

GENERAL BANKING SERVICES CHARGES

Effective Date : 1 Oct 2026

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
Cheque/Demand draft collection	0.5% of the full amount (minimum HKD200 + Postage Fee)
Unauthorized Overdraft or Overdraft exceeds facility	HKD150 + Overdraft Interest at Prime + 8% p.a.
(2) ACCOUNT SERVICES	
Dormant Account (semi-annually)	Free
Account closed (within three months after the date of its opening)	HKD500
(3) REMITTANCE SERVICES	
Outward Remittance (T/T)	1. HKD200/USD25/CNY200 or equivalent 2. T/T contains Chinese Characters (plus): HKD100/USD12/CNY100 3. Plus our Oversea Correspondent Bank's charges: Debit from ordering customer "OUR" HKD200/USD25/CNY200
Local RTGS/CHATS Payment - HKD/USD/CNY	1. HKD200/USD25/CNY200 or equivalent 2. Plus local Receiving Bank Charges: Debit from Ordering Customer "OUR" HKD200/USD25/CNY200 or equivalent
Inward Remittance	Our Customer : 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 years	HKD750
within three calendar years	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)	
Local 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	Free
Audit Confirmation	HKD400
Company search fee for new account opening	HKD300
(7) ACCOUNT OPENING FEE	
For company incorporated in Hong Kong	HKD5,000
For company incorporated overseas, trust account, company with 4 or more layers in its ownership / controlling structures	HKD10,000
For urgent account opening, company with special complex ownership / controlling structures	HKD50,000
(8) ACCOUNT MANAGEMENT FEE	
Monthly account management fee (each account) Remarks: 1. Fee waiver requirement: a. Yearly average account balance exceeding HKD30,000 for each current and saving account b. Yearly average time deposit balance exceeding HKD8,000,000 for each company 2. Fee charges: Started from 13th month after account opening	HKD200 per account 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 charges will be charged to the customer's account accordingly 4. All the charges stated above can be Hong Kong Dollars or equivalent foreign currency	