



## 託管多幣往來賬戶之一般說明

General Information on Custody Multi-Currency Current Account

本說明介紹由中國銀行(香港)有限公司(「本行」)所提供的託管多幣往來賬戶(見下述定義)服務。客戶須參照《零售銀行服務一般說明》以及《人民幣業務附加說明》。除非在本說明另有說明,《零售銀行服務一般說明》以及《人民幣業務附加說明》內之相關內容適用於託管多幣往來賬戶。本說明所載的內容應被視作《零售銀行服務一般說明》以及《人民幣業務附加說明》的附加內容,如有任何不一致的地方,概以本說明為準。

## 第 1 部分: 開立賬戶

- 1.1 「託管多幣往來賬戶」是指客戶在本行維持的託管多幣往來賬戶,為一個多幣種可透支的往來賬戶,主要目的用作與客戶所託管相關的資金交收和扣賬。
- 1.2 託管多幣往來賬戶只限合資格客戶申請。「合資格客戶」為符合本行託管及信託服務部審查要求以及可使用環球銀行財務電訊協會(SWIFT)電報報文(但不需要使用中銀企業網上銀行/中行網銀(香港))的機構級客戶。託管多幣往來賬戶不適用於獨資公司、自然人或/及由自然人擁有的無限公司。為免存疑,《零售銀行服務一般說明》以及《人民幣業務附加說明》內所有與獨資公司、自然人或/及由自然人擁有的無限公司相關的內容不適用於託管多幣往來賬戶。此外,託管多幣往來賬戶接受有限合夥開戶申請,且該合夥人結構中的合夥人必須為有限公司,不得為自然人或無限公司。
- 1.3 如合資格客戶希望申請開立託管多幣往來賬戶,客戶須提供本行可不時指定的資料及文件,並填寫及完成本行可不時指定的表格及程序。有關申請須經本行進一步審查,本行有絕對酌情權決定是否批准開立賬戶或提供任何或所有有關服務而無須給予任何解釋。
- 1.4 客戶若有需要把其外幣資金轉往另一本港的銀行,或將港幣資金轉往海外銀行,可申請以匯款(只限電匯)方式辦理。本行不接受以票匯方式辦理匯款。為免存疑,所有《零售銀行服務一般說明》以及《人民幣業務附加說明》內的與票匯相關的內容不適用於託管多幣往來賬戶。
- 1.5 託管多幣往來賬戶存款利息是以單息計算,並以四捨五入方式計算至小數點後 2 個位入賬(日圓則以四捨五入方式計算至元位入賬),計算基礎為:  
港元、英鎊、新加坡元: 365 日為一年  
其他貨幣: 360 日為一年  
港元及外幣儲蓄存款的利息每月結息一次。
- 1.6 本行會因應市場變化而調整託管多幣往來賬戶之利率,本行不會就此作預先通知。
- 1.7 本行有權就託管多幣往來賬戶的有關服務收取費用。服務取費(如有)將從客戶在託管多幣往來賬戶中扣取。
- 1.8 本行有權不時調整任何利率及更改任何費用及收費,本行的現行費用及收費表請參見附錄。如附錄與本說明有不一致的地方,概以附錄為準。已支付的費用及收費將顯示於客戶的賬戶結單。

1.9 成功開戶後，本行將每月或按本行決定的時段向客戶提供託管多幣往來賬戶的賬戶結單。結單語言版本將與客戶在《開戶申請表( 公司/ 機構)》或《客戶/ 賬戶/ 服務資料修改表格( 公司/ 機構)》的選擇相同。另外，如客戶可通過環球銀行財務電訊協會 (SWIFT)收取電報報文 MT940，本行將向客戶於每個工作天 (即指銀行在香港開門營業日子) 發送電報報文 MT940 至客戶提供之銀行識別碼。

1.10 本行的《服務條款》適用於託管多幣往來賬戶，所有相關客戶受《服務條款》內的適用的條款所約束。如《服務條款》與本說明的內容有不一致的地方，概以《服務條款》為準。本行保留隨時修訂、暫停或取消與託管多幣往來賬戶相關的產品與服務以及修訂本說明以及其相關文件和條款的酌情權而毋須事先通知。如有任何爭議，本行保留最終決定權。

1.11 如本說明的英文及中文版本如有任何不一致，概以英文版本為準。本說明的任何中文版本僅供參考。

## 第 2 部分: 託管多幣往來賬戶之特點

2.1 受限於第 3 部分所述的不適用的內容，託管多幣往來賬戶提供《零售銀行服務一般說明》以及《人民幣業務附加說明》內所述的相關服務，服務範圍包括但不限於：(a) 客戶可透過一個戶口號碼處理 14 種貨幣（包括港幣、英鎊、人民幣、美元、澳幣、加幣、紐幣、新加坡元、歐元、日圓、丹麥克朗、挪威克朗、瑞典克朗及瑞士法郎）的交易結算及相關的資金交收和扣賬； (b) 為客戶提供日間及隔夜透支信貸(需按本行信貸部審批)；(c) 提供賬戶月結單(以郵寄方式收取)，供查閱各項收支記錄； (d) 匯出匯款； 以及 (e) 匯入匯款。

## 第 3 部分: 託管多幣往來賬戶不提供之服務

3.1 本行不會就託管多幣往來賬戶向客戶提供任何存摺、支票、票據、密碼、生物認證、賬戶識別卡、信用卡、櫃檯交易、外幣現鈔辦理、電子銀行(包括中銀企業網上銀行/中行網銀(香港)(統一稱為“企業網上銀行”))以及電話銀行(包括中銀企業電話銀行服務、短訊、快速支付系統之服務)。因此，《零售銀行服務一般說明》以及《人民幣業務附加說明》內所有與以上服務相關的內容不適用於託管多幣往來賬戶。

## 第 4 部分: 風險聲明

### 外匯買賣風險

外幣投資受匯率波動而產生獲利及虧損風險。客戶如將外幣兌換為港幣或其他外幣時，可能受外幣匯率變動而蒙受虧損，客戶並將須承受貨幣兌換成本 (即相關貨幣的買賣差價)。

人民幣兌換限制風險

人民幣投資受匯率波動的影響而可能產生獲利機會及虧損風險。客戶如將人民幣兌換為港幣或其他外幣時，可能受人民幣匯率的變動而蒙受虧損，客戶並將須承受貨幣兌換成本（即人民幣的買賣差價）。（只適用於企業客戶）目前人民幣並非完全可自由兌換，企業客戶通過銀行進行人民幣兌換是否可以全部或即時辦理，須視乎當時銀行的人民幣頭寸情況及其商業考慮。客戶應事先考慮及了解因此在人民幣資金方面可能受到的影響。

附錄：託管多幣往來賬戶服務收費表

服務	項目			收費 / 說明
託管多幣往來往來賬戶	服務月費 <sup>註一</sup> (只適用於企業客戶)	港幣儲蓄賬戶和港幣往來賬戶每月綜合平均結餘低於HKD5,000.00		豁免
	臨時授信通融	未經授權透支/臨時透支透支利息	港幣	按最優惠利率加10%，或與隔夜同業拆息利率比較，以較高者為準
			美元	按美元優惠利率加10%
			人民幣	按人民幣最優惠利率加10%，或隔夜香港銀行同業人民幣拆息利率加10%，以較高者為準
賬戶 / 服務申請  收費  (僅適用於企業客戶)  <small>註二</small>	申請基本收費 – 每筆HKD1,200.00，另加：			
	內地註冊公司 <sup>註三</sup> 收費		每筆HKD2,000.00，另加內地註冊公司查冊費用(按本行實際支出)。	
	海外註冊公司 <sup>註四</sup> 收費		每筆HKD5,000.00，另加海外註冊公司查冊費用(按本行實際支出)。	
	特別公司收費：  • 公司擁有權 / 控制權具四層或以上，或 • 信託賬戶		每筆HKD5,000.00	
定期存款	到期前提取	若本行酌情允許客戶在到期前提取有關定期存款，客戶將不獲得任何利息，並須按照下列計算方式繳付手續費（取其高者），最低手續費為HKD200.00:  1. 定期存款本金x (最優惠利率** – 定期存款年利率) x 尚餘到期日數 / 一年總日數  2. 定期存款本金 x (同業拆息拆出利率** – 定期存款年利率) x 尚餘到期日數 / 一年總日數  **有關利率將按本行不時公佈的利率為準。		
銀行證明	銀行加簽印鑑		首份HKD150.00(如加簽多份，其後每份HKD20.00)	
	證明賬戶結餘		HKD100.00(每一附加賬戶，另加收HKD20.00)	
	加簽賬戶餘額證明(供核數用)		每份HKD300.00 (最低收費HKD600.00) 郵費： 平郵：豁免 快遞：本地：HKD25.00 非本地：HKD60.00	
	簽發賬戶財務狀況證明書		首份HKD300.00(如簽發多份，其後每份HKD25.00)	

服務	項目		收費 / 說明
匯款 - 匯出匯款	電匯	透過電子渠道辦理	個人客戶：每筆HKD65.00 企業客戶：每筆HKD120.00
	給收款人附言的處理費	透過電子渠道辦理	豁免
	額外電報費（當交易需要發送多於一個SWIFT / 電子報文）		每個HKD100.00
	代理銀行費用 <small>註五</small> （適用於匯款人表示承擔代理銀行費用的匯款交易）	美元	匯款至所有國家 / 地區(內地除外)
		歐羅	匯款金額EUR100.00或以下不設預收匯款金額由EUR100.01至12,500.00每筆EUR25.00 匯款金額EUR12,500.00以上每筆EUR35.00
		英鎊	匯款至英國或愛爾蘭
		日圓	匯款至日本
		泰國銖	匯款至所有地區
		其他	每筆最低HKD200.00
		以SWIFT / 電子報文向收款銀行確認匯款	
	更改 / 取消 / 退匯的手續費		每筆HKD220.00； 另需付代理銀行收費 <sup>註六</sup>
	查詢匯款情況	以SWIFT / 電子報文方式查詢	每筆HKD220.00； 另需付代理銀行收費 <sup>註六</sup>
		以長途電話查詢	每筆HKD100.00
匯款 - 匯入匯款	將匯款款項存入本行戶口	匯款金額是HKD500.00的等值或以下	豁免
		匯款金額是HKD500.00等值以上	每筆HKD60.00
	以SWIFT/電子報文方式查詢		每筆HKD100.00
匯款 - 其他服務	補發通知書/收條副本	一年內	每頁HKD50.00
		一至兩年	每頁HKD100.00
		二至三年	每頁HKD150.00
		三年至七年	每頁HKD200.00至350.00
本地銀行轉賬	特快轉賬 (RTGS/CHATS)	以特快轉賬(RTGS/CHATS)撥款至其他銀行	透過網上銀行辦理
		經特快轉賬(RTGS/CHATS)撥款到本行賬戶	轉賬金額是HKD500.00的等值或以下
			轉賬金額是HKD500.00等值以上
		查詢、更改、取消、退回的手續費 <sup>註六</sup>	
其他	賬戶查冊	有限公司	HKD150.00
		無限公司	HKD100.00
	索取儲蓄或定期賬戶歷史資料紀錄	一年資料	每個賬戶HKD250.00
		二年資料	每個賬戶HKD750.00
		三年資料	每個賬戶HKD1,000.00
		三年以上資料(最多七年)	每年加收HKD1,000.00
	索取各類結單副本(申請日起計的最近一個月至最多七年內的資料)		每份HKD50.00 <sup>註八</sup> (每一結單週期作一份計算)

本附錄之備注：

註一： 本行保留對個別存入之存款逐筆收取其他費用的權利。為免產生疑問，此類其他費用是 (a) 與上述月費分開的，(b) 不限於上表中提到的貨幣，並且(c) 不論上表所列的每月平均結餘的門檻如何，均適用。

註二： 「賬戶 / 服務申請收費」適用於全新於本行開立賬戶或服務的企業客戶(泛指非個人客戶)。「獲豁免繳稅的慈善團體」、「社會服務機構」及「政府部門及有關機構」可獲豁免收費，詳情請向本行職員查詢。

註三： 「內地註冊公司」指依照中華人民共和國相關法例成立的企業客戶，不論該客戶是否根據香港《公司條例》(第 622 章)第 16 部註冊的非香港公司。

註四： 「海外註冊公司」指不在香港或內地成立的企業客戶，不論該客戶是否根據香港《公司條例》(第 622 章)第 16 部註冊的非香港公司。

註五： 代理銀行費用是指代理銀行、中轉銀行、結算機構及/或收款銀行等銀行/機構處理匯款的費用及本行的額外處理費用的統稱。如選擇代理銀行費用由匯款人承擔，本行有權於辦理匯款時預收代理銀行費用。預收的金額不會退回；但，如實際徵收的費用高於預收的金額，本行則有權收回差額。另外，請注意因這種收費選擇涉及較多工作，有關銀行/機構銀行向匯款人的徵費一般比較由收款人承擔高。

註六： (i) 不論申請是否被接納手續費不會退回。(ii) 代理銀行及/或收款銀行可能對相關要求徵收費用，本行可預收或後收代理銀行及/或收款銀行的費用及本行的額外處理費用。

註七： 如選擇收款銀行費用由匯款人承擔，本行有權於辦理轉賬時預收收款銀行的費用及本行的額外處理費用。預收的金額由本行按相關收款銀行的徵費紀錄釐訂而不作通告，預收的金額不會退回；但，如果實際被徵收的費用高於預收的金額，本行則有權收回差額。另外，請注意因這種收費選擇涉及較多工作，收款銀行向匯款人的徵費一般比較由收款人承擔高。

註八： 索取綜合月結單副本可獲費用豁免，費用豁免安排取決於本行的酌情決定。

註九： 儘管上述內容，為免存疑，本行有權不時調整任何利率及更改任何費用及收費。

This Information describes the Multi-Currency Current Account (as defined below) services provided by us, Bank of China (Hong Kong) Limited (the “Bank”). Customers shall refer to “General Information” and “Supplemental Information On Renminbi Services”. Unless otherwise specified in this Information, the relevant content within “General Information” and “Supplemental Information On Renminbi Services” apply to the Custody Multi-Currency Current Accounts. The content in this Information shall be considered as supplementary to “General Information” and “Supplemental Information On Renminbi Services”. In case of any inconsistency, this Information shall prevail.

## Part 1: Account Opening

- 1.1 “Custody Multi-Currency Current Account” refers to a multi-currency overdraft currency account maintained by customer with the Bank, which can be used by customer to, inter alia, support custody related transactions..
- 1.2 The Custody Multi-Currency Current Account is only available for application by Eligible Customers. An “Eligible Customer” is an institutional customer who meets the review requirements of our custody and trust services department and can utilize telegraphic messages via the Society for Worldwide Interbank Financial Telecommunication (SWIFT) without the need for BOC Corporate Banking Services Online (“CBS Online”)/ BOCNET HK (collectively known as “Corporate Internet Banking”) . Custody Multi-Currency Current Account is not applicable to sole proprietorships, natural persons, or unlimited companies owned by natural persons. For the avoidance of doubt, all content related to sole proprietorships, natural persons, or unlimited companies owned by natural persons in “General Information” and “Supplemental Information On Renminbi Services” does not apply to Custody Multi-Currency Current Account. In addition, the Custody Multi-Currency Current Account accepts account opening applications from limited partnerships, provided that all partners within the limited partnership structure are limited liability companies. Natural persons or unlimited companies are not eligible to serve as partners in such structures.
- 1.3 If an Eligible Customer wishes to apply for opening a Custody Multi-Currency Current Account, the customer must provide the information and documents specified by the Bank, and complete and fill out the forms and procedures designated by the Bank. Such applications are subject to further review by the Bank, and the Bank has absolute discretion to decide whether to approve the account opening or provide any or all related services without providing any reason.
- 1.4 If customer needs to transfer foreign currency funds to another bank in Hong Kong or Hong Kong dollar funds to an overseas bank, customer may apply to do so via remittance (limited to telegraphic transfer). The Bank does not accept remittance by bank draft. For the avoidance of doubt, all content related to bank drafts under the “General Information” and “Supplemental Information On Renminbi Services” does not apply to Custody Multi-Currency Current Account.

- 1.5 Interest on deposit under the Custody Multi-Currency Current Account will be calculated on a simple basis, and rounded to 2 decimal places (for Japanese Yen, rounded to yen) and based on:  
For HK Dollar, Pound Sterling, Singapore Dollar: 365-day year  
For other currencies: 360-day year  
Interest will be credited to the HKD and foreign currency savings account(s) monthly.
- 1.6 The interest rate for the Custody Multi-Currency Current Account may be adjusted by the Bank in response to market changes without prior notice.
- 1.7 The Bank reserves the right to charge fees for services related to the Custody Multi-Currency Current Account. Services fees (if any) will be deducted from the customer's Custody Multi-Currency Current Account.
- 1.8 The Bank reserves the right to adjust any interest rates and amend any fees and charges at its discretion. Please see the Appendix for the Bank's current services charges schedule. In case of any inconsistency between the Appendix and this Information, the Appendix shall prevail. Fees and charges already paid will be displayed on customer's account statement.
- 1.9 Upon successful account opening, the Bank will provide the customer with a monthly account statement for Custody Multi-Currency Current Account, or at intervals determined by the Bank. The language of the statement will match the customer's selection on the account opening application form. Additionally, if the customer is able to receive telegraphic messages via the Society for Worldwide Interbank Financial Telecommunication (SWIFT) MT940, the Bank will send an MT940 message to the customer's provided Bank Identifier Code (BIC) for each business day (i.e. the day on which banks are open for business in Hong Kong).
- 1.10 "Conditions for Services" of the Bank applies to Custody Multi-Currency Current Account. The applicable terms of "Conditions for Services" shall be binding on all relevant customers. If there is any inconsistency between "Conditions for Services" and this Information, "Conditions for Services" shall prevail. The Bank reserves the right, as its discretion, to amend, suspend, or terminate the product and services related to Custody Multi-Currency Current Account, as well as to revise this Information and its related documents and terms and conditions without prior notice. In case of any dispute, the Bank retains the final decision.
- 1.11 In the event of any inconsistency between the English and Chinese versions of this Information, the English version shall prevail. Any Chinese version of this Information is for reference only.

## Part 2: Features of Custody Multi-Currency Current Account

2.1 Subject to the inapplicable content as mentioned in Part 3, the Custody Multi-Currency Current Account offers relevant services stated in “General Information” and “Supplemental Information On Renminbi Services”, including but not limited to the following :

- (a) By opening a single account, customer can handle trade settlement transactions and related cash payment and cash receipt in 14 various currencies (including HKD, GBP, RMB, USD, AUD, CAD, NZD, SGD, EUR, JPY, DKK, NOK, SEK and CHF) ;
- (b) It can provide customer with Intra-day and overnight overdraft facility (subject to the Bank’s credit approval);
- (c) The Bank will provide monthly account statements(delivered by mail) with various income and expenditure records;
- (d) Outward remittance; and
- (e) Inward remittance.

## Part 3: Services not available for Custody Multi-Currency Current Account:

3.1 The Bank will not provide customers with passbooks, cheques, notes, passwords, biometric authentication, account identification card, credit cards, counter transactions, foreign currency cash handling, e-banking services (including BOC Corporate Banking Services Online (“CBS Online”)/ BOCNET HK (collectively known as “Corporate Internet Banking”)), phone banking services, SMS services, Faster Payment system services for Custody Multi-Currency Current Account. Therefore, all content that is related to the abovementioned services under the “General Information” and “Supplemental Information On Renminbi Services” does not apply to Custody Multi-Currency Current Account.

## Part 4: Risk Disclosure

### Risk of Foreign Currency Trading

Foreign currency investments are subject to exchange rate fluctuations which may provide both opportunities and risks. The fluctuation in the exchange rate of foreign currency may result in losses in the event that customer converts the foreign currency into Hong Kong dollar or other foreign currencies. Currency exchange is also subject to cost (being the spread between the buy and sell of relevant currencies).

### RMB Conversion Limitation Risk

RMB investments are subject to exchange rate fluctuations which may provide both opportunities and risks. The fluctuation in the exchange rate of RMB may result in losses in the event that the customer converts RMB into HKD or other foreign currencies. Currency exchange is also subject to cost (being the



spread between the buy and sell of RMB). (Only applicable for corporate customers) RMB is currently not fully freely convertible. Corporate customers who intend to conduct conversion of RMB through banks may occasionally not be able to do so fully or immediately, for which it is subject to the RMB position of the banks and their commercial decisions at that moment. Customers should consider and understand the possible impact on their liquidity of RMB funds in advance.

#### Appendix: Services Charges for Custody Services Multi-Currency Current Account

Type of Services		Charges/Details
CUSTODY MULTI-CURRENCY CURRENT ACCOUNT		
Monthly fee¹  (only applicable to corporate customers)	Combined average monthly balance in HKD current account(s) and savings account(s) below HKD5,000.00  Waived	
Temporary overdraft/ overdrawn	Unauthorized overdraft/Temporary overdraft O/D interest	HKD  Calculated at prime rate plus 10% or overnight HIBOR (whichever is higher)
		USD  Calculated at US prime rate plus 10%
		RMB  Calculated at CNY prime rate plus 10% or overnight CNY HIBOR plus 10% (whichever is higher)
ACCOUNTS / SERVICES APPLICATION FEE (Only applicable to corporate customers)²		
Application basic fee - HKD 1,200.00 per application, plus:		
- Fee for company incorporated in Mainland China³		HKD 2,000.00 per application, plus the fee for conducting company search for company incorporated in Mainland China (according to the Bank's actual costs).
- Fee for company incorporated overseas⁴		HKD 5,000.00 per application, plus the fee for conducting company search for company incorporated overseas (according to the Bank's actual costs).
- Fee for special company: • company with 4 or more layer in its ownership/controlling structures, or • Trust account		HKD 5,000.00 per application
FIXED DEPOSIT		
Fixed deposit	Early uplifting	If we exercise our discretion to allow uplift of time deposit before maturity, no interest will be payable and the customer must pay charges calculated based on the following formulae (whichever is higher) subject to a minimum of HKD200.00:  1. Time Deposit Principal x (Prime Rate** - Time Deposit Interest Rate) x No. of Days due to Maturity/Total No. of Days in a Year  2. Time Deposit Principal x (Inter-Bank Offer Rate**- Time Deposit Interest Rate) x No. of Days due to Maturity/ Total No. of Days in a Year  **Subject to the rate as quoted by us from time to time.

Type of Services	Charges/Details
BANK CERTIFICATION	

Banker's endorsement			HKD150.00 (HKD20.00 for each additional copy)
Confirmation of account balance			HKD100.00 (HKD20.00 for each additional account)
Bank confirmation for audit purposes			HKD300.00 per set (Minimum HKD600.00) Postage By ordinary mail: Waived By courier: HKD25.00 for local HKD60.00 for non-local
Banker's reference letter			HKD300.00 (HKD25.00 for each additional copy)
OUTWARD REMITTANCE			
Telegraphic Transfer		Conducted via electronic channels	Personal customers: HKD65.00 per item Corporate customers: HKD120.00 per item
Handling Fee of Message to Beneficiary		Conducted via electronic channels	Waived
Extra Cable Charge (if more than one SWIFT/electronic message is required)			HKD100.00 per message
Correspondent Bank Charges <sup>5</sup> (Applicable if remitter requested to bear correspondent bank charges)	USD	To anywhere (excluding the Mainland)	HK\$160.00 per item
	EUR	To Euro Area	No charge in advance if remittance amount is EUR100.00 or below EUR25.00 per item if remittance amount is EUR100.01 to Euro12,500 EUR35.00 per item if remittance amount is above EUR12,500
	GBP	To United Kingdom and Ireland	GBP20.00 per item
	JPY	To Japan	Minimum JPY3,000 per item
	THB	To anywhere	THB500.00 per item
	All Others		Minimum HKD200.00 per item
Confirmation to Beneficiary Bank by SWIFT/electronic message			HKD100.00 per item
Handling charge for amendment, cancellation, return			HKD220.00 per item, plus correspondent bank charges <sup>6</sup>
Enquiry on status of Remittance		by SWIFT/electronic message	HKD220.00 per item, plus correspondent bank charges <sup>6</sup>
		by telephone call	HKD100.00 per item
INWARD REMITTANCE			
Proceeds credited to a BOCHK account		Remittance amount not more than HKD500 or equivalent	Waived
		Remittance amount more than HKD500.00 or equivalent	HKD60.00 per item
Enquiry by SWIFT/electronic message			HKD100.00 per item
REMITTANCE - OTHERS			
Request for copy of advice or receipt		Item within 1 year	HKD50.00 per page
		1 – 2 years	HKD100.00 per page
		2 – 3 years	HKD150.00 per page
		3 – 7 years	HKD200.00 – HKD350.00 per page
LOCAL BANK TRANSFER			
	Funds Transfer to other local banks by Express Transfer (RTGS/CHATS)	Conducted via online banking	Personal customers: Waived Corporate customers: HKD25.00(HKD/ RMB)/HKD55.00(USD/EUR)per item <sup>7</sup>
		Transfer amount not more than HKD500 or equivalent	Waived

Express Transfer	Funds transfer from other banks by Express Transfer (RTGS/CHATS) to a BOCHK account	Transfer amount more than HKD500.00 or equivalent	Personal customers: Waived Corporate customers: HKD15.00 per item
	Handling charge for amendment, cancellation, return, or enquiry <sup>6</sup>		HKD150.00 per item

Type of Services		Charges/Details
OTHER SERVICES		
Company Search	Limited company	HKD150.00
	Unlimited company	HKD100.00
Request for savings / fixed deposit account records	1 year	HKD250.00 per account
	2 year	HKD750.00 per account
	3 year	HKD1,000.00 per account
	More than 3 years (maximum 7 years)	HKD1,000.00 per additional year
Request for copy of account statements (from 1 month up to 7 years from the date of request)		HKD50.00 per statement cycle <sup>8</sup>

**Remarks in this Appendix:**

1. The Bank reserves the rights to impose other fees for deposit in respect of all or any part of the balance in the Account(s) on a case by case basis. For the avoidance of doubt, such other fees are (a) separate from the above monthly fee, (b) not limited to the currencies mentioned in the above table and (c) applicable irrespective of the threshold of the average monthly balance in the Account(s) set out in the above table.
2. "Accounts/Services Application Fee" is applicable to corporate customers (which generally refers to non-individual customers), who newly open an account or service with the Bank. "Tax-exempt Charities", "Social Service Organizations" and "Government and Related Organizations" are exempted for the fee. For details, please contact staff of the Bank.
3. "Company incorporated in Mainland China" refers to corporate customers incorporated in accordance with the relevant laws of the People's Republic of China, regardless of whether such customer is registered as non-Hong Kong companies under Companies Ordinance of Hong Kong (Cap 622) Part 16.
4. "Company incorporated overseas" refers to corporate customers incorporated in accordance with laws other than Hong Kong or the People's Republic of China, regardless of whether such customer is registered as non-Hong Kong companies under Companies Ordinance of Hong Kong (Cap 622) Part 16.
5. "Correspondent Bank Charges" means collectively the charges imposed by the related correspondent banks, intermediary banks, clearing institutions &/ or beneficiary bank in processing the remittance, plus extra handling charge of the Bank. If Correspondent Bank Charges are requested to be borne by remitter, the Bank is entitled to collect the charges in advance. The collected amount is not refundable. But, if the actual claims exceeded the collected amount, the Bank is entitled to collect the shortfall. Please also note that this charge option requires more work and the related banks/institutions generally collect higher amount than if they are otherwise borne by beneficiary.
6. (a) The handling charge of the Bank is not refundable regardless of whether the request is fulfilled. (b) Correspondent banks and/or the beneficiary bank may levy their handling charges in relation to the request; the Bank may collect these charges in advance or arrears.
7. If Beneficiary Bank Charges are requested to be borne by remitter, the Bank is entitled to collect the charges plus extra handling charges of the Bank in advance. The chargeable amount is determined by the Bank with reference to the collection records of the related beneficiary bank without notice, and the collected amount is not refundable. But, if the actual claims exceeded the collected amount, the Bank is entitled to collect the shortfall. Please also note that this charge option requires more work and the Beneficiary Bank generally collect higher amount than if they are otherwise borne by beneficiary.
8. Charge will be waived for the request for copy of Consolidated Monthly Statements. The grant of waiver shall be subject to the Bank's discretion.
9. Notwithstanding the above, and for the avoidance of doubt, the Bank reserves the right to adjust any interest rates and amend any fees and charges at its discretion.