

1. Deposit and General Banking Services

(2023.07)

Type of Services		Charges/Details	
CURRENT ACCOUNT			
Returned cheque	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	
Temporary overdraft/ overdrawn	Unauthorized overdraft	HKD	HKD120.00 per cheque and O/D interest calculated at prime rate plus 10% or overnight HIBOR (whichever is higher)
		USD	USD15.00 per cheque and O/D interest calculated at US prime rate plus 10%
		RMB	RMB120.00 per cheque and O/D interest 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 cheque and O/D interest calculated at prime rate plus 10% or overnight HIBOR (whichever is higher)
		USD	USD15.00 per cheque and O/D interest calculated at US prime rate plus 6%
		RMB	RMB120.00 per cheque 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	
CURRENT ACCOUNT			
Deposit USD notes into USD T/T (current) account		Subject to 0.25% if daily deposit exceeds USD2,000.00 per account; Daily deposit of USD2,000.00 or below: Waived	
Withdraw USD notes from USD T/T (current) account		Subject to 0.25% if daily withdrawal exceeds USD2,000.00 per account; Daily withdrawal of USD2,000.00 or below: Waived	
Deposit RMB notes into RMB (current) account		Subject to 0.25% of the deposit amount in HKD or a minimum of HKD50.00 will be charged per transaction	
RMB cheque handling charges	Transfer / cash deposit into account to cover insufficient funds	Waived	

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	RMB savings account average monthly balance below RMB5,000.00	RMB50.00 per month
	Average monthly balance of the “Swiss Franc” (“CHF”) in the CHF Savings Account or Multi-Currency Savings Account exceeds CHF500,000.00 (Only applicable to corporate customers)	Subject to a monthly service fee based on 1.00% per annum of the average monthly balance of CHF in the current month. The monthly service fee will be calculated in CHF. (Only applicable to corporate customers)
	Average monthly balance of the “Euro” (“EUR”) in the EUR Savings Account or Multi-Currency Savings Account exceeds EUR5,000,000.00 (Only applicable to corporate customers)	Subject to a monthly service fee based on 0.40% per annum of the average monthly balance of EUR in the current month. The monthly service fee will be calculated in EUR. (Only applicable to corporate customers)
Deposit RMB notes into RMB T/T (savings) account		General Customers: 0.25% of the deposit amount or a minimum of HKD50.00 will be charged in HKD per transaction Wealth Management Customers: 0.1% of the deposit amount will be charged in HKD per transaction (no minimum charge applies)
Withdraw / Deposit USD notes from / into USD T/T (savings) account		General Customers: Subject to 0.25% if daily withdrawal / deposit exceeds USD5,000.00 per account; Daily withdrawal / deposit of USD5,000.00 or below: Waived Wealth Management Customers: Subject to 0.25% if daily withdrawal / deposit exceeds USD10,000.00 per account; Daily withdrawal / deposit of USD10,000.00 or below: Waived
Other foreign currency notes withdrawal from / deposit to T/T account (Calculated withdrawal or deposit separately)		Waived if daily withdrawal / deposit amount per account within the following limits:
		EUR 3,000.00 JPY 300,000.00
		AUD 3,000.00 GBP 3,000.00
		General Customers : Subject to 0.1875% of whole withdrawal amount, or 0.3125% of whole deposit amount if daily amount exceeds the above limit
		EUR 6,000.00 JPY 600,000.00
		AUD 6,000.00 GBP 6,000.00
		Wealth Management Customers : Subject to 0.125% of whole withdrawal amount, or 0.25% of whole deposit amount if daily amount exceeds the above limit
FIXED DEPOSIT		
Fixed deposit	Early uplifting	If we exercise our discretion to allow uplift of time deposit before maturity, no interest will be payable and the customer must pay charges calculated based on the following formulae (whichever is higher) subject to a minimum of HKD200.00: 1. Time Deposit Principal x [(Prime Rate** - 2.50%) - Time Deposit Interest Rate] x No. of Days due to Maturity / Total No. of Days in a Year 2. Time Deposit Principal x (Inter - Bank Offer Rate** - Time Deposit Interest Rate) x No. of Days due to Maturity / Total No. of Days in a Year **Subject to the rate as quoted by us from time to time.

Type of Services		Charges/Details
ATM CARD		
Card replacement fee	Replacement due to customer's loss of a ATM Card (with HKD account as the primary account) / Fast Cash Card	HKD50.00
	Replacement due to customer's loss of a ATM 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 ¹	Cash withdrawal in the Mainland of China / Macau	HKD20.00 per transaction
Cash withdrawal outside Hong Kong via ATMs of "CUP" network (Also applicable to "UnionPay QRC Withdrawal" via other bank's ATMs) ²	Cash withdrawal from RMB account	RMB50.00 per transaction
	Cash withdrawal from HKD account	HKD50.00 per transaction
Cash withdrawal within Hong Kong via ATMs of "CUP" network (Also applicable to "UnionPay QRC Withdrawal" via other bank's ATMs) ²	Cash withdrawal from RMB account	RMB15.00 per transaction
	Cash withdrawal from HKD account	HKD15.00 per transaction
ATM cash withdrawal via "VISA / PLUS" network (Applicable to BOC Visa Credit Card linked with bank accounts) ³		HKD25.00 per transaction
ATM cash withdrawal via "MasterCard / Cirrus" network (Applicable to BOC MasterCard Credit Card linked with bank accounts) ⁴		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)		HKD50.00
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
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)
Auditor's confirmation		HKD300.00 per set
Banker's reference letter		HKD300.00 (HKD25.00 for each additional copy)

Type of Services		Charges/Details	
OUTWARD REMITTANCE			
Telegraphic Transfer	Conducted via branches	HKD210.00 per item ⁵	
	Conducted via electronic channels ⁵	Personal Customers : HKD65.00 per item Corporate Customers : HKD105.00 per item	
“BOC Remittance Plus” (Remittance to designated branches of Bank of China / Nanyang Commercial Bank (China) Limited / Chiyu Banking Corporation Limited)	Conducted via branches	HKD200.00 per item ⁵	
	Conducted via electronic channels ⁵	Personal Customers : HKD65.00 per item Corporate Customers : HKD100.00 per item	
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 ⁶ (Applicable if remitter requested to bear correspondent bank charges)	USD	To anywhere (excluding the Mainland of China)	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	THB25.00 per item
	All Others		Minimum HKD200.00 per item
Confirmation to Beneficiary Bank by SWIFT/electronic message		HKD100.00 per item	
Request for Amendment / Cancellation / Return		HKD220.00 per item, plus correspondent bank charges ⁷	
Enquiry on status of Remittance	by SWIFT/electronic message	HKD220.00 per item, plus correspondent bank charges ⁷	
	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	
Demand Draft	Issuance of Demand Draft	For picking up on same day	HKD140.00 per item
		For picking up on next working day	HKD120.00 per item
	Request for Cancellation of issued Demand Draft		HKD200.00 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)
Commission in lieu of exchange (Applicable to remittance in HK\$ outside of Hong Kong, except the Mainland of China and Macau)		0.25% of remittance amount, with a minimum of HKD100.00, up to remittance amount of US\$50,000.00 equivalent, plus regular outward remittance charges	

Type of Services		Charges/Details	
INWARD REMITTANCE			
Proceeds credited to a CYB 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 (anywhere)	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 (RTGS/ CHATS)	Funds Transfer to other local banks by Express Transfer (RTGS/CHATS)	Conducted via branches	HKD180.00 per item ⁸
		Conducted via electronic channels ⁸	Personal Customers : Waived Corporate Customers : HKD55.00 per item
	Funds transfer from other banks by Express Transfer (RTGS/CHATS) to a CYB 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 request to amend, cancel, return, or enquiry ⁷		HKD150.00 per item
Electronic Transfer (Express Processing)	Funds Transfer to other local banks by Electronic Transfer (Express Processing) via electronic channels	Personal Customers: Waived Corporate Customers: HKD30.00 / RMB24.00 per item	
Electronic Transfer	Funds Transfer to other local banks by Electronic Transfer via electronic channels	Personal Customers: Waived Corporate Customers: HKD25.00 / RMB20.00 per item	
Transfer though Faster Payment System (FPS)	Funds Transfer to Other banks	Personal Customers: Waived Corporate Customers: HKD55.00 / RMB48.00 per item	
	Funds Transfer from Other Banks to a CYB account	Transfer amount not more than HKD500.00 / RMB440.00	Waived
		Transfer amount more than HKD500.00 / RMB440.00	Personal Customers: Waived Corporate Customers: HKD15.00 / RMB13.00 per item

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 CYB	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 CYB	HKD0.30 / RMB0.25 per item
	Account held with other banks	HKD0.60 / RMB0.50 per item
Autopay-out - Other fee		
Setup or amendment of standing instruction for autopay-out		HKD70.00 / RMB56.00 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 CYB	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 CYB	HKD0.30 / RMB0.25 per item
	Account held with other banks	HKD0.60 / RMB0.50 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		HKD70.00 / RMB56.00 per item
PAYROLL		
Payroll - Instruction fee (applicable only to corporate customers)		
Submission of files to branches or designated locations	Account held with CYB	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 CYB	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
Accounts/Services Application Fee (Only applicable to corporate customers) ⁹	Fee for the company incorporated in Hong Kong	HKD1,200.00 per application, plus the fee for company search
	Fee for the company incorporated in Mainland China ¹⁰	HKD3,000.00 per application, plus the fee for conducting company search for company incorporated in Mainland China (according to the Bank's actual costs)
	Fee for the company incorporated overseas ¹¹	HKD5,000.00 per application, plus the fee for conducting company search for company incorporated overseas (according to the Bank's actual costs)
	Fee for special company : <ul style="list-style-type: none"> ● Company with 3 or more layers in its ownership / controlling structures, or ● Trust account 	HKD6,000.00 per application, plus the fee for conducting company search for company incorporated in Hong Kong / Mainland China / overseas (according to the Bank's actual costs)
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
Setting up / Amendment of standing instruction		HKD70.00
Written funds transfer instruction without using the CYB 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)		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 / RMB) ¹²		0.25% of the total deposit amount for depositing above 200 notes / above HKD100,000.00 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
Cash exchange (Non-account holders)		HKD100.00 per transaction
Encashment of demand draft	Issued by Chiyu Bank	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 ¹³	0.5% of loan amount (Subject to a minimum of HKD1,000.00 equivalent)		
Cancellation Fee ¹³	0.15% of loan amount (Subject to a minimum of HKD5,000.00 equivalent)		
Custody of Non-discharged Deeds after Full Repayment	HKD3,000.00 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 repayment 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 ¹³ (e.g. Repayment amount, tenor, mortgage scheme ¹⁴ , mortgagor, guarantor and the like)	HKD1,000.00 per item		
Change of Mortgage Scheme from "All-You-Want" Mortgage Scheme / "Smart" Mortgage Scheme to other mortgage scheme (or vice versa)	HKD2,000.00 for each application		
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 ¹³	HKD500.00 for each overdue repayment (plus legal cost, if any)		
Handling Fee for Government Rate ¹³ Payment	HKD500.00 for each time		
Administration Fee for Fire Insurance Policy (Applicable to fire insurance with insured amount based on the outstanding loan value/the reinstatement value of the mortgaged property)	HKD1,000.00 for each time		
OTHER LOAN SERVICES (PERSONAL CUSTOMER)			
Secured Loans	Fixed Deposit	Handling Charge	0.125% of loan amount (Subject to a minimum of HKD250.00 equivalent)
		Renewal Fee	0.125% of loan amount (Subject to a minimum of HKD250.00 equivalent)
	Property, Gold & Silver, Securities, Life Insurance, Cheque, Postdated Cheque, Guaranteed / Capital Preservation Fund	Handling Charge	0.5% of loan amount (Subject to a minimum of HKD1,000.00 equivalent)
		Renewal Fee	0.25% of loan amount (Subject to a minimum of HKD500.00 equivalent)
Unsecured Loans	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. 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.
 2. 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 CYB at the time of the transaction (exchange rate can be enquired via the website of CYB). 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 Union-Pay).
 3. 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).
 4. 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).
 5. 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.
 6. “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
 7. (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.
 8. 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.
 9. “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 application fee. For details, please contact staff of the Bank.
 10. “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.
 11. “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.
 12. Chiyu Banking Corporation Limited reserves the rights to levy extra charge.
 13. Not applicable to customers of Home Ownership Scheme and Tenant Purchase Scheme.
 14. For the change of mortgage scheme involving “All-You-Want” Mortgage Scheme/ “Smart” Mortgage Scheme, please refer to the relevant service fee item.
- Other Charges may apply, please contact our staff for details.
 - We reserve the right to amend the service charges.

3. Securities Services

(2023.07)

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 ^				HKD100.00 / RMB100.00	-	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%			
		Stamp Duty **		0.13% of transaction amount				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				-	-	SFC charge
		Trading Fee #		0.00565% of transaction amount				-	-	HKEx charge
		FRC Transaction Levy #		0.00015% of transaction amount per trade				-	-	FRC 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		
		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	

Services	Item	Rate / Fee				Min Charge	Max Charge	Remarks	
Scrip handling and settlement - related service	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		

Services	Item	Rate / Fee			Min Charge	Max Charge	Remarks
Information services (offered by Internet Banking) [®]	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.					
	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. 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. 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	Membership tiers of the Securities Club ^				RMB100.00	-		
			<i>Diamond Star</i>	<i>Gold Star</i>	<i>Silver Star</i>				<i>Bright Star</i>
		Trading through automated trading channels (Internet Banking)*	Transaction amount per trade	0.18%	0.20%				0.23%
		Trading through branches / manned trading hotline*		0.25%	0.28%	0.40%	0.50%		
	Handling Fee ##	0.00487% of transaction amount				-	-	SSE / SZSE charge	
	Securities Management Fee ##	0.002% of transaction amount				-	-	CSRC charge	
	Transfer Fee ##	0.003% of transaction amount				-	-	1. ChinaClear charges 0.001% 2. HK SCC charges 0.002%	
Stamp Duty ##	0.1% of transaction amount				-	-	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 CYB	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>	<i>Bright 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	1. Corporate actions include special scheme of arrangement, right issues, extra right issues, privatization, offers, change trading board etc.
Share Splitting / Consolidation Handling Charge*	RMB30.00 per event					-	-		
Information services (offered by Internet Banking)	Online real-time quote	Waived (No limit)					-	-	
Financing 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							

Singapore Securities - 1. Jardine Group Stocks and other bonus issue 2. Non Jardine Group Stocks

Item	Rate / Fee	Minimum / Maximum Charge
Brokerage Fee	1. 0.50% of the transaction amount per trade (Jardine Group Stocks and other bonus issue) 2. 1% of the transaction amount per trade (Non Jardine Group)	1. Minimum: USD20.00 (Jardine Group Stocks and other bonus issue) 2. Minimum: SGD250.00 (Non Jardine Group)
Transaction Charge	SGD4.50 per board lot purchased for all transaction amounts (Non Jardine Group)	Minimum: SGD13.50 (Non Jardine Group)
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
	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
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.

* Fees are charged according to the transaction currency.

Fees and charges determined and collected by the Government of the Hong Kong SAR, Securities and Futures Commission "SFC", HKEx, Financial Reporting Council "FRC" or the other Public bodies / organizations 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 "ChinaClear", 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. The above charges are for reference only. Chiyu Banking Corporation 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. Chiyu Banking Corporation Limited reserves the right to revise these service fees from time to time.

5. Structured Products Services

(including Equity Linked Investments / Equity Linked Notes / Equity Linked Investments (Call Option))

Services	Item	Rate / Fee	Remarks
Fees charged and payable to third parties	Stamp Duty	Equity Linked Investments / Equity Linked Notes 0.1% 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
		Equity Linked Investments (Call Option) 0.1% of the transaction amount of the settled stock (The market value is calculated by the final closing price of the valuation date.)	

Remarks:

The above charges are for reference only. Chiyu Banking Corporation Limited reserves the right to revise these service fees from time to time.