



中國銀行(香港)有限公司
BANK OF CHINA (HONG KONG) LIMITED

一般銀行服務收費表

General Banking Services Charges

1. Deposit and General Banking Services

(2024.06)

Type of Services		Charges/Details	
CURRENT ACCOUNT			
Returned cheque ¹	Insufficient funds HKD/USD cheque RMB cheque	HKD150.00 / USD18.00 per returned cheque RMB200.00 per returned cheque	
	Other reasons HKD/USD cheque RMB cheque	HKD50.00 / USD6.50 per returned cheque RMB50.00 per returned cheque	
	RMB cheque amount exceeding RMB80,000.00	RMB200.00 per returned cheque	
Mark 'good' cheque	Dispatched by The Bank	HKD200.00 per cheque (plus drawee bank charges)	
	Dispatched by customer	HKD60.00 per cheque	
Stopped payment order		HKD100.00 per instruction HKD100.00 / USD13.00/ RMB 80.00 per instruction (Through Corporate Internet Banking)	
Special-printed cheque		The Bank reserves the right to levy charges	
Special-printed deposit slips		The Bank reserves the right to levy charges	
Cheque book delivery	By ordinary mail	Waived	
	By registered mail	HKD25.00 / USD3.00 / RMB20.00 plus non-local postage (postage will be waived if delivery address is in HK)	
Dishonoured cheque returned by registered mail		HKD25.00 / USD3.00 / RMB20.00 per cheque plus non-local postage (postage will be waived if delivery address is in HK)	
Account closed within 3 months after account opening		HKD200.00 per account	
Monthly fee ² (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 handling charges	HKD	HKD120.00 per transaction
		USD	USD15.00 per transaction
		RMB	RMB120.00 per transaction
	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)
	In excess of overdraft limit	HKD	HKD120.00 per transaction and O/D interest calculated at prime rate plus 10% or overnight HIBOR (whichever is higher)
		USD	USD15.00 per transaction and O/D interest calculated at US prime rate plus 6%
		RMB	RMB120.00 per transaction and O/D interest calculated at CNY prime rate plus 10% or overnight CNY HIBOR plus 10% (whichever is higher)
	Against uncleared items		HKD120.00 / USD15.00 / RMB120.00 per cheque

Type of Services	Charges/Details	
SAVINGS ACCOUNT		
Replacement of a passbook	HKD100.00 per account	
Account closed within 3 months after account-opening date	HKD50.00 per account	
Monthly fee ² (only applicable to corporate customers)	Combined average monthly balance in HKD current account(s) and savings account(s) below HKD5,000.00	Waived
	RMB savings account average monthly balance below RMB5,000.00	Waived
RMB NOTES, FOREIGN CURRENCY NOTES DEPOSITS / WITHDRAWALS		
RMB notes deposit to / withdrawal from RMB account	Waived	
Foreign currency notes deposit to / withdrawal from account of its original currency	Waived	
ACCOUNTS / SERVICES APPLICATION FEE (Only applicable to corporate customers)³		
Application basic fee - HKD 1,200.00 per application, plus:		
- Fee for company incorporated in Mainland China ⁴	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 overseas ⁵	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	<p>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:</p> <ol style="list-style-type: none"> Time Deposit Principal x (Prime Rate** - Time Deposit Interest Rate) x No. of Days due to Maturity/Total No. of Days in a Year 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 <p>**Subject to the rate as quot-ed by us from time to time.</p>

Type of Services		Charges/Details
BOC Mastercard® Debit Card		
Annual fee		Waived
Re-issue BOC Mastercard® Debit Card	Replacement due to customer's loss of a BOC Mastercard® Debit Card	HKD50.00
	Non-receipt of new card	Waived
Replacement of a damaged card		HKD50.00
Cash withdrawal via ATMs of "JETCO" network ^{6,7}	Cash withdrawal in Hong Kong	Waived
	Cash withdrawal in Macau	HKD20.00 per transaction
Cash withdrawal via ATMs of "BOCHK" network ^{8,9}	Cash withdrawal in Hong Kong	Waived
	Cash withdrawal from HKD account in Hong Kong	HKD25.00 per transaction
Cash withdrawal via ATMs of "MasterCard / Cirrus" network ^{6,8,9}	Cash withdrawal from RMB account in Hong Kong	RMB25.00 per transaction
	Cash withdrawal from HKD account in Mainland China	HKD50.00 per transaction
	Cash withdrawal from RMB account in Mainland China	RMB50.00 per transaction
	Cash withdrawal outside Hong Kong and Mainland China	Waived
	Foreign currency transaction fee ^{6,10}	For cash withdrawal transactions ¹¹
	For purchase or online transactions ¹²	Waived
BOC CARD		
Card replacement fee	Replacement due to customer's loss of a BOC Card (with HKD account as the primary account) / BOC Fast Cash Card	HKD50.00
	Replacement due to customer's loss of a BOC Card (with RMB account as the primary account)	RMB50.00
	Non-receipt of new card	Waived
Replacement of a damaged card	New card with HKD account as the primary account	HKD50.00
	New card with RMB account as the primary account	RMB50.00
Cash withdrawal via ATMs of "JETCO" network ¹³	Cash withdrawal in Macau	HKD20.00 per transaction
Cash withdrawal in Hong Kong via ATMs of "CUP" network (Also applicable to "UnionPay QRC Withdrawal" via non-BOCHK ATMs, or withdrawal via linked bank accounts under BOC UPI Dual Currency Credit Card) ¹⁴	Cash withdrawal from RMB account	RMB15.00 per transaction
	Cash withdrawal from HKD account	HKD15.00 per transaction
Cash withdrawal outside Hong Kong via ATMs of "CUP" network (Also applicable to "UnionPay QRC Withdrawal" via non-BOCHK ATMs, or withdrawal via linked bank accounts under BOC UPI Dual Currency Credit Card) ¹⁴	Cash withdrawal from RMB account	RMB50.00 per transaction
	Cash withdrawal from HKD account	HKD50.00 per transaction
ATM cash withdrawal via "VISA / PLUS" network (Applicable to BOC Visa Credit Card linked with bank accounts) ¹⁵		HKD25.00 per transaction
ATM cash withdrawal via "MasterCard / Cirrus" network (Applicable to BOC MasterCard Credit Card linked with bank accounts) ¹⁶		HKD25.00 per transaction
SAFE DEPOSIT BOX		
Replacement of a key		HKD100.00 (plus key replacement cost)
Drilling of box and replacement of lost keys		HKD200.00 (plus box opening fees and lock replacement costs)
CASHIER'S ORDER		
Issuance of a cashier's order (HKD / USD / RMB) ¹⁷		HKD50.00 per item
Issuance of an e-cashier's order (HKD / USD / RMB)		HKD50.00 / USD6.00 / RMB40.00 per item
Verification of the purchaser's identity		Waived
Cancellation of cashier's order and redeposit into purchaser's account		HKD50.00 per item
Report loss of a cashier's order to HKICL		HKD50.00 plus HKICL charges
Mark "good" - cashier's order		HKD50.00 per item

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 branches	HKD260.00 per item ¹⁸	
	Conducted via electronic channels	Personal customers: HKD65.00 per item ¹⁸ Corporate customers: HKD120.00 per item ¹⁸	
"BOC Remittance Plus" (Remittance to branches of Bank of China and Cooperative Banks in the Mainland and designated branches outside Hong Kong)	Conducted via branches	HKD260.00 per item ¹⁸	
	Conducted via electronic channels	Personal customers: Waived ¹⁸ Corporate customers: HKD15.00 per item ¹⁸	
Handling Fee of Message to Beneficiary	Conducted via branches	Waived if message is within 10 Chinese characters or 10 English words; HKD100.00 per item if exceeded	
	Conducted via electronic channels	Waived	
Extra Cable Charge (if more than one SWIFT/electronic message is required)		HKD100.00 per message	
Correspondent Bank Charges ¹⁹ (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 ²⁰	
Enquiry on status of Remittance	by SWIFT/electronic message	HKD220.00 per item, plus correspondent bank charges ²⁰	
	by telephone call	HKD100.00 per item	
Set up or amend Standing Instruction of general remittance		HKD100.00 per item, plus regular outward remittance charges	
Set up, execute, or amend Standing Instruction remittance of social security payments for the Elderly. (Applicable to Recipients/Appointees of the Portable Comprehensive Social Security Assistance Scheme, Guangdong Scheme and Fujian Scheme only)		Waived	
Demand Draft	Issuance of Demand Draft	HKD200.00 per item	
	Request for Cancellation of issued Demand Draft	HKD250.00 per item	
Request for Stop Payment and/or Report Loss of issued Demand Draft		HKD250.00 per item (plus additional charge levied by HKAB which is currently HKD140.00 per item and subject to change without prior notice)	
BoC Pay Cross-border Remittance		1% of total amount for remittance (subject to a minimum fee HKD20.00 per transaction and a maximum of HKD60.00 per transaction)	

Type of Services		Charges/Details		
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		
Mark good by other banks in Hong Kong	Telegraphic Transfer / Mail Transfer	HKD35.00 per item		
	Demand Draft	HKD100.00 per item		
Enquiry by SWIFT/electronic message		HKD100.00 per item		
REMITTANCE - OTHERS				
Facsimile	Local (within 5 pages)	HKD50.00 per item		
	Outside Hong Kong (within 2 pages)	HKD100.00 per item		
	Each additional page (all countries / regions)	HKD50.00 per item		
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				
Express Transfer	Funds Transfer to other local banks by Express Transfer (RTGS/CHATS)	Conducted via branches	HKD180.00 per item ²¹	
		Conducted via online banking	Personal customers: Waived Corporate customers: HKD25.00(HKD/RMB) / HKD55.00 (USD/EUR) per item ²¹	
	Funds transfer from other banks by Express Transfer (RTGS/CHATS) to a BOCHK account	Transfer amount not more than HKD500 or equivalent	Waived	
		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 ²⁰		HKD150.00 per item	
FPS (Faster Payment System)	Funds transfer to other local banks through FPS	Transfer amount is equal to or not more than HKD1,000,000.00 or equivalent	Personal Customers: Waived	
		HKD transfer amount is equal to or not more than HKD100,000.00	Corporate Customers: HKD5.00 per item	
		HKD transfer amount is above HKD100,000.00 and equal to or not more than HKD1,000,000.00	Corporate Customers: HKD10.00 per item	
	RMB transfer amount is equal to or not more than RMB100,000.00	Corporate Customers: RMB 4.00 per item		
		RMB transfer amount is above RMB100,000.00 and equal to or not more than RMB1,000,000.00	Corporate Customers: RMB 8.00 per item	
Funds transfer from other local banks through FPS to a BOCHK account		Waived		
Handling charge for return or enquiry ²⁰		Corporate Customers: HKD150 per item Personal Customers: HKD150 per item Charges on Personal Customers in this section will be waived until further notice		

Type of Services	Charges/Details	
AUTOPAY		
Autopay-out - Instruction fee (applicable only to corporate customers)		
Submission of files to branches or designated locations	Account held with BOCHK	HKD0.70 / RMB0.55 per item (subject to a minimum of HKD20.00 / RMB17.00 per instruction)
	Account held with other banks	HKD1.40 / RMB1.10 per item (subject to a minimum of HKD30.00 / RMB25.00 per instruction)
File uploading via electronic channels	Account held with BOCHK	HKD0.40 / RMB0.30 per item
	Account held with other banks	HKD0.70 / RMB0.55 per item
Autopay-out - Other fee		
Setup or amendment of standing instruction for autopay-out		HKD100.00 / RMB90.00 per item
Returned autopay (due to insufficient funds)	Direct debit authorisation (DDA)	HKD150.00 / RMB130.00 per item
	Standing instruction for autopay-out	HKD150.00 / RMB130.00 per item
Re-processing of direct debit authorisation (DDA) instruction		HKD100.00 / RMB90.00 per item
Autopay-in - Instruction fee (applicable only to corporate customers)		
Submission of files to branches or designated locations	Account held with BOCHK	HKD4.00 / RMB3.40 per item (subject to a minimum of HKD20.00 / RMB17.00 per instruction)
	Account held with other banks	HKD4.00 / RMB3.40 per item (subject to a minimum of HKD30.00 / RMB25.00 per instruction)
File uploading via electronic channels	Account held with BOCHK	HKD0.60 / RMB0.50 per item
	Account held with other banks	HKD1.20 / RMB1.00 per item
Autopay-in - Other fee (applicable only to corporate customers)		
Setup of autopay records		HKD15.00 / RMB13.00 per item
Setup or amendment of standing instruction for autopay-in		HKD100.00 / RMB90.00 per item
PAYROLL		
Payroll - Instruction fee (applicable only to corporate customers)		
Submission of files to branches or designated locations	Account held with BOCHK	HKD0.50 / RMB0.40 per item (subject to a minimum of HKD20.00 / RMB17.00 per instruction)
	Account held with other banks	HKD1.00 / RMB0.80 per item (subject to a minimum of HKD30.00 / RMB25.00 per instruction)
File uploading via electronic channels	Account held with BOCHK	HKD0.30 / RMB0.25 per item
	Account held with other banks	HKD0.60 / RMB0.50 per item
Payroll- Other fee (applicable only to corporate customers)		
Re-processing of payroll instruction		HKD100.00 / RMB90.00 per instruction

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 ²²
Paper Consolidated Statement Monthly Fee ²³		HKD5.00 per customer per month ^{24,25}
Setting up / Amendment of standing instruction		HKD70.00
Written funds transfer instruction without using the BOCHK standard form		HKD150.00 per transaction
Provision of duplicate copy of customer's information		HKD50.00 per page plus operating costs
Gift cheque (HKD / RMB) ¹⁷		HKD10.00 per item
Notional Precious Metals Passbook	Replacement of Passbook	HKD100.00 per account
Change of coins	10 or 20 cents	HKD1.00 for every 20 dollars
	Others	HKD1.00 for every 50 dollars
Bulk coins deposit (presorting is required)		2% of total amount for deposit of 500 coins or above Subject to a minimum fee HKD50.00 per transaction
Bulk cash deposit / transaction (HKD) ²⁶		0.25% of the total deposit amount for depositing above 200 notes / above HKD100,000.00 via branch counters per customer per day Subject to a minimum fee HKD50.00 per transaction
Bulk cheque deposit	Up to 30 pieces per day	Waived
	Charges for each cheque if more than 30 pieces per day	HKD1.00
Encashment of demand draft	Issued by Bank of China	0.25% of draft amount (minimum HKD50.00) plus correspondent bank's charge (if any)
	Issued by other banks	0.375% of draft amount (minimum HKD50.00) plus correspondent bank's charge (if any)
	Returned unpaid items	HKD100.00 plus correspondent bank's charge (if any) and interest
Clean bills	Sent for collection (applicable to non-bills transactions)	HKD200.00 per item (including postage) plus correspondent bank's charge
	Returned / Unpaid items	HKD100.00 plus correspondent bank's charge (if any) and interest

2. Loan Services

Type of Services	Charges/Details
MORTGAGE LOAN SERVICE	
Handling Charge ²⁷	0.5% of loan amount (Subject to a minimum of HKD1,000.00 equivalent)
Cancellation Fee	0.15% of loan amount (Subject to a minimum of HKD5,000.00 equivalent)
Custody of Property Title Deeds after Full Repayment	HKD4,000.00 per year
Lease Consent Letter on Charged Property	HKD1,000.00 per letter (plus legal cost, if any)
Fee for Full/Partial Principal Repayment (less than 1 month's prior notice)	Base on repayment amount to charge 1-month interest calculating from prepayment date
Re-issuance of Notice for Repayment Schedule	HKD100.00 per copy
Re-issuance of Annual Statement of Instalment Loan Account	HKD100.00 per copy
Confirmation of Mortgaged Property and Account Balance	HKD200.00 per copy (HKD20.00 for each subsequent copy issued simultaneously)
Re-issuance of Confirmation of Mortgage / Notice for Repayment Schedule for the Mortgage Subsidizing Scheme of Hospital Authority / Government	HKD100.00 per copy
Change of Mortgage Term ²⁷ (e.g. Repayment amount, tenor, mortgage scheme, mortgagor, guarantor and the like)	HKD1,500.00 per item
Provision of Duplicate Copy of Deeds / Documents	HKD200.00 per title deed of property; HKD50.00 per page for other documents
Administration Fee for Late Payment ²⁷	HKD500.00 for each overdue repayment (plus legal cost, if any)
Administration Fee for Government Rate / Rent Payment ²⁷	HKD500.00 for each time
Administration Fee for the Change of Insured Amount of Fire Insurance (Applicable to the insured amount involving assessment of the reinstatement value of the property)	HKD1,000.00 for each time

PERSONAL LOAN

BOC Express Cash Instalment Loan	Handling Fee	0%-1.5% of total loan amount per annum (Please refer to loan advice for the actual handling fee to be charged)
	Default Interest and Handling Fee	HK\$500 late payment fee plus default interest rate of 0.08% per day on the overdue amount until the day of actual payment will be charged upon each occasion of overdue monthly repayment.
	Early Settlement Fee	Upon early settlement of the Loan, outstanding interest and principal shall be calculated on the basis of "Reducing Balance Method" ²⁹⁾ or "Rule of 78" ³⁰⁾ . "Reducing Balance Method": The Borrower shall also pay an early settlement fee which is 2% of the approved principal amount of BOC Express Cash Instalment Loan / Balance Transfer. The Bank may at its discretion adjust the early settlement fee at any time. "Rule of 78": The Borrower shall also pay an early settlement fee which is 2% of the approved principal amount of the Loan; 1.5% of the amount of the approved Loan for balance transfer (in accordance with the Terms and Conditions of BOC Express Cash Instalment Loan Balance Transfer) per annum for the remaining years of the Loan Period (any part of a year shall be rounded up to a year). The Bank may at its discretion adjust the early settlement fee at any time.
BOC Express Cash Revolving Credit ³⁰	Annual Fee (only applicable to the customer who apply for the BOC Express Cash Revolving Credit on or after 1 June 2009)	1% of credit limit (subject to a minimum of HKD50.00 and a maximum of HKD1,000.00)
	Withdrawal/transaction Fee: Cash Advance ³¹ / Balance Transfer Service ³¹ / Cash Before Card Service ³¹ / payment or fund transfer through "JET Payment" ³³⁾	Cash Advance / Balance Transfer Service / Cash Before Card Service / payment or fund transfer through "JET Payment" in Hong Kong; 2% of transaction amount plus HKD20.00 per transaction
	Payment or fund transfer through "Online Bill Payment" ³³⁾	2% of transaction amount plus HKD20.00 per transaction.
	Minimum Payment	i) 3% of total outstanding amount (subject to a minimum of HKD40.00); and ii) any overdue minimum payment amount from previous monthly statement (where applicable); and iii) total of over-limit amount (where applicable)
	Late Payment Charge	5% of the Minimum Payment (subject to a minimum of HKD100.00 and a maximum of HKD200.00) for each late payment.
	Returned Cheque / Rejected Autopay Charge	HKD150.00 per transaction
	Over-limit Handling Fee ³²	HKD100.00 per statement period
	Statement Copy Retrieval Fee • Within the latest 2 months • Preceding the latest 2 months	Free HKD50.00 per copy
	Sales Slip Retrieval Fee	HKD30.00 per copy
	Lost Card Replacement Fee	HKD100.00 per card
	Foreign Currency Cheque Repayment Fee	HKD100.00 per cheque
	Credit Balance Refund	HKD50.00 per transaction
Credit Reference Letter	HKD200.00 per copy	
OTHER LOAN SERVICES (PERSONAL CUSTOMER)		
Secured Loans	Handling Charge	0.2% of loan amount (subject to a minimum charge of HKD250 or equivalent)
	Renewal Fee	0.2% of loan amount (subject to a minimum charge of HKD250 or equivalent)
Unsecured Loans (Non- BOC Express Cash Instalment Loan & Revolving Credit)	Handling Charge	0.5% of loan amount (Subject to a minimum of HKD1,000.00)
	Renewal Fee	0.25% of loan amount (Subject to a minimum of HKD500.00)
Commitment /Arrangement Fee for Overdraft Limit		0.5% p.a. on undrawn overdraft limit (calculated on a daily basis)
Administration Fee for Late Payment		HKD500.00 for each overdue repayment (plus legal cost, if any)
Provision of Duplicate Copy of Deeds / Documents		HKD200.00 per title deed of property; HKD50.00 per page for other documents

Remarks:

1. When the balance of current account is not sufficient to debit the returned cheque charge, unauthorized overdraft/ temporary overdraft O/D interest will be levied.
2. 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.
3. "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.
4. "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.
5. "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.
6. Surcharges of overseas local banks may be levied (if applicable).
7. The foreign currency transaction amount will be converted into Hong Kong dollars by the exchange rate imposed by JETCO on the transaction date and deducted from your Hong Kong dollar accounts.
8. Please take notice that any withdrawal of one of the major currencies through ATMs will be debited from your respective MTC account, given you have sufficient foreign currency and activate Foreign Currencies Direct Debit Setting. If you do not have sufficient foreign currency to complete the withdrawal or have not activated Foreign Currencies Direct Debit Setting, we will convert the entire foreign currency transaction amount into Hong Kong dollars and deducted from your Hong Kong dollar accounts according to our prevailing exchange rates. Major currencies include HKD, USD, CNY, GBP, JPY, AUD, NZD, CAD, EUR, CHF, SGD and THB.
9. If you withdraw non-major currencies through ATMs, we will convert the entire foreign currency transaction amount into Hong Kong dollars and deducted from your Hong Kong dollar accounts according to a rate determined by us with reference to the exchange rate adopted by MasterCard on the date of conversion.
10. Foreign currency transaction fee is incurred when a transaction is effected in currencies other than Hong Kong dollars. This fee is waived for BOC Mastercard® Debit Card.
11. If an ATM cash withdrawal outside Hong Kong is converted to Hong Kong dollars via Dynamic Currency Conversion (DCC, which is a service provided by some ATM operators which allow customers to convert a transaction denominated in a foreign currency to Hong Kong dollars at an exchange rate determined by the relevant ATM operator or DCC service provider), the cash withdrawal amount will be converted to Hong Kong dollars using the prevailing exchange rate as determined by MasterCard or the relevant network and deducted from your Hong Kong dollar accounts.
12. You may sometimes be offered the option to settle foreign currency transactions in Hong Kong dollars at the point of sale outside Hong Kong. Such option is a direct arrangement offered by the overseas merchants and not the card issuer. In such cases, you are reminded to ask the merchants for the foreign currency exchange rates and the percentage of handling fees to be applied before the transactions are entered into since settling foreign currency transaction in Hong Kong dollars may involve a cost higher than the foreign currency transaction handling fee.
13. For transaction conducted via the "JETCO" network, if the transaction currency is Renminbi, the transaction amount is converted at the exchange rates set by the "JETCO" member bank which is displayed on the ATM screen at the time of the transaction.
14. For transaction conducted via the "CUP" network, if the transaction currency is Hong Kong dollars or Renminbi, the transaction amount is converted at the exchange rates set by BOCHK at the time of the transaction (exchange rate can be enquired via the website of BOCHK). If the transaction currency involves currency other than Hong Kong dollars or Renminbi, the transaction amount is converted directly at the daily exchange rates set by China UnionPay at the time of the transaction (Exchange rate can be enquired via the website of China UnionPay).
15. For transaction conducted via the "VISA/PLUS" network through bank account, the transaction amount withdrawn is converted into Hong Kong dollars at the daily exchange rates set by VISA at the time of the transaction plus 1.95% conversion charge (Exchange rate can be enquired via the website of VISA).
16. For transaction conducted via the "MasterCard/Cirrus" network through bank account, the transaction amount is first converted to US dollars, and then to Hong Kong dollars, at the daily exchange rates set by MasterCard at the time of the transaction plus 1% conversion charge (Exchange rate can be enquired via the website of MasterCard).
17. The following group of customers will be exempted from the fee: Private Wealth Customers, Customers with Senior Citizen Card or Customers aged 65 or above, Recipients of Government's Comprehensive Social Security Allowance. The following group of customers will be provided with 50% discount : Wealth Management Customers.
18. In addition to relevant charges to the remittance item, if the Remitter pays the remittance amount by the Remitter's BOC Credit Card, BOC Credit Card (International) Limited will in addition charge an administration fee for remittance by credit card and debit it to the BOC credit card account. For details please refer to the Fee Schedule of respective BOC Credit Card.
19. "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.
20. (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.
21. 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.
22. Charge will be waived for the request for copy of Personal Consolidated Monthly Statements. The grant of waiver shall be subject to the Bank's discretion.
23. Paper Consolidated Monthly Statement includes personal consolidated monthly statement and/or current account monthly statement issued by the Bank but does not include credit card monthly statement and/or other account and/or product monthly statement.
24. Charge will be waived for the following customers: customers aged below 18, aged 65 or above or who receive Disability Allowances/Old Age Allowances/Comprehensive Social Security Assistance Scheme through the Bank.
25. If the customer holds both HKD Savings account and HKD Current account, the Bank may debit the relevant charges from the HKD Savings/HKD Current account with the highest account balance. The Bank reserves the right to debit the relevant charges from any of the customer's accounts at its sole discretion.
26. Bank of China (Hong Kong) Limited reserves the rights to levy extra charge.
27. Not applicable to customers of "Home Ownership Scheme", "Tenant Purchase Scheme" and "Green Form Subsidised Home Ownership Scheme".
28. "Reducing Balance Method": applicable to any loan application on or after 13 January 2020 for BOC Express Cash Instalment Loan / BOC Express Cash Instalment Loan Balance Transfer / BOC Express Cash Instalment Loan Top Up / BOC Express Cash Instalment Loan Balance Transfer Top Up or any loan application on or after 7 June 2020 for BOC Express Cash Instalment loan online application with instant approval service.
29. "Rule of 78": applicable to the loan application on or before 12 January 2020 for BOC Express Cash Instalment Loan / BOC Express Cash Instalment Loan Balance Transfer / BOC Express Cash Instalment Loan Top Up / BOC Express Cash Instalment Loan Balance Transfer Top Up or any loan application on or before 6 June 2020 for BOC Express Cash Instalment loan online application with instant approval service.
30. Only applicable to customers who have applied for BOC Express Cash Revolving Credit on or after 1 June 2009.
31. Any withdrawal or fund transfer of the credit balance or any part thereof from BOC Express Cash Revolving Credit account, except effected by way of a refund procedure prescribed by Bank of China (Hong Kong) Limited (the "Bank") from time to time, will be treated as a cash advance transaction.
32. If the current balance exceeds the credit limit of the Revolving Credit, an Over-limit Handling Fee will be debited to the account.
33. Annualised Percentage Rate (APR)

Loan Amount	APR
HKD 5,000.00	As low as 14.23%
HKD 20,000.00	As low as 10.74%
HKD 100,000.00	As low as 7.99%

An APR is a reference rate which includes the basic interest rates and other fees and charges of a product expressed as an annualised rate. This APR is calculated based on a loan amount of HKD5,000.00/HKD20,000.00/HKD100,000.00 and a yearly interest rate of 12.5%/9.5%/7.0% respectively. The

APR is calculated according to the guidelines issued by The Hong Kong Association of Banks and for reference use only. The actual APR will depend on the customer's credit rating and loan amount.

34. Annualised Overdue/Default Interest Rate is 46.78%. Additional yearly flat interest rate of 4% will be applied to outstanding loan balance on a compound basis, if you have failed to meet the requirement of Minimum Payment on two or more occasions in respect of the last 6 consecutive statements ("Triggering Event"). Default Interest Rate will be applied during the period from the day following the statement date of the statement first issued after the occurrence of the Triggering Event until the statement date of the statement first issued after the cessation of the Triggering Event. Interest will be calculated at the applicable privileged interest rate thereafter. Any special offers (such as preferential interest rates) applicable to the account will be suspended until such time as the Default Interest Rate ceases to apply. In any case, the relevant promotion period will not be extended.
- "The Bank" means Bank of China (Hong Kong) Limited.
 - Other Charges may apply, please contact our staff for details.
 - We reserve the right to amend the service charges.

3. Securities Services

Local Securities (The following service fees are charged according to the transaction currency)

Services	Item	Rate / Fee	Min Charge	Max Charge	Remarks			
Trade-related services	Brokerage Fee (Applicable to HKEx Listed Stocks)	Membership tiers of the Securities Club *				For trading of listed bonds, maximum 0.25%		
		Trading through automated trading channels (Mobile Banking / Internet Banking / Automated Stock Trading Hotline)*	Transaction amount per trade	Diamond Star	Gold Star		Silver Star	Bright Star
			Trading through branches / manned trading hotline*	0.18%	0.20%		0.23%	0.25%
	Buying Odd Lot through Mobile Banking (NotALot)*	0.25% of transaction amount per trade		-	-	Charges are rounded up to the nearest ten cents		
	Stamp Duty **	0.10% of transaction amount per trade		HKD1.00 / RMB1.00	-	1. Payable by both the buying and selling parties 2. Charges are rounded up to the nearest dollar		
	Transaction Levy #	0.0027% of transaction amount per trade		-	-	SFC charge		
	Trading Fee #	0.00565% of transaction amount per trade		-	-	HKEx charge		
	AFRC Transaction Levy#	0.00015% of transaction amount per trade		-	-	AFRC Charge		
	Italian Financial Transaction Tax (IFTT) (For buying shares issued by the companies resident in Italy)	0.1% (Tax amount is calculated based on the weighted average purchase price and the net purchase share quantity executed on the same day)		-	-	Collected for Italian Government		
	Italian Financial Transaction Tax (IFTT) (For both of the buyer and seller in a financial derivatives transaction)	0.125 Euros for each transaction with Notional Value 0-2,500 Euros; 0.25 Euros for each transaction with Notional Value 2,500-5,000 Euros; 0.50 Euros for each transaction with Notional Value 5,000-10,000 Euros; 2.5 Euros for each transaction with Notional Value 10,000-50,000 Euros; 5 Euros for each transaction with Notional Value 50,000-100,000 Euros; 25 Euros for each transaction with Notional Value 100,000-500,000 Euros; 50 Euros for each transaction with Notional Value 500,000-1,000,000 Euros; 100 Euros for each transaction with Notional Value higher than 1,000,000 Euros Notional Value = Quantity of the financial derivatives purchased or sold X Purchase or Selling price of the financial derivatives Remark: The above IFTT table is only applicable to certain types of the financial derivatives only.		-	-	Collected for Italian Government		
Monthly Stocks Savings Plan **	0.25% of contribution amount		HKD50.00 / RMB50.00	-	Charge is computed for each plan			
Scrip handling and settlement-related service	Transaction Charge*	Purchase through automated trading channels (Mobile Banking / Internet Banking / Automated Stock Trading Hotline)	HKD2.50 / RMB2.50 per board lot Charge waived if the trading amount of each transaction is HKD1,000,000.00 or above / RMB1,000,000.00 or above	HKD30.00 / RMB30.00	HKD200.00 / RMB200.00	1. Charge is computed for each stock		
		Purchase through branches /manned trading hotline	HKD5.00 / RMB5.00 per board lot Charge waived if the trading amount of each transaction is HKD1,000,000.00 or above / RMB1,000,000.00 or above	HKD30.00 / RMB30.00	HKD200.00 / RMB200.00			
		Buying Odd Lot through Mobile Banking (NotALot)	Waived	-	-			

Services	Item	Rate / Fee				Min Charge	Max Charge	Remarks	
Scrip handling and settlement-related service	Deposit through Central Clearing and Settlement System (CCASS) or physical scrip	Waived				-	-	1. Through CCASS or physical scrip deposited (including shares and bonds) are subject to the charge 2. Plus Scrip Transfer Service Fee, if applicable, for physical scrip deposited 3. Charge is computed for each stock	
	Stock Withdrawal Fee*	HKD10.00 / RMB10.00 per board lot				HKD100.00 / RMB100.00	-	1. Charge is computed for each stock 2. Payable on application 3. Securities sold through our bank are NOT subject to the charge. 4. Applies to "Delivery through CCASS" and "physical withdrawal"	
	Transfer Deed Stamp Duty	HKD5.00 per transfer deed / certificate				HKD5.00	-	Charged on the selling of physical scrip	
Nominee services and corporate actions	Dividend Collection Fee*	0.50% on each dividend				HKD30.00 / RMB30.00	HKD2,500.00 / RMB2,500.00		
	Receipt of securities*	Membership tiers of the Securities Club ^					HKD30.00 / RMB30.00	HKD200.00 / RMB200.00	Applies to receipt of securities, such as bonus issues, scrip in lieu of cash dividends, initial public offer, offers, rights issues, placement etc.
			<i>Diamond Star</i>	<i>Gold Star</i>	<i>Silver Star</i>	<i>Bright Star</i>			
		Per board lot	HKD2.50 / RMB2.50	HKD2.50 / RMB2.50	HKD5.00 / RMB5.00	HKD5.00 / RMB5.00			
	Corporate Action Service Charge*	HKD2.00 / RMB2.00 per actionable board lot				HKD100.00 / RMB100.00	HKD2,500.00 / RMB2,500.00	1. Corporate actions include special scheme of arrangement, right issues, extra right issues, privatization, offers, change trading board, warrant exercising etc. 2. Plus Share Registrars charges	
	Share Splitting / Consolidation Handling Charge*	HKD30.00 / RMB30.00 per event				-	-		
	Scrip Transfer (to nominee's or client's own name) Service Fee*	HKD10.00 / RMB10.00 per board lot				HKD100.00 / RMB100.00	-	1. Scrip Fee included 2. Debit the Settlement Account on the settlement date	
Stamp Duty Handling Fee*	HKD50.00 / RMB50.00 per instruction				HKD50.00 / RMB50.00	-	1. Excluding Inland Revenue charges 2. Debit the Settlement Account on the settlement date		
Information services (offered by Internet Banking) ^⑥	Online real-time quote - basic plan	Securities Club Membership Tiers [^]	Diamond Star / Gold Star		Silver Star / Bright Star	HKD10.00	-	If you successfully buy/sell securities through any of our trading channels, 200 bonus quotes will be granted to you for each transaction or every accumulated transaction amount of HKD50,000.00* or equivalent, whichever is higher. (*Only applicable to HKD denominated stock transaction)	
		Free stock quotes per month	1,000 quotes		500 quotes				
		HKD0.10 will be charged for each additional quote used for all accounts.							

Services	Item	Rate / Fee	Min Charge	Max Charge	Remarks
Information services (offered by Internet Banking) ⁽⁶⁾	Online real-time quote - monthly plan	HKD228.00 per month	-	-	<ol style="list-style-type: none"> 1. Unlimited realtime stock quote 2. During the service period, if the monthly accumulated transaction amount reaches HKD1,000,000.00* or more, your service fee of the following month will be waived. (*Only applicable to HKD denominated stock transaction) 3. Service becomes effective from the following month after registration
	Online real-time quote-- Streaming Plan [Mobile Device Version]	HKD78.00 per month	-	-	<ol style="list-style-type: none"> 1. Unlimited realtime auto-update top price level stock quote 2. During the service period, if the monthly accumulated transaction amount reaches HKD1,000,000.00* or more, your service fee of the following month will be waived. (*Only applicable to HKD denominated stock transaction) 3. Service becomes effective from the following month after registration
	Online real-time quote - Streaming plan	HKD328.00 per month	-	-	<ol style="list-style-type: none"> 1. Unlimited realtime auto-update stock quote 2. During the service period, if the monthly accumulated transaction amount reaches HKD1,000,000.00* or more, your service fee of the following month will be waived. (*Only applicable to HKD denominated stock transaction) 3. Service becomes effective from the following month after registration
	Price Alert	HKD1.00 for each price alert message	-	-	<ol style="list-style-type: none"> 1. Effective from the following day after registration 2. Sole name account holders under the Securities Club Diamond Star and Gold Star Membership tiers can enjoy this service 3. Sole name account holders under the Securities Club Silver Star and Bright Star Membership tiers can register for the service for 3 months if their accumulated transaction amounts to HKD1,000,000.00 equivalent or above in the month

Services	Item	Rate / Fee				Min Charge	Max Charge	Remarks
Financing and other services	Overdue interest	Ref to the O/D interest of Temporary Overdraft of Current Account				-	-	Calculated on the overdue balance
	Loan interest rate of securities margin Trading Account	Membership tiers of the Securities Club ^				-	-	1. Calculated on the debit balance of the cash balance of the account 2. Interest charge will be posted on the last working day on a monthly basis
			<i>Diamond Star</i>	<i>Gold Star</i>	<i>Silver Star</i>			
		Our Bank's Prime rate	+1.50%	+1.50%	+2.25%	+2.25%		
	Unclaimed Entitlement Application Fee	HKD150.00 per claim plus HKD20.00 per board lot				-	-	1. Scrip Fee included 2. Application Fee is levied irrespective of result 3. Plus brokers / HKSCC charges
	Unclaimed Entitlement Handling Fee	0.50% on cash dividend claimed, and HKD5.00 per board lot for bonus shares / rights, etc., claimed				HKD20.00	-	Plus brokers / HKSCC charges
New Issue Subscription Charge*	HKD100.00 / RMB100.00 per application				HKD100.00 / RMB100.00	-	Subscription charge is levied irrespective of result of allotment	

A shares (Shanghai / Shenzhen)

Services	Item		Rate / Fee				Min Charge	Max Charge	Remarks	
Trade related services	Brokerage Fee	Trading through automated trading channels (Internet Banking)*	Transaction amount per trade	<i>Diamond Star</i>	<i>Gold Star</i>	<i>Silver Star</i>	<i>Bright Star</i>	RMB100.00	-	
				0.18%	0.20%	0.23%	0.25%			
		Trading through branches / manned trading hotline*	0.25%	0.28%	0.40%	0.50%				
				A Shares	ETF					
	Handling Fee ##		Transaction amount per trade		0.00341%	0.004%	-	-	SSE / SZSE charge	
	Securities Management Fee ##		Transaction amount per trade		0.002%		-	-	CSRC charge	
	Transfer Fee ##		Transaction amount per trade		0.003%	0.002%	-	-	A Shares: 1. ChinaClear Shanghai/ ChinaClear Shenzhen charges 0.001% 2. HKSCC charges 0.002% ETF: HKSCC charges 0.002%	
	Stamp Duty ##		0.05% of transaction amount per trade				-	-	Payable by the selling party	
Settlement related service	Transaction Charge*	Purchase through automated trading channels (Internet Banking)	RMB0.25 per board lot Charge waived if the trading amount of each transaction is RMB1,000,000.00 or above				RMB30.00	RMB200.00	1. Charge is computed for each stock	
		Purchase through branches / manned trading hotline	RMB0.50 per board lot Charge waived if the trading amount of each transaction is RMB1,000,000.00 or above				RMB30.00	RMB200.00		
		Deposit through BOCHK	Waived				-	-	1. Scrip deposited 2. Charge is computed for each stock	
		Stock Withdrawal Fee*	RMB1.00 per board lot				RMB100.00	-	1. Charge is computed for each stock 2. Payable on application 3. Securities sold through our bank are NOT subject to the charge	

Services	Item	Rate / Fee				Min Charge	Max Charge	Remarks
Nomin- nee ser- vices and cor- porate actions	Dividend Collection Fee*	0.50% on each dividend				RMB30.00	RMB2,500.00	
	Receipt of securities*	Membership tiers of the Securities Club ^				RMB30.00	RMB200.00	Applies to receipt of securities, such as bonus issues, scrip in lieu of cash dividends, initial public offer, offers, rights issues, placement etc.
			<i>Diamond Star</i>	<i>Gold Star</i>	<i>Silver Star</i>			
	Per board lot	RMB0.25	RMB0.25	RMB0.50	RMB0.50			
Corporate Action Service Charge*	RMB0.20 per actionable board lot				RMB100.00	RMB2,500.00	Corporate actions include special scheme of arrangement, right issues, extra right issues, priva- tization, offers, change trading board etc.	
	Share Splitting / Consolidation Handling Charge*	RMB30.00 per event				-	-	
Inform- ation ser- vices (offered by Internet Bank- ing)	Online real-time quote	Waived (No limit)				-	-	
Financ- ing service	Overdue interest	Ref to the O/D interest of Temporary Overdraft of Current Account				-	-	Calculated on the overdue balance
	Loan interest rate of securities margin Trading Account	Membership tiers of the Securities Club ^				-	-	1. Calculated on the debit balance of the cash balance of the account 2. Interest charge will be posted on the last working day on a monthly basis
		<i>Diamond Star / Gold Star</i>		<i>Silver Star / Bright Star</i>				
Our Bank's Prime rate - 1%		Our Bank's Prime rate						

US Securities

Services	Item		Rate / Fee	Min Charge		Max Charge	Remarks
Trade-related services	Brokerage Fee (Applicable to US Stocks)	Trading through automated trading channels (Mobile Banking / Internet Banking)	USD\$0.02 per Share	Private Wealth / Wealth Management / Enrich banking customers	Other Customers		
				USD16	USD18		
	SEC Fee #		Subject to the latest The U.S. Securities and Exchange Commission ("SEC") rules and charges				1. Only applicable to sell transaction 2. The SEC and FINRA fee are subject to review by external parties from time to time.
	FINRA Fee #		Subject to the latest The Financial Industry Regulatory Authority ("FINRA") rules and charges				
	Italian Financial Transaction Tax (IFTT) (For buying shares issued by the companies resident in Italy)		0.1% (Tax amount is calculated based on the weighted average purchase price and the net purchase share quantity executed on the same day)	-	-	-	Collected for Italian Government
	Italian Financial Transaction Tax (IFTT) (For both of the buyer and seller in a financial derivatives transaction)		0,125 Euros for each transaction with Notional Value 0-2,500 Euros; 0,25 Euros for each transaction with Notional Value 2,500-5,000 Euros; 0,50 Euros for each transaction with Notional Value 5,000-10,000 Euros; 2,5 Euros for each transaction with Notional Value 10,000-50,000 Euros; 5 Euros for each transaction with Notional Value 50,000-100,000 Euros; 25 Euros for each transaction with Notional Value 100,000-500,000 Euros; 50 Euros for each transaction with Notional Value 500,000-1,000,000 Euros; 100 Euros for each transaction with Notional Value higher than 1,000,000 Euros Notional Value = Quantity of the financial derivatives purchased or sold X Purchase or Selling price of the financial derivatives Remark: The above IFTT table is only applicable to certain types of the financial derivatives only.	-	-	-	Collected for Italian Government
	French Financial Transaction Tax (FTT) (For buying shares issued by the French companies headquartered in France and with market capitalization exceeding one billion euros.)		Subject to the latest French Government rules and charges	-	-	-	Collected for French Government
Script handling and settlement - related service	Stock Deposit / Withdrawal Fee		Waived	-	-	-	Customers will need to pay if there is any out of pocket cost incurred.

Services	Item	Rate / Fee	Min Charge	Max Charge	Remarks
Nominee services and corporate actions	Dividend Collection Fee and other Corporate Actions	Waived	-	-	1.US withholding tax will be deducted when dividends are paid 2.Customers will need to pay if there is any out of pocket cost incurred.
	American Depository Receipt (ADR) Fee	USD0.01 - 0.05 per share	-	-	Customers holding ADRs may be charged ADR fee regularly (e.g. annually) by the Depository Receipts Agent through BÖCHK. ADR fee is subject to the final confirmation from the Depository Receipts Agent and the captioned price range is for reference only.
Information services (offered by Internet/Mobile Banking)	Online real-time quote - basic plan	Waived (No limit)	-	-	Customers need to apply for real-time quote via online/mobile banking.

Singapore Securities - Jardine Group Stocks and other bonus issue

Item	Rate / Fee	Minimum / Maximum Charge
Brokerage Fee	0.50% of the transaction amount per trade	Minimum: USD20.00
Clearing Fee §	0.0325% of the transaction amount per trade	-
Securities deposit / withdraw	Except our Bank charges, plus out-of-pocket expenses. Please contact our Bank for details.	

US Securities listed in Hong Kong

Item	Rate / Fee
Dividend Collection Fee	30% of dividend deducted as US government withholding tax Remaining dividend charged at the same rate as local securities
Withdrawal Fee for Physical Scrip	HKD100.00 handling charge per instruction, plus HKD600.00 CCASS and Depositor Trust Company (DTC) fee per instruction, as well as out-of-pocket expenses incurred by HKSCC
Cross Border Transfer Fee for Receipt / Delivery of Securities	HKD100.00 handling charge per instruction, plus HKD200.00 CCASS and Depository Trust Company (DTC) fee per instruction, as well as out-of-pocket expenses incurred by HKSCC
Warrant Conversions, Voluntary Takeovers, Tender Offers & Open Offers Service Fee	HKD100.00 handling charge per instruction, plus HKD600.00 CCASS and Depository Trust Company (DTC) fee per instruction, as well as out-of-pocket expenses incurred by HKSCC

Account Maintenance

Services	Item	Rate / Fee				Min Charge	Max Charge	Remarks	
Account maintenance	Safe Custody Fee	Membership tiers of the Securities Club ^				-	-	1. Applies to all types of securities (e.g. shares, notes and bonds etc.) 2. Applies to customers who have securities transaction record (s) or securities holdings in the six month period on or before 31 May and 30 November each year 3. The fee is payable when the account is closed before the above payment dates 4. Safe custody fee will only be charged once even though the securities account holds both shares and bonds, whichever is higher 5. If there are securities from different markets in the account, safe custody fee is charged once only	
			<i>Diamond Star</i>	<i>Gold Star</i>	<i>Silver Star</i>				<i>Bright Star</i>
		Half-yearly	Waived	HKD100.00	HKD150.00				HKD150.00
	Singapore Good and Services Tax# (For Singapore Person)	Subject to the latest The Inland Revenue Authority of Singapore (IRAS) rules and charges				-	-	IRAS charge	
	Stock Balance Confirmation	Refer to the charges of "Bank Certification" in Deposit and General Banking Services				-	-		
	Reprint Statement	HKD50.00 per statement				-	-	Up to seven years	

^ Requirements of each Securities Club membership:

Membership tier	Required accumulated securities transaction amount or Required Investment Assets Value in each membership period
Diamond Star	HK\$30 million or above / Being a Private Wealth customer
Gold Star	HK\$3 million or above to below HK\$30 million
Silver Star	HK\$300,000.00 or above to below HK\$3 million
Bright Star	Below HK\$300,000.00

Please contact staff of the bank to enquire about the details of the Securities Club.

* Fee and charges are calculated based on the transaction currency.

Fees and charges determined and collected by the Government of the Hong Kong SAR, the US Government, Securities and Futures Commission "SFC", HKEx, Accounting and Financial Reporting Council "AFRC" or other governments and/or public bodies are subject to change without prior notice.

Fees and charges determined and collected by Shanghai Stock Exchange "SSE", Shenzhen Stock Exchange "SZSE", China Securities Regulatory Commission "CSRC", China Securities Depository and Clearing Corporation Limited, Shanghai Branch "ChinaClear Shanghai", China Securities Depository and Clearing Corporation Limited, Shenzhen Branch "ChinaClear Shenzhen", State Administration of Taxation and Hong Kong Securities Clearing Company Limited (HKSCC) are subject to change without prior notice.

@ Unused free basic quotes on Basic Plan cannot be carried forward to the next month. Service fee for Monthly Plan will not be partially refunded. The fees will be debited from the Internet Banking settlement account in the following month. If there is insufficient fund to settle the fees, the real-time quote service will be suspended. The number of free real-time quotes entitled will be determined by your sole-name account type. If you only hold a joint-name account, the number of free real-time quotes entitled will be equivalent to a General Account.

§ Fees and charges determined and collected by the authorized organization in Singapore are subject to change without prior notice.

^^ The currency of the fee will be charged depends on the currency of the monthly contribution. If both HKD and RMB denominated stock are chosen in the same Monthly Stocks Saving Plan, the service fee will be charged in HKD.

Remarks:

1. Odd lot is treated as one board lot in the calculation of fees and charges.
2. Except otherwise mentioned, all charges are charged on the "per transaction", "per stock", and "per day" basis.
3. Except the charges listed above, all other charges for overseas securities are the same as for local securities.
4. Charges for specific services and out-of-pocket expenses may not be listed in the above table. For details, please contact our staff.
5. Customers are required to bear the relevant charges, levies, taxes or interests received and derived by relevant service providers, governments or regulatory agencies on the designated securities or securities trading services provided by the Bank. For details, please contact our staff.
6. Fees will be adjusted at any time without prior notice.
7. The above charges are for reference only. Bank of China (Hong Kong) Limited reserves the right to revise the service fee from time to time.

4. Bond Services

Services	Item	Rate / Fee	Min Charge	Max Charge	Remarks
Custody Services	Safe Custody Fee	Waived	-	-	-
Receipt and Delivery	Transfer In / Out Request	HKD300.00 per transaction	-	-	-
Nominee services	Collection of interest and other corporate actions	Waived	-	-	-

Remarks:

The above charges are for reference only. Bank of China (Hong Kong) Limited reserves the right to revise these service fees from time to time.

5. Structured Products Services

(including Equity Linked Investments / Equity Linked Notes)

Services	Item	Rate / Fee	Remarks
Fees charged and payable to third parties	Stamp Duty	Equity Linked Investments / Equity Linked Notes 0.10% of the transaction amount of the delivery stock	1. The actual rate of stamp duty is determined by the Government of HKSAR and is subject to change without prior notice

Remarks:

The above charges are for reference only. Bank of China (Hong Kong) Limited reserves the right to revise these service fees from time to time.

