

Private Banking Services Charges

Effective Date: 1 Oct 2025

Type of Services	Charges (per transaction)
(1) CURRENT ACCOUNT SERVICES	
Returned Cheques (per cheque)	
-Insufficient funds	HKD150
-For other reasons	HKD150
Technical amendment for inward clearing	HKD150
Stop cheque payment instruction (per cheque)	HKD100
Cheque Mark Good (sent by customer / Bank)	HKD200
Issue cashier's order	HKD100
Cancellation of cashier's order	HKD50
Report loss of cashier's order	HKD50 plus fee collected on behalf of Hong Kong Interbank Clearing Ltd under circulars issued
Unauthorized overdraft or overdraft exceeds facility	HKD150 + overdraft interest at Prime + 8% p.a.
(2) ACCOUNT SERVICES	
Dormant account (semi-annually)	HKD300
Account closed (within three months after the date of its opening)	HKD500
(3) REMITTANCE SERVICES	
Outward remittance (T/T)	HKD200/USD25/CNY200 or equivalent T/T contains Chinese Characters (plus): HKD100/USD12/CNY100
Plus our Oversea Correspondent Bank's charges: Debit from ordering customer "OUR"	HKD200/USD25/CNY200
CHATS payment - HKD / USD / CNY Plus local Receiving Bank Charges: Debit from Ordering Customer "OUR"	HKD200/USD25/CNY200 or equivalent HKD200/USD25/CNY200 or equivalent
Inward remittance (Updated)	Our customers : Free
Remittance amendment / Enquiry / Cancellation	HKD200
(4) PHOTOCOPYING SERVICES	
Photocopying of Statement (per statement cycle) plus	HKD50
Account History (per account):	
-within one calendar year*	HKD250
-within two calendar year	HKD750
-within three calendar year	HKD1,000
-Each additional calendar year over three calendar years (up to seven calendar years)	HKD1,000
Photocopying of others (voucher / cheque / advice)	HKD50 per copy
(5) POSTAGE (Depending on destination and weight of documents)	
Legal DHL / Courier / Registered	HKD70
Registered airmail	HKD100
Overseas / China DHL / Courier	HKD250
Special mailing instruction	HKD1,500 per account per year+ postage fee
(6) OTHER BANKING SERVICES	
Reference Letter	HKD400 per item (HKD100 for each additional letter if several letters are issued at one time)
Certificate of account balance	HKD200 per item (HKD80 for each additional letter if several letters are issued at one time)
Banker's endorsement on A/C holder's signature	HKD200 per item (HKD80 for each additional letter if several letters are issued at one time)
(7) ACCOUNT MANAGEMENT FEE	
Monthly account management fee (each account) (1) Waiver: Yearly average account balance exceeding HKD500,000 (2) Fee charges: Started from 13 th month after account opening	HKD200 / per month

*Calendar year is a period that starts on 1 January and ends on 31 December

Remarks:

1. We reserve the right to change the charges at anytime with notice
2. For charges not listed above, please contact our bank for details
3. All out-of-pocket expenses including correspondent bank charged will be charged to the customer's account accordingly
4. All the charges stated above can be Hong Kong Dollars or equivalent foreign currency