



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. 存款及其他一般银行服务

(2025.01)

服务	项目		收费 / 说明	
退票 <sup>注一</sup>	因款项不足而退票 港币 / 美元支票 人民币支票		每张HKD150.00 / USD18.00 每张RMB200.00	
		因其他原因而退票 港币 / 美元支票 人民币支票	每张HKD50.00 / USD6.50 每张RMB50.00	
		人民币支票票面金额超过RMB80,000.00	每张RMB200.00	
	客户要求银行保兑支票	本行代办保兑		每张HKD200.00 (另加对方银行收费)
		客户自行保兑		每张HKD60.00
	止付支票	建立止付档案		每个指示HKD100.00 每个指示HKD100.00 / USD13.00 / RMB80.00(透过「企业网上银行」发出)
	印制专用支票			本行保留收取费用的权利
	印制专用入数纸			本行保留收取费用的权利
	寄递支票簿	平邮		豁免
		挂号邮寄		HKD25.00 / USD3.00 / RMB20.00加非 本地邮费(如收件地为香港, 毋须加收 邮费)
寄回退票	挂号邮寄		每张HKD25.00 / USD3.00 / RMB20.00 加非本地邮费(如收件地为香港, 毋须 加收邮费)	
于开户后三个月内结清账户			每个账户HKD200.00	
服务月费 <sup>注二</sup> (只适用于企业客户)	港币储蓄账户和港币往来账户每 月综合平均结余低于HKD5,000.00		豁免	
往来账户	未经授权透支/临时透支 手续费	港币	每次HKD120.00	
		美元	每次USD15.00	
		人民币	每次RMB120.00	
	未经授权透支/临时透支 透支利息	港币	按最优惠利率加10%，或与隔夜同业拆 息利率比较，以较高者为准	
		美元	按美元优惠利率加10%	
		人民币	按人民币最优惠利率加10%，或隔夜香 港银行同业人民币拆息利率加10%，以 较高者为准	
	透支超过原订额度	港币	每次HKD120.00，另加透支利息(按最 优惠利率加10%，或与隔夜同业拆息利 率比较，以较高者为准)	
		美元	每次USD15.00，另加透支利息(按美元 优惠利率加6%)	
		人民币	每次RMB120.00，另加透支利息(按人 民币最优惠利率加10%，或隔夜香港银 行同业人民币拆息利率加10%，以较高 者为准)	
	抵用未经收妥票据			每张HKD120.00 / USD15.00 / RMB120.00

服务	项目	收费 / 说明	
储蓄账户	补发存摺	每户HKD100.00	
	于开户后三个月内结清账户	每户HKD50.00	
	服务月费 <sup>注二</sup> (只适用于企业客户)	港币储蓄账户和港币往来账户每月综合平均结餘低于HKD5,000.00	豁免
		人民币账户每月平均结餘少于RMB5,000.00	豁免
人民币现钞、外币现钞存款/提款	于人民币账户存入 / 提取人民币现钞	豁免	
	于外币账户存入 / 提取原币现钞	豁免	
账户 / 服务申请收费 (仅适用于企业客户) <sup>注三</sup>	申请基本收费 – 每笔HKD1,200.00，另加：		
	内地注册公司 <sup>注四</sup> 收费	每笔HKD2,000.00，另加内地注册公司查册费用(按本行实际支出)。	
	海外注册公司 <sup>注五</sup> 收费	每笔HKD5,000.00，另加海外注册公司查册费用(按本行实际支出)。	
	特别公司收费： • 公司拥有权 / 控制权具四层或以上，或 • 信托账户	每笔HKD5,000.00	
定期存款	到期前提取	若本行酌情允许客户在到期前提取有关定期存款，客户将不获得任何利息，并须按照下列计算方式缴付手续费(取其高者)，最低手续费为HKD200.00: 1. 定期存款本金x (最优惠利率** - 定期存款年利率) x 尚餘到期日数 / 一年总日数 2. 定期存款本金x (同业拆息拆出利率** - 定期存款年利率) x 尚餘到期日数 / 一年总日数 **有关利率将按本行不时公布的利率为准。	

服务	项目		收费 / 说明	
中银万事达卡®扣账卡	年费		豁免	
	重发中银万事达卡®扣账卡	因客户遗失中银万事达卡®扣账卡而须挂失重领	HKD50.00	
		未能收取新卡而挂失重领	豁免	
	因损毁转换新卡		HKD50.00	
	透过「银通」网络自动柜员机提取现钞 <sup>注六、注七</sup>	于香港提取现钞	豁免	
		于澳门提取现钞	每次HKD20.00	
	透过「中银香港」网络自动柜员机提取现钞 <sup>注八、注九</sup>	于香港提取现钞	豁免	
	透过「MasterCard / Cirrus」网络自动柜员机提取现钞 <sup>注六、注八、注九</sup>	于香港透过港币账户提取现钞	每次HKD25.00	
		于香港透过人民币账户提取现钞	每次RMB25.00	
		于中国内地透过港币账户提取现钞	每次HKD50.00	
于中国内地透过人民币账户提取现钞		每次RMB50.00		
于香港及中国内地以外提取现钞		豁免		
外币交易费用 <sup>注六、注十</sup>	提取现钞 <sup>注十一</sup>	豁免		
	购物或网上交易 <sup>注十二</sup>	豁免		
中银卡	补发中银卡	因客户遗失中银卡(基本账户为港币账户) / 中银简易卡 而须挂失重领	HKD50.00	
		因客户遗失中银卡(基本账户为人民币账户)而须挂失重领	RMB50.00	
		未能收取新卡而挂失重领	豁免	
	因损毁转换新卡	新卡的基本账户为港币账户	HKD50.00	
		新卡的基本账户为人民币账户	RMB50.00	
	透过「银通」网络自动柜员机提取现钞 <sup>注十三</sup>	于澳门提取现钞	每次HKD20.00	
	透过「银联」网络于香港自动柜员机提取现钞(同时适用于经非中银香港自动柜员机进行「银联二维码提款」;或以中银银联双币信用卡已附加银行账户提款) <sup>注十四</sup>	透过人民币账户提取现钞	每次RMB15.00	
		透过港币账户提取现钞	每次HKD15.00	
	透过「银联」网络于香港以外自动柜员机提取现钞(同时适用于经非中银香港自动柜员机进行「银联二维码提款」;或以中银银联双币信用卡已附加银行账户提款) <sup>注十四</sup>	透过人民币账户提取现钞	每次RMB50.00	
		透过港币账户提取现钞	每次HKD50.00	
	透过「VISA / PLUS」网络自动柜员机提取现钞(适用于已附加银行账户的中银VISA信用卡) <sup>注十五</sup>		每次HKD25.00	
	透过「MasterCard / Cirrus」网络自动柜员机提取现钞(适用于已附加银行账户的中银万事达信用卡) <sup>注十六</sup>		每次HKD25.00	
	保管箱	补发单一保管箱锁匙		HKD100.00(另加工本费)
		遗失全部锁匙及潜箱费		HKD200.00(另加工本费, 已包补发匙)
本票	签发本票(港币 / 美元 / 人民币) <sup>注十七</sup>		每张HKD50.00	
	签发电子本票(港币 / 美元 / 人民币)		每张HKD50.00 / USD6.00 / RMB40.00	
	在本票背面证明购买者身份		豁免	
	注销本票并重入客户的账户		每张HKD50.00	
	挂失本票		按交换所规定收费, 每张另加HKD50.00	
	保兑本行本票		每张HKD50.00	

服务	项目		收费 / 说明	
银行证明	银行加签印鉴		首份HKD150.00(如加签多份, 其后每份HKD20.00)	
	证明账户结余		HKD100.00(每一附加账户, 另加收HKD20.00)	
	加签账户余额证明(供核数用)		每份HKD300.00(最低收费HKD600.00) 邮费 平邮: 豁免 快递: 本地: HKD25.00 非本地: HKD60.00	
	签发账户财务状况证明书		首份HKD300.00(如签发多份, 其后每份HKD25.00)	
汇款 - 汇出汇款	电汇	透过分行办理	每笔HKD260.00 <sup>注十八</sup>	
		透过电子渠道办理	个人客户: 每笔HKD65.00 <sup>注十八</sup> 企业客户: 每笔HKD120.00 <sup>注十八</sup>	
	「中银快汇」 (汇款至中国银行和合作银行内地及指定香港以外的分行)	透过分行办理	每笔HKD260.00 <sup>注十八</sup>	
		透过电子渠道办理	个人客户: 豁免 <sup>注十八</sup> 企业客户: 每笔HKD115.00 <sup>注十八</sup>	
	给收款人附言的处理费	透过分行办理	每笔首十个中文字符或首十个英文单词可获豁免; 超额收费每笔HKD100.00	
		透过电子渠道办理	豁免	
	额外电报费(当交易需要发送多于一个SWIFT / 电子报文)		每个HKD100.00	
	代理银行费用 <sup>注十九</sup> (适用于汇款人表示承担代理银行费用的汇款交易)	美元	汇款至所有国家 / 地区(内地除外)	每笔HKD160.00
		欧元	汇款至所有欧元区	汇款金额EUR100.00或以下不设预收 汇款金额由EUR100.01至12,500.00每笔 EUR25.00 汇款金额EUR12,500.00以上每笔 EUR35.00
		英镑	汇款至英国或爱尔兰	每笔GBP20.00
		日圆	汇款至日本	每笔最低JPY3,000
		泰国铢	汇款至所有地区	每笔THB500.00
		其他		每笔最低HKD200.00
	以SWIFT / 电子报文向收款银行确认汇款		每笔HKD100.00	
	更改 / 取消 / 退汇的手续费		每笔HKD220.00; 另需付代理银行收费 <sup>注二十</sup>	
	查询汇款情况	以SWIFT / 电子报文方式查询		每笔HKD220.00; 另需付代理银行收费 <sup>注二十</sup>
		以长途电话查询		每笔HKD100.00
	建立或更改一般约期汇款指示		每笔HKD100.00 另需付每次汇出汇款的相关费用	
	建立/执行/更改长者约期汇款指示 (只适用于综援长者广东及福建省养老计划、广东计划或福建计划的受惠人/受委人)		豁免手续费	
	汇票	签发汇票的手续费		每张HKD200.00
申请取消已签发汇票 / 退汇的手续费		每张HKD250.00		
申请汇票挂失及止付的手续费		每张HKD250.00(汇票挂失需另加银行公会收费, 现每张为HKD140.00; 如银行公会有修改, 将不另行通知。)		
BoC Pay 跨境汇款		按汇款金额1%(港币)(每次最低收费HKD20.00, 最高收费HKD60.00)		

服务	项目		收费 / 说明	
汇款 - 汇入汇款	将汇款款项存入本行户口	汇款金额是HKD500.00的等值或以下	豁免	
		汇款金额是HKD500.00等值以上	每笔HKD60.00	
	经本地银行要求保付	电汇 / 信汇	每笔HKD35.00	
		汇票	每笔HKD100.00	
以SWIFT/电子报文方式查询			每笔HKD100.00	
汇款 - 其他服务	图文传真	本地 (五页以内)	每次HKD50.00	
		香港以外(两页以内)	每次HKD100.00	
		超过指定的页数	每页另加HKD50.00	
	补发通知书/收条副本	一年内	每页HKD50.00	
		一至两年	每页HKD100.00	
		二至三年	每页HKD150.00	
三年至七年		每页HKD200.00至350.00		
本地银行 转账	特快转账 (RTGS/ CHATS)	以特快转账 (RTGS/CHATS) 拨款至其他银行	透过分行办理	每笔HKD180.00 <sup>注二十一</sup>
			透过网上银行办理	个人客户：豁免 企业客户：每笔港币25元 (港币/人民币) / 55元 (美元/欧元) <sup>注二十一</sup>
		经特快转账 (RTGS/CHATS) 拨款到本行账户	转账金额是HKD500.00的等值或以下	豁免
			转账金额是HKD500.00等值以上	个人客户：豁免 企业客户：每笔HKD15.00
	查询、更改、取消、退回的手续费 <sup>注二十</sup>			每笔HKD150.00
	转数快 (即快速 支付系统)	以转数快拨款至 其他银行	转账金额HKD1,000,000.00等值或以下	个人客户：豁免
			港币转数快转账金额HKD100,000.00或以下	企业客户：每笔HKD5.00
			港币转数快转账金额HKD100,000.00以上及HKD1,000,000.00或以下	企业客户：每笔HKD10.00
			人民币转数快转账金额RMB100,000.00或以下	企业客户：每笔RMB4.00
		人民币转数快转账金额RMB100,000.00以上及RMB1,000,000.00或以下	企业客户：每笔RMB8.00	
经转数快拨款到本行账户			豁免	
查询、退回的手续费 <sup>注二十</sup>			企业客户：每笔HKD150 个人客户：每笔HKD150  个人客户豁免收费直至另行通知	

服务	项目	收费 / 说明	
自动转账	自动转账付款 - 交易指示费(仅适用于企业客户)		
	透过分行或指定地点提交档案	中银香港账户	每笔HKD0.70 / RMB0.55 (每次最低收费HKD20.00 / RMB17.00)
		其他银行账户	每笔HKD1.40 / RMB1.10 (每次最低收费HKD30.00 / RMB25.00)
	透过电子渠道上载档案	中银香港账户	每笔HKD0.40 / RMB0.30
		其他银行账户	每笔HKD0.70 / RMB0.55
	自动转账付款 - 其他收费		
	建立或修改常设指示 - 自动转账付款		每笔HKD100.00 / RMB90.00
	退回自动转账 (因款项不足)	直接付款授权(DDA)	每笔HKD165.00 / RMB145.00
		常设指示 - 自动转账付款	每笔HKD165.00 / RMB145.00
	再次执行直接付款授权(DDA)指示		每笔HKD100.00 / RMB90.00
	自动转账收款 - 交易指示费(仅适用于企业客户)		
	透过分行或指定地点提交档案	中银香港账户	每笔HKD4.00 / RMB3.40 (每次最低收费HKD20.00 / RMB17.00)
		其他银行账户	每笔HKD4.00 / RMB3.40 (每次最低收费HKD30.00 / RMB25.00)
	透过电子渠道上载档案	中银香港账户	每笔HKD0.60 / RMB0.50
		其他银行账户	每笔HKD1.20 / RMB1.00
自动转账收款 - 其他收费(仅适用于企业客户)			
建立收款档案		每笔HKD15.00 / RMB13.00	
建立或修改常设指示 - 自动转账收款		每笔HKD100.00 / RMB90.00	
发薪	发薪 - 交易指示费(仅适用于企业客户)		
	透过分行或指定地点提交档案	中银香港账户	每笔HKD0.50 / RMB0.40 (每次最低收费HKD20.00 / RMB17.00)
		其他银行账户	每笔HKD1.00 / RMB0.80 (每次最低收费HKD30.00 / RMB25.00)
	透过电子渠道上载档案	中银香港账户	每笔HKD0.30 / RMB0.25
		其他银行账户	每笔HKD0.60 / RMB0.50
	发薪 - 其他收费(仅适用于企业客户)		
再次执行发薪指示		每次HKD100.00 / RMB90.00	



服务	项目		收费 / 说明
其他	账户查册	有限公司	HKD150.00
		无限公司	HKD100.00
	索取储蓄或定期账户历史资料纪录	一年资料	每个账户HKD250.00
		二年资料	每个账户HKD750.00
		三年资料	每个账户HKD1,000.00
		三年以上资料(最多七年)	每年加收HKD1,000.00
	索取各类结单副本(申请日起计的最近一个月至最多七年内的资料)		每份HKD50.00 <sup>注二十二</sup> (每一结单周期作一份计算)
	邮寄综合月结单费用 <sup>注二十三</sup>		每名客户每月收HKD5.00 <sup>注二十四、注二十五</sup>
	建立 / 修改常设指示		HKD70.00
	书面授权拨款指示(非使用本行指定表格)		每次HKD150.00
	提供客户资料副本		每页HKD50.00, 另加工本费
	礼券(港币 / 人民币) <sup>注十七</sup>		每张HKD10.00
	贵金属存摺	补发存摺	每户HKD100.00
	辅币找换	一、二角	每20元收HKD1.00
		其他	每50元收HKD1.00
	大量辅币存款(必须先自行分类)		存入500枚或以上辅币, 按总存入金额的2%计收 每次最低收费HKD50.00
	大量现钞存款/交易(港币) <sup>注二十六</sup>		每名客户每日经分行柜台存入200张以上钞票 / 存入金额达HKD100,000.00以上, 按总存入金额的0.25%计收 每次最低收费HKD50.00
	存入大量支票	一日内不超过30张	豁免
		一日内超过30张, 余下每张	HKD1.00
	买入票据	中国银行签发的票据	按金额收0.25%(每次最低收费HKD50.00), 另加代理行费用(如有)
其他银行签发的票据		按金额收0.375%(每次最低收费HKD50.00), 另加代理行费用(如有)	
退票		HKD100.00, 另加代理行费用(如有)及利息	
光票托收	非进出口押汇项下	每张HKD200.00(包邮费), 另加代理行费用	
	退票	每张HKD100.00, 另加代理行费用(如有)及利息	

## 2. 贷款服务

服务	项目	收费 / 说明
按揭贷款	申请手续费 <sup>注二十七</sup>	贷款额的0.5%(最低为等值HKD1,000.00)
	取消贷款手续费	贷款额的0.15%(最低为等值HKD5,000.00)
	存契费(已全数清还楼宇按揭贷款之物业契约保管费)	每年HKD4,000.00
	出租同意书	每份HKD1,000.00(如涉及律师费用则另计)
	提前清还全数/部份本金(不足1个月通知)的收费	按还款金额加收提前还款日起计的1个月利息
	补发还款资料通知书	每份HKD100.00
	补发分期付款账户年结纪录	每份HKD100.00
	按揭物业及余额证明信	每份HKD200.00(如同时签发多份,其后每份HKD20.00)
	补发医管局 / 政府房屋津贴的按揭证明信 / 还款资料通知书	每份HKD100.00
	更改按揭计划条款 <sup>注二十七</sup> (例如供款额、还款期、按揭计划、按揭人及担保人等)	每项HKD1,500.00
	提供契约 / 文件副本	屋契每份HKD200.00 ; 其他文件每页HKD50.00
	逾期还款行政管理费 <sup>注二十七</sup>	每次逾期还款的收费为HKD500.00 (如涉及律师费用则另计)
	代交差饷 / 地租行政费 <sup>注二十七</sup>	每次HKD500.00
	更改火险投保金额行政费(适用于涉及评估物业重置价值的火险)	每次HKD1,000.00

中银「易达钱」	分期	贷款手续费	适用于中银分期「易达钱」/中银分期「易达钱」结餘转户: 总贷款额的0%-1.5% (每年)# 适用于中银分期「易达钱」-免息优惠: 总贷款额的0%-6.5% (每年)# #实际手续费请参阅贷款通知书
		逾期利息及手续费	未能依期偿付全数每月还款, 须缴付每一期港币500元的逾期还款手续费及按任何逾期未付的还款额缴纳利息; 利息由到期日起计至实际付款日, 利率为日息0.08%。
		提早清还收费	提早清还贷款时将以「息随本减 <sup>注二十八</sup> 」或「七十八规则 <sup>注二十九</sup> 」计算利息及本金结欠。 「息随本减」: 一般分期及结餘转户借款人亦须缴纳已批核贷款本金金额之2%作为提早清还收费, 银行保留不时调整提早清还收费的权利。 「七十八规则」: 一般分期借款人亦须缴纳已批核贷款本金金额之2%作为提早清还收费; 结餘转户借款人亦须按贷款期之尚馀年数(不足一年亦以一年计算); 缴纳每年为结餘转户已批核贷款金额之1.5%作为清还收费, 银行保留不时调整提早清还收费的权利。
	循环 <sup>注三十</sup>	年费(只适用于2009年6月1日或以后申请的中银循环「易达钱」客户)	信贷额1%(最低收费为HKD50.00, 最高收费为HKD1,000.00)
		提款收费/交易收费: 现金透支 <sup>注三十一</sup> / 结餘转户服务 <sup>注三十一</sup> / 现金存户服务 <sup>注三十一</sup> / 使用「缴费易」服务缴费或转账 <sup>注三十一</sup>	香港地区作现金透支/结餘转户服务/现金存户服务/使用「缴费易」服务缴费或转账: 每次为交易金额的2%另加HKD20.00
		使用「网上缴费服务」缴费或转账手续费 <sup>注三十一</sup>	每次为交易金额的2%另加HKD20.00
		最低还款额	i) 总结欠金额的3%(不低于HKD40.00); 及 ii) 上期月结单尚未缴付之最低还款额(如适用); 及 iii) 超出信用额度之全数金额(如适用)
		逾期还款费用	每次逾期还款将收取最低还款额的5%(最低收费为HKD100.00, 最高收费为HKD200.00)
		退票/拒纳自动转账手续费	每次HKD150.00
		超出信用额度手续费 <sup>注三十二</sup>	每结单期HKD100.00
索取结单副本费用 • 最近两个月所发出之结单 • 两个月以前所发出之结单		免费 每张HKD50.00	
索取签购单据费用		每张HKD30.00	
替换遗失卡收费		每张HKD100.00	
外币支票还款收费	每张HKD100.00		
账户结餘退款收费	每次HKD50.00		
资信证明书	每张HKD200.00		
其他贷款 (个人客户)	抵押贷款	申请手续费	贷款额的0.2%(最低收费为等值HKD250)
		额度转期费	贷款额的0.2%(最低收费为等值HKD250)
	无抵押贷款 (非中银分期及循环「易达钱」贷款)	申请手续费	贷款额的0.5%(最低为HKD1,000.00)
		额度转期费	贷款额的0.25%(最低为HKD500.00)
	透支额度承担费/安排费	按未使用额度每天计收0.5% p.a.	
	逾期还款行政管理费	每次逾期还款的收费为HKD500.00(如涉及律师费用则另计)	
	提供契约/文件副本	屋契每份HKD200.00; 其他文件每页HKD50.00	

- 注一：往来账户余额不足以扣除退票手续费，将衍生未经授权透支/临时透支的透支利息。
- 注二：本行保留对个别存入之存款逐笔收取其他费用的权利。为避免产生疑问，此类其他费用是(a)与上述月费分开的，(b)不限于上表中提到的货币，并且(c)不论上表所列的每月平均结余的门槛如何，均适用。
- 注三：「账户/服务申请收费」适用于全新于本行开立账户或服务的企业客户(泛指非个人客户)。「获赠免缴税的慈善团体」、「社会服务机构」及「政府部门及有关机构」可获赠免收费，详情请向本行职员查询。
- 注四：「内地注册公司」指依照中华人民共和国相关法律例成立的企业客户，不论该客户是否根据香港《公司条例》(第622章)第16部注册的非香港公司。
- 注五：「海外注册公司」指不在香港或内地成立的企业客户，不论该客户是否根据香港《公司条例》(第622章)第16部注册的非香港公司。
- 注六：香港以外当地银行或会向客户徵收附加费(如适用)。
- 注七：外币交易金额将会以银通在交易日当天厘定的汇率兑换成港元从您的港元储蓄户口扣取。
- 注八：如客户于自动柜员机提取主要货币及已开启外币账户直接扣账功能，扣账卡会因应提取的货币自动从相应并足够余额的外汇宝户口扣账。如相应的外汇宝户口没有足够余额或没有开启外币账户直接扣账功能，我们将会以本行的现行汇率扣取等值之港元。主要货币包括港元(HKD)、美元(USD)、人民币(CNY)、英镑(GBP)、日圆(JPY)、澳元(AUD)、纽元(NZD)、加元(CAD)、欧元(EUR)、瑞士法郎(CHF)、新加坡元(SGD)、泰国铢(THB)。
- 注九：如客户于自动柜员机提取非主要货币，我们将会参照万事达卡的现行汇率，并从您的港元储蓄户口扣取等值之港元。汇率以本行决定为准。
- 注十：我们会豁免以中银万事达卡\*扣账卡进行之非港元交易所产生的外币交易费用。
- 注十一：如果客户于香港以外自动柜员机提款透过动态货币(DCC)方式换算为港元结算(部分自动柜员机于客户提款时，容许客户选择该交易以柜员机营运商或动态货币兑换服务提供者提供的汇率换算为港元结算)。该提款金额将以万事达卡或相关网络于处理交易当天所订立的汇率兑换成港元从您的港元储蓄户口扣取。
- 注十二：客户在香港以外消费时，有时候可选择以港元支付外币签账。此选项属海外商户的直接安排，而非由发卡机构提供。客户应于签账前向该商户查询有关汇率及手续费的详情，因为以港元支付外币签账，所涉及的费用可能会较以外币签账的手续费为高。
- 注十三：当透过「银通」网络进行交易，若交易货币为人民币，交易金额将按照交易时该「银通」会员银行于自动柜员机画面所显示的汇率进行兑换；
- 注十四：当透过「银联」网络进行交易，若交易货币为港币或人民币，交易金额将按照交易时本行提供的汇率直接进行兑换(汇率可透过本行网页查询)；若交易货币为港币或人民币以外的货币，交易金额将按照交易时中国银联订定的当日汇率(汇率可透过中国银联网页查询)直接进行兑换。
- 注十五：当透过「VISA / PLUS」网络以银行账户进行交易，交易金额将按照交易时VISA订定的当日汇率(汇率可透过VISA网页查询)直接兑换为港元，再加1.95%的额外兑换手续费。
- 注十六：当透过「MasterCard / Cirrus」网络以银行账户进行交易，交易金额将按照交易时MasterCard订定的当日汇率(汇率可透过MasterCard网页查询)先兑换成美元再兑换为港元，再加1%的额外兑换手续费。
- 注十七：私人财富客户、持长者咭或年满65岁之客户、综合社会保障援助助人可获赠免收费；中银理财客户可获平价优惠。
- 注十八：除汇款相关费用外，如选择以中银信用卡支付汇款金额，中银信用卡(国际)有限公司将会加收信用卡汇款行政费并从该信用卡户口记入信用卡汇款行政费。详情请查阅相关信用卡收费表。
- 注十九：代理银行费用是指代理银行、中转银行、结算机构及/或收款银行等银行/机构处理汇款的费用及本行的额外处理费用的统称。如选择代理银行费用由汇款人承担，本行有权于办理汇款时预收代理银行费用。预收的金额不会退回；但，如实际徵收的费用高于预收的金额，本行则有权利收回差额。另外，请注意因这种收费选择涉及较多工作，有关银行/机构银行向汇款人的徵费一般比较由收款人承担高。
- 注二十：(i) 不论申请是否被接纳手续费不会退回。(ii) 代理银行及/或收款银行可能对相关要求徵收费用，本行可预收或后收代理银行及/或收款银行的费用及本行的额外处理费用。
- 注二十一：如选择收款银行费用由汇款人承担，本行有权于办理转账时预收收款银行的费用及本行的额外处理费用。预收的金额由本行按相关收款银行的徵费纪录厘订而不作通告，预收的金额不会退回；但，如果实际被徵收的费用高于预收的金额，本行则有权利收回差额。另外，请注意因这种收费选择涉及较多工作，收款银行向汇款人的徵费一般比较由收款人承担高。
- 注二十二：索取个人综合月结单副本可获费用豁免，费用豁免安排取决于本行的酌情决定。
- 注二十三：邮寄综合月结单包括由本行发出的个人综合月结单及/或往来账户月结单，并不包括信用卡月结单或其他账户及/或产品月结单。
- 注二十四：以下客户可豁免费用：18岁以下、65岁或以上的客户或透过本行领取伤残津贴/高龄津贴人士/综合社会保障援助计划之人士。
- 注二十五：若客户同时持有港元储蓄账户及港元往来账户，本行将从客户的最高结余之港元储蓄/港元往来账户中扣取有关费用。本行保留自行决定从客户的任何账户中扣取有关费用的权利。
- 注二十六：本行保留徵收额外费用的权利。
- 注二十七：不适用于「居者有其屋」、「租者置其屋」及「绿表置居」计划的客户。
- 注二十八：「息随本减」适用于任何于2020年1月13日或之后提交申请中银分期「易达钱」贷款、中银分期「易达钱」结余账户贷款、中银分期「易达钱」加倍贷款或任何于2020年6月7日或之后经电子渠道申请中银分期「易达钱」并获即时批核服务之贷款。
- 注二十九：「七十八规则」适用于任何于2020年1月12日或之前提交申请中银分期「易达钱」贷款、中银分期「易达钱」结余账户贷款、中银分期「易达钱」加倍贷款或中银分期「易达钱」结余账户加倍贷款或任何于2020年6月6日或之前经电子渠道申请中银分期「易达钱」并获即时批核服务之贷款。
- 注三十：只适用于2009年6月1日或以后申请中银循环「易达钱」的客户。
- 注三十一：从中银循环「易达钱」账户提取或转账结余款项或其任何部分(除非根据中国银行(香港)有限公司(「本行」)不时订明的退款程式进行)将被视作现金透支处理。
- 注三十二：若结欠金额超出信贷额，本行将收取「超出信用额度手续费」，并记入账户内。

注三十三：实际年利率：

贷款金额	实际年利率
HKD5,000.00	低至 14.23%
HKD20,000.00	低至 10.74%
HKD100,000.00	低至 7.99%

实际年利率是一个参考利率，以年化利率展示出包括银行产品的基本利率及其他费用与收费。此实际年利率分别以贷款金额为HKD5,000.00/HKD20,000.00/HKD100,000.00、及年息分别为12.5%/ 9.5%/7.0%计算。实际年利率乃根据香港银行公会所载的有关指引计算，并只作参考用途。最终之实际年利率按客户的信贷评级及贷款金额而厘订。

注三十四：逾期还款年化利率/就违约贷款收取的年化利率为46.78%。倘若您在过往连续6期月结单，有两次或以上未能支付最低还款额(「逾期情况」)，将额外收取总结欠金额的4%(年平息)，有关利率以复利息基准计算。「逾期还款利率」将于逾期情况发生后发出的第一张月结单之结单日期的后一天直至逾期情况停止后发出的第一张月结单之结单日期为止的期间内生效，其后利息将按有关核发利率计算。而适用于账户的任何优惠(例如优惠利率)将于「逾期还款利率」生效时暂停，并会在「逾期还款利率」停止适用后再次生效，在任何情况下相关优惠期将不会延长。

- 「本行」指中国银行(香港)有限公司。
- 以上收费未能尽录，详情请向本行职员查询
- 收费仅供参考，本行保留权利调整有关费用

### 3. 证券服务

本地证券(下列收费按交易货币计)

服务	项目	收费标准				最低收费	最高收费	备注		
证券交易服务	经纪佣金(适用于港交所上市证券)	「证券会籍计划」的会籍级别^						HKD100.0/ RMB100.0	-	买卖上市债券, 最高0.25%
		按每笔成交金额计	「钻星」	「金星」	「银星」	「晋星」				
			0.18%	0.20%	0.23%	0.25%				
			0.25%	0.28%	0.40%	0.50%				
	透过自动化系统(「手机银行」/「网上银行」/「网上银行」/「自动化股票线」)买卖*									
	透过分行/专人接听电话交易专线买卖*									
	透过手机银行「买入碎股」(碎股易)*	按每笔成交金额计0.25%				-	-	不足一毫亦作一毫收取		
	印花税**	按每笔成交金额计0.10%				HKD1.00/ RMB1.00	-	1. 买卖双方均须缴付 2. 不足一元亦作一元收		
	交易费#	按每笔成交金额计0.0027%				-	-	证监会收取		
	交易费#	按每笔成交金额计0.00565%				-	-	香港交易所收取		
会财局交易费#	按每笔成交金额计0.00015%				-	-	会财局收取			
意大利金融交易税(买入有关常驻意大利公司发行股份)	0.1%(税款以相同股票于同一日内成交加权平均买入价及净买入股数计算。)				-	-	由意大利政府收取			
意大利金融交易税(买卖于香港联合交易所上市并与常驻意大利公司所发行的股份挂钩的金融衍生产品)	交易名义价值0-2,500欧元, 税款为0.125欧元; 交易名义价值2,500-5,000欧元, 税款为0.25欧元; 交易名义价值5,000-10,000欧元, 税款为0.50欧元; 交易名义价值10,000-50,000欧元, 税款为2.5欧元; 交易名义价值50,000-100,000欧元, 税款为5欧元; 交易名义价值100,000-500,000欧元, 税款为25欧元; 交易名义价值500,000-1,000,000欧元, 税款为50欧元; 交易名义价值高于1,000,000欧元, 税款为100欧元  名义价值 = 购买或出售金融衍生产品的数量 X 金融衍生产品的购买或出售价格  注: 以上税款表仅适用于金融衍生产品。				-	-	由意大利政府收取			
月供股票计划^	供款金额0.25%				HKD50.00/ RMB50.00	-	以每个月供计划计算			

处理实物股票及交收的服务	交易处处理费*	透过自动化系统(「手机银行」/「网上银行」/「自动化股票专线」)买入	每手HKD2.50 / RMB2.50 每笔交易的成交金额达HKD1,000,000.00或以上 / RMB1,000,000.00或以上可获豁免				HKD30.00 / RMB30.00	HKD200.00 / RMB200.00	1. 每只证券独立计算
		透过分行/专人接听电话交易专线买入	每手HKD5.00 / RMB5.00 每笔交易的成交金额达HKD1,000,000.00或以上 / RMB1,000,000.00或以上可获豁免				HKD30.00 / RMB30.00	HKD200.00 / RMB200.00	
		透过手机银行「买入碎股」(碎股易)	豁免				-	-	
		经本行拨货或实物存入	豁免				-	-	1. 适用于拨货存入(经CCASS)或实物存入(包括股票及债券) 2. 如存入实物时需进行过户, 过户的手续费另计 3. 每只证券独立计算
		证券提取费*	每手HKD10.00 / RMB10.00				HKD100.00 / RMB100.00	-	1. 每只证券独立计算 2. 递交证券提单时缴付 3. 证券经本行沽出, 可获豁免 4. 适用于经中央结算系统提取及实物提仓
	转手纸印花税	每张新转手纸计HKD5.00				HKD5.00	-	适用于实物证券, 并由卖方缴付	
代理人服务及企业行动	代收现金股息手续费*	按股息计0.50%				HKD30.00 / RMB30.00	HKD2,500.00 / RMB2,500.00		
	代收股份手续费*	「证券会籍计划」的会籍级别 ^					HKD30.00 / RMB30.00	HKD200.00 / RMB200.00	经本行代收的各类证券均需缴付, 包括以下类别: 红股、以股代息、公开认购、收购、供股、配售等
			「钻星」	「金星」	「银星」	「晋星」			
		每手	HKD2.50 / RMB2.50	HKD2.50 / RMB2.50	HKD5.00 / RMB5.00	HKD5.00 / RMB5.00			
		代履行权责手续费*	按需履行权责的股份计, 每手HKD2.00 / RMB2.00				HKD100.00 / RMB100.00	HKD2,500.00 / RMB2,500.00	1. 代客户履行权责, 如换股、供股、额外供股、私有化、收购、转换交易板、行使认股证等 2. 过户处收费另计
		股份分拆合并手续费*	每次HKD30.00 / RMB30.00				-	-	
		证券过户客户 / 本行代理人公司名下手续费*	每手HKD10.00 / RMB10.00				HKD100.00 / RMB100.00	-	1. 包括过户处收费 2. 于交收日从结算账户扣除
	代打转手纸印花税手续费*	每笔收HKD50.00 / RMB50.00				HKD50.00 / RMB50.00	-	1. 不包括税局收费 2. 于交收日从结算账户扣除	

服务	项目	收费标准				最低收费	最高收费	备注	
资讯服务 (于网上银行提供)@	网上即时报价费—基本计划	「证券会籍计划」级别^	钻星/金星	银星/晋星		HKD10.00	-	如您透过本行任何交易渠道成功买卖股票，每笔交易或每月累计交易金额达等值HKD50,000.00*(以较高者为准)，即可享有额外免费即时股价查询200次(*只限于港元股票交易)	
		每月免费证券查价次数	1,000次	500次					
	所有客户其后每次查询HKD0.10								
	网上即时报价费—月费计划	每月HKD228.00				-	-		1. 无限次数即时报价 2. 若使用当月累计交易金额达HKD1,000,000.00*(只限于港元股票交易)，将获豁免下月月费 3. 服务将于登记后下一个月起生效
	网上即时报价费—串流报价[流动装置版]	每月HKD78.00				-	-		1. 即时自动更新首档报价 2. 若使用当月累计交易金额达HKD1,000,000.00*(只限于港元股票交易)，将获豁免下月月费 3. 服务将于登记后下一个月起生效
	网上即时报价费—串流报价	每月HKD328.00				-	-		1. 即时自动更新报价 2. 若使用当月累计交易金额达HKD1,000,000.00*(只限于港元股票交易)，将获豁免下月月费 3. 服务将于登记后下一个月起生效
到价提示	每个到价提示服务为HKD1.00				-	-	1. 登记后下日生效 2. 属「证券会籍计划」钻星及金星级别的单名账户持有人可享用本服务 3. 单名账户持有人如属「证券会籍计划」银星及晋星级别，其当月累积交易金额达等值港币1,000,000.00元或以上，可登记享用三个月服务		
借贷及其他服务	逾期交收利息	参照本行往来账户临时透支利率				-	-	按欠款的金额计算	
	证券孖展账户借款利率	「证券会籍计划」的会籍级别^						-	1. 按每天账户内的现金账结余计算 2. 每月底在账户的现金账支付
		本行最优惠利率	+1.50%	+1.50%	+2.25%	+2.25%			
追收股东权益委托费	HKD150.00 另每手收HKD20.00				-	-	1. 包括过户费用 2. 无论追收是否成功均须缴付 3. 经纪行/中央结算收费另计		



服务	项目	收费标准	最低收费	最高收费	备注
借贷及其他服务	追收股东权益手续费	追回的股息计0.50% 追回红股、股权等每手HKD5.00	HKD20.00	-	经纪行 / 中央结算 收费另计
	代办认购新股手续费*	每笔申请收HKD100.00 / RMB100.00	HKD100.00 / RMB100.00	-	无论是否成功获配 股份, 均须缴付

### A股证券(上海 / 深圳)

服务	项目	收费标准					最低收费	最高收费	备注
证券交易服务	经纪佣金	「证监会籍计划」的会籍级别 ^					RMB100.00	-	
			「钻星」	「金星」	「银星」	「晋星」			
		透过自动化系统 (「网上银行」)买卖*	按每笔成交金额计 0.18%	0.20%	0.23%	0.25%			
		透过分行/ 专人接听电话交易 专线买卖*	按每笔成交金额计 0.25%	0.28%	0.40%	0.50%			
				A股	ETF				
	经手费##	按每笔成交金额计:	0.00341%	0.004%	-	-		由上交所 / 深交所收取	
	证管费##	按每笔成交金额计:	0.002%	-	-	-		由中国证监会收取	
	过户费##	按每笔成交金额计:	0.003%	0.002%	-	-		A股: 1. 中国结算上海/ 中国结算深圳 收取0.001% 2. 香港结算收取 0.002% ETF: 香港结算收取 0.002%	
	交易印花税##	按每笔成交金额计: 0.05%			-	-		由卖方缴付	
	交收服务	交易处理费*	透过自动化系统 (「网上银行」)买入	每手RMB0.25 每笔交易的成交金额达RMB1,000,000.00或 以上可获豁免	RMB30.00	RMB200.00		1. 每只证券独立 计算	
透过分行/ 专人接听电话交易 专线买入			每手RMB0.50 每笔交易的成交金额达RMB1,000,000.00或 以上可获豁免	RMB30.00	RMB200.00				
		经本行拨 货存入	豁免	-	-		1. 适用于拨货存 入 2. 每只证券独立 计算		
		证券提取费*	每手RMB1.00	RMB100.00	-		1. 每只证券独立 计算 2. 递交证券提单 时缴付 3. 证券经本行沽 出, 可获豁免		

服务	项目	收费标准	最低收费	最高收费	备注		
代理人服务及企业行动	代收现金股息手续费*	按股息计0.50%	RMB30.00	RMB2,500.00			
	代收股份手续费*	「证券会籍计划」的会籍级别 ^				经本行代收的各类证券均需缴付，包括以下类别：红股、以股代息、公开认购、收购、供股、配售等	
			「钻星」	「金星」	「银星」		「晋星」
	每手	RMB0.25	RMB0.25	RMB0.50	RMB0.50		RMB30.00
代履行权责手续费*	按需履行权责的股份计，每手RMB0.20		RMB100.00	RMB2,500.00	代客户履行权责，如换股、供股、额外供股、私有化、收购、转换交易板等		
	股份分拆合并手续费*	每次RMB30.00	-	-			
资讯服务(于网上银行提供)	网上即时报价费	豁免(无限次)	-	-			
借贷服务	逾期交收利息	参照本行往来账户临时透支利率	-	-	按欠款的金额计算		
	证券孖展账户借款利率	「证券会籍计划」的会籍级别 ^				1.按每天账户内的现金账结欠余额计算 2.每月底在账户的现金账支付	
			「钻星」 / 「金星」	「银星」 / 「晋星」			
	本行最优惠利率 -1%	本行最优惠利率		-	-		

美国证券

服务	项目		收费标准	最低收费	最高收费	备注
证券交易服务	经纪佣金	透过自动化系统(「手机银行」/「网上银行」)买卖*	每股USDS0.02	私人财富、中银及智盈理财客户	-	
				USD16		
	监管费用#	根据美国证券交易委员会最新制定之条例及收费			1.只适用于沽出交易 2.有关费用将按第三方重估而调整	
	交易费用#	根据美国金融业监管局最新制定之条例及收费				
	意大利金融交易税(买入有关常驻意大利公司发行股份)	0.1%(税款以相同股票于同一日内成交加权平均买入价及净买入股数计算。)	-	每笔成交USD 5.95	由意大利政府收取	
	意大利金融交易税(买卖于美国各交易所上市并与常驻意大利公司所发行的股份挂钩的金融衍生产品)	交易名义价值0-2,500欧元, 税款为0.125欧元; 交易名义价值2,500-5,000欧元, 税款为0.25欧元; 交易名义价值5,000-10,000欧元, 税款为0.50欧元; 交易名义价值10,000-50,000欧元, 税款为2.5欧元; 交易名义价值50,000-100,000欧元, 税款为5欧元; 交易名义价值100,000-500,000欧元, 税款为25欧元; 交易名义价值500,000-1,000,000欧元, 税款为50欧元; 交易名义价值高于1,000,000欧元, 税款为100欧元 名义价值 = 购买或出售金融衍生产品的数量 X 金融衍生产品的购买或销售价格 注: 以上税款表仅适用于金融衍生产品。	-	-	由意大利政府收取	
	法国金融交易税(购买市值超过10亿欧元及总部设于法国的法国公司所发行的证券及相关金融衍生产品)	根据法国政府最新制定之条例及收费	-	-	由法国政府收取	
交收服务	证券存入/提取费	豁免	-	-	客户需支付该服务衍生的第三方收费	
代理人服务及企业行动	代收股息及其他公司行动	豁免	-	-	1.美国预扣税将于派发股息时扣除 2.客户需支付该服务衍生的第三方收费	
	美国预托证券收费	每股0.01至0.05美元	-	-	预托证券代理(Depository Receipts Agent) 可经由本行向持有美国预托证券之客户定期(例如每年)收取美国预托证券费用(ADR Fee)。美国预托证券费用将由预托证券代理决定, 上述费用仅供参考。	

服务	项目	收费标准	最低收费	最高收费	备注
资讯服务(于手机银行/网上银行提供)	网上即时报价费	豁免(无限次)	-	-	客户需自行经网上/手机银行申请即时报价服务

#### 新加坡证券——怡置系及其他获分派股票

项目	收费标准	最低/最高收费
经纪佣金	按每笔成交金额计0.50%	最低USD20.00
结算费 \$	按每笔成交金额计0.0325%	-
股份存入 / 提取费	除本行收费外，外间机构收费另计，详情请向本行查询	

#### 本地挂牌的美国证券

项目	收费标准
代收股息手续费	美国预扣税将于派发股息时扣除30%，扣税后的股息按本地证券收费标准收取
现货提取费	每项指示HKD100.00，另加香港结算和美国存管信托公司(DTC)有关收费每项指示HKD600.00及代支费用
海外证券跨境调拨手续费	每项指示HKD100.00，另加香港结算和美国存管信托公司(DTC)有关收费每项指示HKD200.00及代支费用
认股证转换、自愿收购、股权收购及公开配售手续费	每项指示HKD100.00，另加香港结算和美国存管信托公司(DTC)有关收费每项指示HKD600.00及代支费用

## 账户服务

服务	项目	收费标准				最低收费	最高收费	备注	
账户服务	保管费	「证监会籍计划」的会籍级别 <sup>^</sup>				-	-	1. 各类证券(股票及债券等)均需缴付 2. 凡于每年5月31日及11月30日之前六个月内买卖证券或持有证券存货均需缴付 3. 若于收费日之前取消账户亦须缴付有关费用 4. 若账户同时存有证券及债券,只需支付1次保管费,证券及债券两者取其高者 5. 若账户同时存有不同市场的证券,只需支付一次保管费	
			「钻石」	「金星」	「银星」				「晋星」
		每半年计	豁免	HKD100.00	HKD150.00				HKD150.00
	新加坡远程消费税# (只适用于新加坡人士)	根据新加坡国内税务局最新制定之条例及收费				-	-	由新加坡国内税务局收取	
	证券结馀或账户证明书	参照存款及其他一般银行服务「银行证明」项目的相关收费				-	-		
	提供结单副本	每份HKD50.00				-	-	最多七年	

<sup>^</sup> 「证监会籍计划」各会籍级别的要求：

会籍级别	每个会籍有效期内的累计证券交易金额要求或投资资产市值要求
「钻石」会员	港币3千万元或以上 / 成为私人财富客户
「金星」会员	港币3百万元或以上 至 港币3千万元以下
「银星」会员	港币30万元或以上 至 港币3百万元以下
「晋星」会员	港币30万元以下

请向本行职员查询有关「证监会籍计划」详情。

\* 按交易货币计算。

# 该等收费由香港特别行政区政府、美国政府、证券及期货事务监察委员会(「证监会」)、香港交易所、会计及财务汇报局(「会财局」)或其他政府及/或其他公营机构厘订及收取,如有更改,恕不另行通知。

## 该等收费由上海证券交易所(「上交所」)、深圳证券交易所(「深交所」)、中国证券监督管理委员会(「中国证监会」)、中国证券登记结算有限责任公司上海分公司(「中国结算上海」)、中国证券登记结算有限责任公司深圳分公司(「中国结算深圳」)、国家税务总局及香港中央结算有限公司(「香港结算」)厘订及收取,如有更改,恕不另行通知。

@ 基本计划当月未用的基本免费即时报价不能顺延至下月使用,而月费计划的费用不会作部分退款。每月费用将于「网上银行」结算账户内扣除,若因馀额不足而未能扣款,即时报价服务将会终止。基本免费即时查价次数将按您所持有的单名账户类别计算。如您只持有联名账户,基本免费即时查价次数则按一般账户计算。

§ 该等收费由新加坡之有关机构厘订及收取,如有更改,恕不另行通知。

^^ 收费货币将根据每月供款货币而定;如单一月供股票计划内同时包括港币及人民币计价股票,服务收费将以港币作出。

注: 1. 以上收费如以每手计,不足一手作一手计算。

2. 除另作指明外,所有收费按每天每笔交易每种证券计算。

3. 除上列收费外,其他海外证券收费与本地证券的收费相同。

4. 个别服务及外间机构的收费未能尽录,详情请向本行职员查询。

5. 客户需负担由相关服务供应商、政府或监管机构就本行提供的指定证券或证券买卖服务收取/衍生的有关收费、徵费、税项及利息,详情请向本行职员查询。

6. 收费均会随时调整,恕不另行通知。

7. 上述收费仅供参考,中国银行(香港)有限公司保留调整有关费用的权利。

#### 4. 债券服务

服务	项目	收费标准	最低收费	最高收费	备注
托管服务	保管费	豁免	-	-	-
交收服务	转仓费	每只债券每宗交易收费HKD300.00	-	-	-
代理人服务	代收现金利息手续费及其他履行权责事项	豁免	-	-	-

注：上述收费仅供参考，中国银行(香港)有限公司保留调整有关费用的权利。

#### 5. 结构性产品服务

(包括股票挂钩投资/股票挂钩票据)

服务	项目	收费标准	备注
代第三者机构微收的费用	印花税	股票挂钩投资/股票挂钩票据: 按交付股票的交易金额计0.10%	1. 实际印花税率由香港特别行政区政府厘订，如有更改，恕不另行通知

注：上述收费仅供参考，中国银行(香港)有限公司保留调整有关费用的权利。

# 1. Deposit and General Banking Services

(2025.01)

Type of Services		Charges/Details	
<b>CURRENT ACCOUNT</b>			
Returned cheque <sup>1</sup>	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 <sup>2</sup> (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	
<b>SAVINGS ACCOUNT</b>		
Replacement of a passbook	HKD100.00 per account	
Account closed within 3 months after account-opening date	HKD50.00 per account	
Monthly fee <sup>2</sup> (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
<b>RMB NOTES, FOREIGN CURRENCY NOTES DEPOSITS / WITHDRAWALS</b>		
RMB notes deposit to / withdrawal from RMB account	Waived	
Foreign currency notes deposit to / withdrawal from account of its original currency	Waived	
<b>ACCOUNTS / SERVICES APPLICATION FEE (Only applicable to corporate customers)<sup>3</sup></b>		
Application basic fee - HKD 1,200.00 per application, plus:		
- Fee for company incorporated in Mainland China <sup>4</sup>	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 <sup>5</sup>	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	
<b>FIXED DEPOSIT</b>		
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"> <li>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</li> <li>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</li> </ol> <p>**Subject to the rate as quot-ed by us from time to time.</p>



Type of Services		Charges/Details
<b>BOC Mastercard® Debit Card</b>		
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 <sup>6,7</sup>	Cash withdrawal in Hong Kong	Waived
	Cash withdrawal in Macau	HKD20.00 per transaction
Cash withdrawal via ATMs of "BOCHK" network <sup>8,9</sup>	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 <sup>6,8,9</sup>	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 <sup>6,10</sup>	For cash withdrawal transactions <sup>11</sup>
	For purchase or online transactions <sup>12</sup>	Waived
<b>BOC CARD</b>		
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 <sup>13</sup>	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) <sup>14</sup>	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) <sup>14</sup>	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) <sup>15</sup>		HKD25.00 per transaction
ATM cash withdrawal via "MasterCard / Cirrus" network (Applicable to BOC MasterCard Credit Card linked with bank accounts) <sup>16</sup>		HKD25.00 per transaction
<b>SAFE DEPOSIT BOX</b>		
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)
<b>CASHIER'S ORDER</b>		
Issuance of a cashier's order (HKD / USD / RMB) <sup>17</sup>		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	
<b>BANK CERTIFICATION</b>			
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)	
<b>OUTWARD REMITTANCE</b>			
Telegraphic Transfer	Conducted via branches	HKD260.00 per item <sup>18</sup>	
	Conducted via electronic channels	Personal customers: HKD65.00 per item <sup>18</sup> Corporate customers: HKD120.00 per item <sup>18</sup>	
"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 <sup>18</sup>	
	Conducted via electronic channels	Personal customers: Waived <sup>18</sup> Corporate customers: HKD115.00 per item <sup>18</sup>	
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 <sup>19</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>20</sup>	
Enquiry on status of Remittance	by SWIFT/electronic message	HKD220.00 per item, plus correspondent bank charges <sup>20</sup>	
	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		
<b>INWARD REMITTANCE</b>				
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		
<b>REMITTANCE - OTHERS</b>				
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		
<b>LOCAL BANK TRANSFER</b>				
Express Transfer	Funds Transfer to other local banks by Express Transfer (RTGS/CHATS)	Conducted via branches	HKD180.00 per item <sup>21</sup>	
		Conducted via online banking	Personal customers: Waived Corporate customers: HKD25.00(HKD/RMB) / HKD55.00 (USD/EUR) per item <sup>21</sup>	
	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 <sup>20</sup>		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 <sup>20</sup>		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	
<b>AUTOPAY</b>		
<b>Autopay-out - Instruction fee (applicable only to corporate customers)</b>		
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
<b>Autopay-out - Other fee</b>		
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)	HKD165.00 / RMB145.00 per item
	Standing instruction for autopay-out	HKD165.00 / RMB145.00 per item
Re-processing of direct debit authorisation (DDA) instruction		HKD100.00 / RMB90.00 per item
<b>Autopay-in - Instruction fee (applicable only to corporate customers)</b>		
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
<b>Autopay-in - Other fee (applicable only to corporate customers)</b>		
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
<b>PAYROLL</b>		
<b>Payroll - Instruction fee (applicable only to corporate customers)</b>		
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
<b>Payroll- Other fee (applicable only to corporate customers)</b>		
Re-processing of payroll instruction		HKD100.00 / RMB90.00 per instruction

Type of Services	Charges/Details	
<b>OTHER SERVICES</b>		
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>22</sup>
Paper Consolidated Statement Monthly Fee <sup>23</sup>		HKD5.00 per customer per month <sup>24,25</sup>
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) <sup>17</sup>		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) <sup>26</sup>		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
<b>MORTGAGE LOAN SERVICE</b>	
Handling Charge <sup>27</sup>	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 <sup>27</sup> (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 <sup>27</sup>	HKD500.00 for each overdue repayment (plus legal cost, if any)
Administration Fee for Government Rate / Rent Payment <sup>27</sup>	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	Applicable to BOC Express Cash Instalment Loan / BOC Express Cash Instalment Loan Balance Transfer: 0% to 1.5% of the loan amount per annum# Applicable to BOC Express Cash Instalment Loan - Interest-free Offer: 0% to 6.5% of the 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" <sup>28</sup> or "Rule of 78" <sup>29</sup> . "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 <sup>30</sup>	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 <sup>31</sup> / Balance Transfer Service <sup>31</sup> / Cash Before Card Service <sup>31</sup> / payment or fund transfer through "JET Payment" <sup>31</sup>	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" <sup>31</sup>	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 <sup>32</sup>	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)	Trading through automated trading channels (Mobile Banking / Internet Banking / Automated Stock Trading Hotline)*	Membership tiers of the Securities Club ^					HKD100.0 / RMB100.0	-	For trading of listed bonds, maximum 0.25%	
				<i>Diamond Star</i>	<i>Gold Star</i>	<i>Silver Star</i>	<i>Bright Star</i>				
		Transaction amount per trade	0.18%	0.20%	0.23%	0.25%					
		Trading through branches / manned trading hotline*		0.25%	0.28%	0.40%	0.50%				
		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) <sup>⑥</sup>	Online real-time quote - basic plan	Securities Club Membership Tiers <sup>^</sup>	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) <sup>(6)</sup>	Online real-time quote - monthly plan	HKD228.00 per month	-	-	<ol style="list-style-type: none"> <li>1. Unlimited realtime stock quote</li> <li>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)</li> <li>3. Service becomes effective from the following month after registration</li> </ol>
	Online real-time quote-- Streaming Plan [Mobile Device Version]	HKD78.00 per month	-	-	<ol style="list-style-type: none"> <li>1. Unlimited realtime auto-update top price level stock quote</li> <li>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)</li> <li>3. Service becomes effective from the following month after registration</li> </ol>
	Online real-time quote - Streaming plan	HKD328.00 per month	-	-	<ol style="list-style-type: none"> <li>1. Unlimited realtime auto-update stock quote</li> <li>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)</li> <li>3. Service becomes effective from the following month after registration</li> </ol>
	Price Alert	HKD1.00 for each price alert message	-	-	<ol style="list-style-type: none"> <li>1. Effective from the following day after registration</li> <li>2. Sole name account holders under the Securities Club Diamond Star and Gold Star Membership tiers can enjoy this service</li> <li>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</li> </ol>

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
Scip 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.



