Savings Account and My Child Savings Account)</p> <p>b. For account that has been inactive for more than 2 years and the account balance is less than HKD5,000 or its equivalent</p>	<p>HKD50 per month[*]</p> <p>HKD200 or its equivalent per year</p>										
<p>Low Balance Accounts</p> <p>a. HKD</p> <ul style="list-style-type: none"> - HKD Savings Account and My Child Savings Account - Family Club HKD Savings Account <p>b. Renminbi</p> <p>c. Foreign Currencies</p>	<p>No interest will be accrued on balance less than HKD5,000</p> <p>No interest will be accrued on balance less than HKD100,000</p> <p>Interest will be accrued regardless of the balance</p> <p>No interest will be accrued on balance less than:</p> <table style="margin-left: 20px;"> <tr> <td>AUD150</td> <td>GBP70</td> </tr> <tr> <td>CAD150</td> <td>JPY15,000</td> </tr> <tr> <td>CHF200</td> <td>NZD200</td> </tr> <tr> <td>DKK1,000</td> <td>SGD200</td> </tr> <tr> <td>EUR100</td> <td>USD120</td> </tr> </table>	AUD150	GBP70	CAD150	JPY15,000	CHF200	NZD200	DKK1,000	SGD200	EUR100	USD120
AUD150	GBP70										
CAD150	JPY15,000										
CHF200	NZD200										
DKK1,000	SGD200										
EUR100	USD120										
<p>Foreign Currency Notes Deposit / Withdrawal</p> <p>a. USD</p> <ul style="list-style-type: none"> - For amount over USD1,000 per day <p>b. Renminbi</p> <ul style="list-style-type: none"> - For amount over CNY20,000 per day <p>c. Other currencies</p> <ul style="list-style-type: none"> - For amount over USD1,000 equivalent per day <p>d. Bulk deposit and withdrawal (except CNY)</p> <ul style="list-style-type: none"> - For amount equal to USD1,000 equivalent or less but with notes more than 500 pieces per deposit / withdrawal 	<p>0.25% of total amount⁺⁺</p> <p>0.125% of total amount (min. CNY30)⁺⁺</p> <p>0.25% of total amount⁺⁺</p> <p>0.25% of total amount</p>										
Early uplift of Planned Savings (within 6 months from plan opening)	HKD100										
Early uplift of Family Savings Plan	HKD100										

IV. 349 Super Account

Item	Charge
Clean Overdraft	
a. Handling fee	1% p.a. of facility amount (min. HKD200)
b. Interest rate	HKD Prime Rate or 1-month HIBOR (whichever is higher) + 5% p.a.
c. Surcharge on any inadequate monthly minimum repayment	HKD200 per month
Service Fee	
a. For account with no overdraft facility and combined daily average balance less than HKD10,000 or its equivalent	HKD15 per month (free for 1st year)
b. For account that has been inactive for more than 2 years and the combined balance is less than HKD5,000 or its equivalent	HKD200 or its equivalent per year
Account closed within 3 months from its opening	HKD100 per account
Account closed by the Bank due to improper conduct	HKD100 per account

V. Family Club

Item	Charge
Annual Fee	HKD 240

VI. Elite Club Banking Services

Item	Charge
For customer with a 3-month average total liquid asset	
- HKD800,000 or above	Waived
- HK\$500,000 – below HK\$800,000	HKD30 per month
- Below HKD500,000	HKD300 per month
For Elite Club Account that has been inactive for more than 2 years and the combined balance is less than HKD10,000 or its equivalent	HKD200 or its equivalent per year
Auto Standby Line	
- Interest rate	HKD Prime rate -1% p.a.
For Elite Club Account closed within 3 months from its opening	HKD100 per account
For Elite Club Account closed by the Bank due to improper conduct	HKD100 per account

VII. Private Banking Services

Item	Charge
For customer with a 12-month average total liquid asset below HKD10,000,000	HKD1,000 per month
Auto Standby Line	
- Interest rate	HKD Prime rate -1% p.a.

Remark: Average total liquid asset includes all deposit balances and the market value of investments. For sole name holders, their other joint name accounts will also be included.

VIII. Investment Services

Item	Charge
Trading-related Services	
a. Brokerage Commission	
i. Non-electronic channels	Min. HKD100 and in accordance with the following tiers of transaction amount per trade:
- Private Banking Services Customers / Elite Club Banking Services Customers	- Below HKD1,000,000: 0.2% - HKD1,000,000 or above: 0.1%
- Other Customers	- Below HKD300,000: 0.25% - HKD300,000 – below HKD1,000,000 : 0.2% - HKD1,000,000 or above: 0.1%
ii. Electronic channels	Min. HKD88 and in accordance with the following tiers of transaction amount per trade:
- Private Banking Services Customers / Elite Club Banking Services Customers	- Below HKD1,000,000: 0.15% - HKD1,000,000 or above: 0.1%
- Other Customers	- Below HKD1,000,000: 0.2% - HKD1,000,000 or above: 0.1%
b. Transaction levy	0.004% of transaction amount (SFC's charge payable by both buyer and seller)
c. Trading fee	0.005% of transaction amount (HKEx's charge payable by both buyer and seller)
d. Stamp duty	0.1% of transaction amount (rounded up to the nearest dollar) (the HKSAR Government's charge payable by both buyer and seller)
e. Settlement fee	0.002% of transaction amount (Min. HKD2 and Max. HKD100)
Scrip Handling and Settlement-related Services	
a. Deposit transaction charge	
i. Physical scrip	HKD30 per stock per transaction (waived for Private Banking Services Customers / Elite Club Banking Services Customers)
ii. Via CCASS (free of payment)	Waived
b. Withdrawal transaction charge	
i. Physical scrip	HKD5 per board lot (min. HKD30)
ii. Via CCASS	HKD3.5 per board lot (min. HKD30 and max. HKD2,500)
c. Stamp duty on transfer deed	HKD5 per transfer deed / certificate (the HKSAR Government's charge)
d. Receipt & delivery against payment through CCASS (trading not through our Bank)	
i. Receipt against payment	0.125% on payment amount plus deposit transaction charge [HKD10 per board lot (HKD6 per board lot of deposit of board lots in excess of 100), min. HKD30] and CCASS charge [0.002% on settlement amount, plus HKD2.20 per transaction (min. HKD4.20 and max. HKD102.20)] (min. HKD134.20)
ii. Delivery against payment	0.125% on payment amount plus CCASS charge [0.002% on settlement amount plus HKD2.20 per transaction (min. HKD4.20, max. HKD102.20)] (min. HKD104.20)

VIII. Investment Services

Item	Charge
<p>Information Services</p> <p>a. Internet real-time quote service fee</p> <ul style="list-style-type: none"> - Private Banking Services Customers: Unlimited free real time quote - Elite Club Banking Services Customers: 500 free real time quote per month - Other Customers: 300 free real time quote per month <p>b. Internet streaming quote service fee</p> <p>c. SMS stock watch price alert service fee</p>	<p>HKD0.10 per quote used in excess of the monthly free quote entitlement (rounded up to the nearest dollar, min. HKD5 per month)</p> <p>HKD280 per month (waived charge for the next month if the total turnover is equal to or exceeds HKD1,000,000 within a calendar month)</p> <p>HKD1 per quote (min. HKD5 per month)</p>
<p>Account Maintenance</p> <p>a. Custody fee (to be collected on the first business day of June and December every year)</p> <p>b. Stock balance or account confirmation fee</p>	<p>HKD0.15 per board lot to be charged on holdings of securities as at 31 May and 30 November (min. HKD100, max. HKD2,500) (waived for Private Banking Services Customers / Elite Club Banking Services Customers / if the total turnover is equal to or exceeds HKD200,000 during the 6 months before the custody fee collection date)</p> <p>HKD70 per confirmation</p>
<p>Nominee Services and Corporate Actions</p> <p>a. Scrip fee</p> <p>b. Deemed book close scrip fee</p> <p>c. Collection fee of</p> <ul style="list-style-type: none"> - Cash dividend - Cash offer - Privatization - Conversion of warrants (cash settled) <p>d. Collection fee or handling charge of</p> <ul style="list-style-type: none"> - Scrip dividend - Bonus issue - Excess rights application - Tendering shares under a takeover bid - Conversion of warrants / rights (receipt of shares) 	<p>HKD2.5 per board lot</p> <p>HKD0.75 per board lot (min. HKD20)</p> <p>0.5% of amount collected (min. HKD20, max. HKD2,500)</p> <p>HKD2 per board lot (min. HKD30, max. HKD2,500)</p>

VIII. Investment Services

Item	Charge
Financing and Other Services a. Fee for claiming unclaimed benefit entitlements b. Account overdue interest c. Application for newly listed shares (application in the name of ICBC (Asia) Nominee Ltd) - Non-electronic channels - Electronic channels d. Re-print daily statement / monthly statement - Within 1 year - Over 1 year	HKD300 per claim plus HKSCC charge Prime Rate + 5% p.a. (waived for Private Banking Services Customers / Elite Club Banking Services Customers) HKD100 per application HKD50 per application HKD30 per copy HKD60 per copy
US Securities listed in Hong Kong : except the following fees and charges, all other fees and charges for local securities are applicable a. Dividend collection fee b. Withdrawal fee for physical scrip c. Cross border transfer fee for receipt / delivery of securities d. Warrant conversion, voluntary take-over, tender offers & open offers Service Fee	30% of dividend deducted as the US government withholding tax. Remaining dividend will be charged at the same rate as local securities HKD100 handling charge per instruction, plus HKD600 HKSCC and Depository Trust Company fee per instruction, plus out-of-pocket expenses incurred by HKSCC HKD100 handling charge per instruction, plus HKD200 HKSCC and Depository Trust Company fee per instruction, plus out-of-pocket expenses incurred by HKSCC HKD100 handling charge per instruction, plus HKD600 HKCSS and Depository Trust Company fee per instruction, plus out-of-pocket expenses incurred by HKSCC
Service fee for Securities Savings Plan	0.25% of the Transaction Amount (Min. HKD50 inclusive of stamp duty, transaction levy and settlement fee) Except the above Service Fee, all other fees and charges related to Securities Accounts still apply
Investment transaction recording copy	HKD250 per record

- Remarks:
- All fees and charges determined by the Government of Hong Kong Special Administrative Region / HKEx / SFC / HKSCC may be changed from time to time. The Bank will give notice of changes as soon as reasonably practicable.
 - Odd lots will be counted as board lots for above fees charged per board lot.

Abbreviations: HKEx - Hong Kong Exchanges and Clearing Limited
 SFC - Securities and Futures Commission
 HKSCC - Hong Kong Securities Clearing Company Limited

VIII. Investment Services

Item	Charge
Investment Funds	
a. Subscription fee / switching fee / redemption fee	In accordance with the fees stated in the explanatory memorandum or prospectus
b. Service fee for switching / redemption (only applicable to Investment Funds Savings Plan with less than HKD20,000 contribution)	HKD200 per fund
c. Funds transfer-out Fee	HKD100 per fund
Bonds, Certificate of Deposits & Structured Products	
a. Transaction fee for secondary market (for US Bonds only)	USD20 per transaction
b. Custodian Fee	0.1% p.a. on nominal value, pay in advance on / upon (i) The first business day of June (ii) The first business day of December (iii) Purchase (iv) Transfer-in (minimum charge HKD150 per account)
c. Account fee (for US Bonds only)	USD42 per month, pay on the last business day of each month
d. Interest collection fee	Nil
e. Transfer handling fee	
- Transfer-in	- USD20 per bond (for US bonds only), plus negotiable handling fee
- Transfer-out	- 0.5% on nominal value, plus USD20 per bond for USD bonds

IX. Safe Deposit Box

Item	Charge
Safe Deposit Box	
a. Rental fee	Please refer to the Safe Deposit Box Rental List provided by relevant branch
b. Rental deposit	Equivalent to one-year prevailing rental fee in advance
c. Loss of one key (change lock required)	HKD200
d. Loss of two keys (forced opening required)	HKD800

X. Outward Remittance

Item	Charge
Demand Draft a. Issuance i. Bank Customer - At branch - Via Internet Banking ii. Non-bank Customer b. Repurchase c. Stop payment of lost Demand Draft	HKD80 per cheque ^{***▲} HKD80 per cheque ⁺⁺ HKD150 per cheque [▲] HKD80 per cheque ⁺⁺ HKD250 per item ⁺⁺ plus correspondent bank charges, if any
Telegraphic Transfer a. Application for Telegraphic Transfer i. Remittance to branches of ICBC group - At branch - Via Internet Banking ii. Remittance to banks of non-ICBC group - At branch - Via Internet Banking iii HKD telegraphic transfer (outside HK) except payment remit to Mainland China / Taiwan / Macau - At branch - Via Internet Banking b. Telegraphic Transfer to Mainland China i. Remittance in RMB to branches of ICBC group - At branch - Via Internet Banking ii. Remittance in RMB to branches of non-ICBC group - At branch - Via Internet Banking iii. Remittance Express Service iv. Remittance service with predetermined RMB exchange rate c. Telegraphic Transfer contains Chinese characters d. Amendment / Cancellation / Enquiry of Telegraphic Transfer i. Bank Customer ii. Non-Bank Customer e. Additional cable charge for non-domicile currency (not applicable to HKD / USD remittance to Mainland China)	HKD150 [▲] (cable charge) per item plus correspondent bank charges, if any HKD100 (cable charge) per item plus correspondent bank charges, if any HKD200 [▲] (cable charge) per item plus correspondent bank charges, if any HKD140 (cable charge) per item plus correspondent bank charges, if any HKD200 [▲] (cable charge) per item plus correspondent bank charges, if any, plus 0.125% commission in lieu up to HKD500,000 and 0.0625% for the remaining balance (min. HKD100; max. HKD1,000) HKD140 (cable charge) per item plus correspondent bank charges, if any, (20% discount on cable charge for application via branch from Private Banking Services Customers / Elite Club Banking Services Customers) HKD150 (cable charge) per item plus correspondent bank charges, if any HKD100 (cable charge) per item plus correspondent bank charges, if any HKD200 (cable charge) per item plus correspondent bank charges, if any HKD140 (cable charge) per item plus correspondent bank charges, if any HKD150 (cable charge) per item plus correspondent bank charges, if any HKD150 (cable charge) per item plus correspondent bank charges, if any (Transfer fee of CNY10-20 will be deducted from the remittance amount if transfer to ICBC branches outside Shanghai or to non-ICBC banks) HKD50 per request HKD200 per item plus correspondent bank charges, if any HKD300 / USD40 per item plus correspondent bank charges, if any HKD100 per request

X. Outward Remittance

Item	Charge
Speed Remittance	
a. Issuance	
- Private Banking Services Customer / Elite Club Banking Services Customer	HKD160 per item
- Other Customer	HKD200 per item
b. Stop payment	
- Private Banking Services Customer / Elite Club Banking Services Customer	HKD160 per item
- Other Customer	HKD200 per item
c. Refund	
- Private Banking Services Customer / Elite Club Banking Services Customer	HKD160 per item
- Other Customer	HKD200 per item
Outward payment to other local banks by CHATS	
- At branch	HKD150 per item [▲]
- Via Internet Banking	HKD100 per item

XI. Inward Remittance

Item	Charge
Remittance to our Bank Customer	
- By CHATS	HKD10 per item
- By SWIFT	HKD60 per item
Remittance in HKD to other bank customer	HKD150 per item
Remittance in foreign currency to other bank customer	
a. By cash	
- Paid in HKD	HKD60 per item
- Paid by same currency notes	1/4 of 1% (Min. HKD100) per item
b. By Telegraphic Transfer, Demand Draft or Mail Transfer	HKD200 per item
c. By Cashier's Order or CHATS	HKD150 per item
Follow-up telex / message to remitting / correspondent banks / tracer	HKD200 each plus overseas correspondent bank charges, if any
Speed Remittance	
- In HKD	HKD60 per item
- In USD	USD10 per item
Foreign Currency Cheque Purchased	
a. For cheque drawn on the country of same currency	
i. Credited to HKD account	HKD60 per item plus correspondent bank charges, if any
ii. Credited to same currency account	
- In USD	0.25% (min. HKD60), plus correspondent bank charges (if any) and credit proceeds value 7 calendar days after
- In other currencies	0.25% (min. HKD60), plus correspondent bank charges (if any) and credit proceeds value 14 calendar days after
b. For cheque drawn on third country credited to HKD account or credited to same currency account	0.25% (min. HKD60), plus transit interest, postage and correspondent bank charges, if any
c. Returned unpaid	HKD150 per item plus interest and correspondent bank charges, if any

XI. Inward Remittance

Item	Charge
<p>Cheque sent for Collection</p> <p>a. For cheque drawn on foreign currencies</p> <p>b. For HKD cheque drawn on Macau</p> <p>c. Returned unpaid</p>	<p>HKD200 per item plus correspondent bank charges, if any</p> <p>HKD200 per item plus correspondent bank charges, if any</p> <p>HKD150 per item plus interest and correspondent bank charges, if any</p>
<p>Encashment of Travellers' Cheques</p> <p>a. Paid in HKD at the Bank's buying rate</p> <p>b. Paid in same currency</p>	<p>0.25% (min. HKD60) plus correspondent bank charges, if any</p> <p>HKD2 per cheque (min. HKD60) plus correspondent bank charges (if any), and plus 1/4 of 1% (min. HKD50) on the first USD50,000 (or its equivalent in other currencies); commission on balance in excess of USD50,000 is subject to quotation from the Bank</p>

XII. Loans Services

Item	Charge
<p>Mortgage Loan</p> <p>a. Surcharge on late payment</p> <p>b. Change of repayment plan (tenor / due date / repayment amount / repayment option or frequency)</p> <p>c. Early repayment (full / partial) after the prepayment penalty period</p> <p>d. Request for lower interest rate</p> <p>e. Issuance of document (repayment schedule / repayment history / confirmation letter for ownership, particulars of mortgage / outstanding balance)</p> <p>f. Certified copies of mortgage deed / deed of assignment / sale and purchase agreement / Deed of mutual covenant</p> <p>g. Title deed custody (after settlement of credit facility)</p>	<p>2% flat on past due instalment amount monthly / 1% flat on past due instalment amount bi-weekly</p> <p>HKD1,000 per item</p> <p>HKD500 per payment</p> <p>HKD1,000 per request</p> <p>HKD200 per document</p> <p>HKD300 per set</p> <p>HKD2,000 per year</p>
<p>Demand / Term Loan</p> <p>Surcharge on late interest or principal payment</p>	<p>Min. 3.5% p.a. above the applicable interest rate of the respective facility, calculated on a daily basis until the date of repayment</p>
<p>Personal Loan / Tax Loan</p> <p>a. Handling fee for early redemption</p> <p>b. Surcharge on late payment</p>	<p>1.5% on outstanding balance</p> <p>5% flat on past due instalment amount monthly (min. HKD100)</p>

XIII. Credit Card (Single Currency)

Item	Charge
Annual Fee	(Waived for Private Banking Services Customer / Elite Club Banking Services Customers)
a. Platinum Card: Principal Supplementary	HKD1,000 per card HKD500 per card
b. Gold / Titanium Card: Principal Supplementary	HKD480 per card HKD240 per card
c. Classic Card: Principal Supplementary	HKD240 per card HKD120 per card
Late Payment Charge	5% on minimum payment due (min. HKD130; max. HKD200)
Finance Charge	(The Annualised Percentage Rate is calculated according to the Code of Banking Practice)
a. Retail Transaction	16.08% – 31.89% p.a.
b. Cash Advance	24.01% – 36.76% p.a.
Cash Advance Handling Charge	3% per transaction on cash advance amount (min. HKD50)
Over Limit Charge	HKD130 per statement cycle
Card Cancellation Fee	
a. Principal Card	HKD700 per card
b. Supplementary Card	HKD400 per card (If card is voluntarily terminated by cardmember within one year of its first issue)
Fund transfer between card accounts handling charge	HKD200 per transfer
Card Replacement Handling Charge	
a. Principal Card	HKD100 per card
b. Supplementary Card	HKD100 per card
Dishonored cheque / autopay return handling charge	HKD100 per cheque / per transaction
Statement retrieval handling charge	HKD50 per statement cycle
Sales draft retrieval handling charge	HKD50 per copy
Dispute handling charge	HKD100 per unfounded disputed transaction
Credit balance refund / withdrawal handling charge	HKD60 per Cashier's Order issued for credit balance refund. Cash withdrawal on credit balance either over-the-counter or through ATM will be treated as cash advance and charged accordingly
Credit limit upgrade handling charge	
a. Temporary upgrade	HKD50 per application
b. Permanent upgrade	HKD100 per application
Reference Letter Handling Charge	HKD200 per letter
Audit Confirmation Handling Charge	HKD300 per confirmation
Foreign currency transaction charge	Exchange charges of 1% by relevant International Card Association plus 0.9%

XIV. Credit Card (Dual Currency)

Item	Charge
Annual Fee	(Waived for Private Banking Services Customers / Elite Club Banking Services Customers)
a. Platinum Card: Principal Supplementary	HKD1,000 per card HKD500 per card
b. Gold Card: Principal Supplementary	HKD480 per card HKD240 per card
c. Classic Card: Principal Supplementary	HKD240 per card HKD120 per card
Late Payment Charge	
a. HKD Account	5% on minimum payment due (min. HKD130; max. HKD200)
b. RMB Account	5% on minimum payment due (min. CNY1)
Finance Charge	(The Annualised Percentage Rate is calculated according to the Code of Banking Practice)
a. Retail Transaction	
i. HKD Account	16.08% – 29.33% p.a.
ii. RMB Account	19.86% p.a.
b. Cash Advance	
i. HKD Account	24.01% – 31.52% p.a.
ii. RMB Account	21.16% p.a.
Cash Advance Handling Charge	
a. HKD or foreign currencies cash advance	3% per transaction on cash advance amount (min. HKD50)
b. RMB Cash Advance	1% per transaction on cash advance amount (min. CNY3; max. CNY500) plus CNY2 (applicable to network of China UnionPay in Mainland China)
Over Limit Charge	
a. HKD Account	HKD130 per statement cycle
b. RMB Account	5% on the overlimit amount (min. CNY5; max. CNY300)
Card Cancellation Fee	
a. Principal Card	HKD700 per card
b. Supplementary Card	HKD400 per card (If card is voluntarily terminated by cardmember within one year of its first issue)
Fund transfer between card accounts handling charge	HKD200 per transfer
Card Replacement Handling Charge	
a. Principal Card	HKD100 per card
b. Supplementary Card	HKD100 per card
Dishonored cheque / autopay return handling charge	HKD100 per cheque / per transaction

XIV. Credit Card (Dual Currency)

Item	Charge
Statement retrieval handling charge	HKD50 per statement cycle
Sales draft retrieval handling charge	HKD50 per copy
Dispute handling charge	HKD100 per unfounded disputed transaction
Credit balance refund / withdrawal handling charge a. HKD Account b. RMB Account	HKD60 per Cashier's Order issued for credit balance refund. Cash withdrawal on credit balance either over-the-counter or through ATM will be treated as cash advance and charged accordingly 1% on the withdrawal amount (min. CNY3; max. CNY500) plus CNY2 (applicable to China UnionPay network in Mainland China)
Credit limit upgrade handling charge a. Temporary upgrade b. Permanent upgrade	HKD50 per application HKD100 per application
Reference letter handling charge	HKD200 per letter
Audit confirmation handling charge	HKD300 per confirmation
Foreign currency transaction charge	Exchange charges of 1% by relevant International Card Association plus 0.9% (Excluded CNY transactions made via China UnionPay network)

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
- △ Full waiver for My Child Savings Account customers
- ▲ Half fee for senior citizens
- ◆ Apply HKD amount for Cashier's Order in HKD and USD amount for Cashier's Order in USD
- ▼ 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
- ※ Exemption to senior citizens, customers aged below 18 and customers with any of the following products / services: Private Banking services, Elite Club Banking services, 349 Super Account, loans, mortgages, investment funds, bond, structured products, securities and time deposits

The Bank reserves the right to revise the above charges, special offers and other services in this leaflet. For charges not listed in this leaflet, please contact our branches for details.

Effective January 2010