

## Details of Monthly Service Fee (Before 18 October 2013):

### Integrated Banking Service

Items	Service Fees/Fees	
Wealth Management	<b>"Total Relationship Balance"</b>	<b>Monthly Service Fee <sup>^</sup></b>
	HKD500,000.00 or above	Waived
	HKD200,000.00 to below HKD500,000.00	HKD60.00
	Below HKD200,000.00	HKD180.00
i-Free Banking	<b>"Total Relationship Balance"</b>	<b>Monthly Service Fee <sup>^</sup></b>
	HKD10,000 or above	Waived
	Below HKD10,000	HKD60

#### Definition of "Total Relationship Balance":

- Includes the monthly value of the following items under the customer's name:
  - the average amount of the total day-end balance of the deposit balance in the savings and current accounts, the principal amount of time deposits, contributed amounts of the Club Deposits, value of the investment assets <sup>a</sup> (including Securities, Securities Margin, Bonds, Certificate of Deposit, Funds, Structured Notes, Equity Linked Investments, Currency Linked Deposits, Structured Deposit, Investment Deposit, Precious Metal / FX Margin, Precious Metals), utilized overdraft balance under the current accounts, cash value of the life insurance plans <sup>b</sup>, outstanding balance of other loans <sup>c</sup> and the vested balance of the Mandatory Provident Funds ("MPFs") <sup>d</sup>; and
  - mortgage payments <sup>e</sup>, outstanding balance and un-post installment balance under the BOC Credit Card <sup>f</sup> and the "Total Relationship Balance" of the Master Customer of "Business Integrated Account" <sup>g</sup>.
- The "Total Relationship Balance" under the customer's name will include the "Total Relationship Balance" of all his/her sole-name and joint-name accounts. The "Total Relationship Balance" in the joint-name of the customer and other person only includes the "Total Relationship Balance" of all corresponding joint-name accounts.
- Actual monthly calculation period starts from the last business day of the previous month to the day before last business day of the prevailing month.
- All foreign currency balances will be calculated based on exchange rates quoted by the Bank from time to time.
- The relevant calculation results shall be subject to the Bank's records.

#### Remarks:

- a. The Bank will calculate the daily market value according to the features of investment products. Unsettled bought quantities of the stock will be excluded while securities collateral will be included.
- b. Only apply to life insurance plans distributed by the Bank as an insurance agent. Cash value of the policy will be subject to the relevant insurance policy provisions.
- c. Other Loans refer to the loan products provided by BOC Credit Card (International) Limited or the Bank excluding the overdraft under the current accounts, mortgage loans and the payments and un-post installment balance under the BOC Credit Cards.
- d. Only apply to the MPFs with BOCI-Prudential Trustee Limited as the Trustee.
- e. (i) Excludes any prepayment amount; (ii) For the "All-You-Want" Mortgage Scheme, the next monthly minimum payment will

be counted; (iii) For the Reverse Mortgage Scheme, the monthly payout amount (except the first monthly payout amount) will be counted.

- f. BOC Credit Cards refer to the credit cards issued by BOC Credit Card (International) Limited.
- g. Only apply to the sole proprietorships owned by the personal customers who maintain sole-named *Wealth Management* services with the Bank. Such sole proprietorship shall hold the "Business Integrated Account" with the Bank and the customer has registered with the Bank to add the "Total Relationship Balance" of the Master Customers to his/her individual "Total Relationship Balance". For the details of "Total Relationship Balance" of "Business Integrated Account", please refer to the relevant product leaflets and terms and conditions for the services.

Notes:

- The above monthly service fees will be effective from 31 October, 2013. For details of the monthly service fees charged before the effective date, please [click here](#) or contact the Bank's staff.
- ^The monthly service fees will be debited from the customers' settlement accounts. If the monthly service fees cannot be successfully debited from the customers' settlement accounts, the Bank reserves the right to terminate the *Wealth Management* or *i-Free Banking Service* and other offers enjoyed by the customers at its sole discretion.
- The Bank reserves the right to amend the above fees, terms and conditions at its sole discretion.