



集友銀行

Chiyu Banking Corporation Ltd.

一般銀行服務收費表

General Banking Services Charges

1. 存款及其他一般銀行服務

(2025.05)

服務	項目		收費 / 說明	
往來賬戶	退票	因款項不足而退票 港幣 / 美元支票 人民幣支票	每張HKD150.00 / USD18.00 每張RMB200.00	
		因其他原因而退票 港幣 / 美元支票 人民幣支票	每張HKD50.00 / USD6.50 每張RMB50.00	
		人民幣支票票面金額超過RMB80,000.00	每張RMB200.00	
	客戶要求銀行保兌支票	本行代辦保兌	每張HKD200.00 (另加對方銀行收費)	
		客戶自行保兌	每張HKD60.00	
	止付支票	建立止付檔案	每個指示HKD100.00 每個指示HKD100.00 / USD13.00 / RMB80.00(透過「企業網上銀行」發出)	
	印製專用支票		本行保留收取費用的權利	
	印製專用入數紙		本行保留收取費用的權利	
	寄遞支票簿	平郵	豁免	
		掛號郵寄	HKD25.00 / USD3.00 / RMB20.00加非 本地郵費(如收件地為香港, 毋須加收 郵費)	
	寄回退票	掛號郵寄	每張HKD25.00 / USD3.00 / RMB20.00 加非本地郵費(如收件地為香港, 毋須 加收郵費)	
	於開戶後三個月內結清賬戶		每個賬戶HKD200.00	
	臨時授信通融	未經授權透支	港幣	每張HKD120.00, 另加透支利息(按最 優惠利率加10%, 或與隔夜同業拆息利 率比較, 以較高者為準)
			美元	每張USD15.00, 另加透支利息(按美元 最優惠利率加10%)
			人民幣	每張RMB120.00, 另加透支利息(按人 民幣最優惠利率加10%, 或隔夜香港銀 行同業人民幣拆息利率加10%, 以較高 者為準)
		透支超過原訂額度	港幣	每張HKD120.00, 另加透支利息(按最 優惠利率加10%, 或與隔夜同業拆息利 率比較, 以較高者為準)
			美元	每張USD15.00, 另加透支利息(按美元 最優惠利率加6%)
			人民幣	每張RMB120.00, 另加透支利息(按人 民幣最優惠利率加10%, 或隔夜香港銀 行同業人民幣拆息利率加10%, 以較高 者為準)
		抵用未經收妥票據		每張HKD120.00 / USD15.00 / RMB120.00
	於美元(支票)電匯賬戶存入美元現鈔		每戶每天存入超過USD2,000.00, 按存款 金額收0.25%; 每天存入USD2,000.00或 以下, 可獲豁免費用	
	於美元(支票)電匯賬戶提取美元現鈔		每戶每天提取超過USD2,000.00, 按提款 金額收0.25%; 每天提取USD2,000.00或 以下, 可獲豁免費用	
	於人民幣賬戶存入人民幣現鈔		每次按存款金額收取0.25%港元 最低收費HKD50.00	
	人民幣支票處理費	因款項不足而轉賬 / 存入現鈔支付	豁免	

服務	項目	收費 / 說明
儲蓄賬戶	補發存摺	每戶HKD100.00
	於開戶後三個月內結清賬戶	每戶HKD50.00
	於人民幣電匯賬戶存入人民幣現鈔	一般客戶：每次按存款金額收取0.25%港元(最低收費HKD50.00) 集友理財客戶：每次按存款金額收取0.1%港元(不設最低收費)
	於美元電匯賬戶提取 / 存入美元現鈔	一般客戶：每戶每天提取/存入超過USD5,000.00，按提款/存款金額收0.25%；每天提取/存入USD5,000.00或以下，可獲豁免費用 集友理財客戶：每戶每天提取/存入超過USD10,000.00，按提款/存款金額收0.25%；每天提取/存入USD10,000.00或以下，可獲豁免費用
	於其他外幣電匯賬戶提取 / 存入原幣現鈔 (提取或存入分開計算)	每戶每天提取/存款金額在下列限額以內，可獲豁免費用：
		EUR 3,000.00 JPY 300,000.00
		AUD 3,000.00 GBP 3,000.00
		一般客戶：如超過上述限額，本行會按提款全數金額0.1875%計收，或按存款全數金額0.3125%計收
		EUR 6,000.00 JPY 600,000.00
		AUD 6,000.00 GBP 6,000.00
定期存款	到期前提取	集友理財客戶：如超過上述限額，本行會按提款全數金額0.125%計收，或按存款全數金額0.25%計收
		若本行酌情允許客戶在到期前提取有關定期存款，客戶將不獲得任何利息，並須按照下列計算方式繳付手續費(取其高者)，最低手續費為HKD200.00: 1. 定期存款本金x [(最優惠利率** – 2.50%) – 定期存款年利率] x 尚餘到期日數 / 一年總日數 2. 定期存款本金x [(同業拆息拆出利率** – 定期存款年利率) x 尚餘到期日數 / 一年總日數 **有關利率將按本行不時公佈的利率為準。

服務	項目		收費 / 說明
提款卡	補發提款卡	因客戶遺失提款卡(基本賬戶為港幣賬戶) / 簡易卡而須掛失重領	HKD50.00
		因客戶遺失提款卡(基本賬戶為人民幣賬戶)而須掛失重領	RMB50.00
		未能收取新卡而掛失重領	豁免
	因損毀轉換新卡	新卡的基本賬戶為港幣賬戶	HKD50.00
		新卡的基本賬戶為人民幣賬戶	RMB50.00
	透過「銀通」網絡自動櫃員機提取現鈔 ^{註一}	於中國內地 / 澳門提取現鈔	每次HKD20.00
	透過「銀聯」網絡於香港以外的自動櫃員機提取現鈔(同時適用於經非本行自動櫃員機進行「銀聯二維碼提款」) ^{註二}	透過人民幣賬戶提取現鈔	每次RMB50.00
		透過港幣賬戶提取現鈔	每次HKD50.00
	透過「銀聯」網絡於香港的自動櫃員機提取現鈔(同時適用於經非本行自動櫃員機進行「銀聯二維碼提款」) ^{註二}	透過人民幣賬戶提取現鈔	每次RMB15.00
		透過港幣賬戶提取現鈔	每次HKD15.00
保管箱	透過「VISA / PLUS」網絡自動櫃員機提取現鈔 ^{註三}		每次HKD25.00
	透過「MasterCard / Cirrus」網絡自動櫃員機提取現鈔 ^{註四}		每次HKD25.00
本票	補發單一保管箱鎖匙		HKD100.00(另加工本費)
	遺失全部鎖匙及鑿箱費		HKD200.00(另加工本費，已包補發匙)
	簽發本票(港幣 / 美元 / 人民幣)		每張HKD50.00
	在本票背面證明購買者身份		豁免
	註銷本票並重入客戶的賬戶		每張HKD50.00
	掛失本票		按交換所規定收費，每張另加HKD50.00
銀行證明	保兌本行本票		每張HKD50.00
	銀行加簽印鑑		首份HKD150.00(如加簽多份，其後每份HKD20.00)
	證明賬戶結餘		HKD100.00(每一附加賬戶，另加收HKD20.00)
	加簽賬戶餘額證明(由會計師樓提交有關文件)		每份HKD300.00
	簽發賬戶財務狀況證明書		首份HKD300.00(如簽發多份，其後每份HKD25.00)

服務	項目		收費 / 說明
匯款 - 匯出匯款	電匯	透過分行辦理	每筆HKD210.00 ^{註五}
		透過電子渠道辦理 ^{註五}	個人客戶：每筆HKD65.00 企業客戶：每筆HKD105.00
	給收款人附言的處理費	透過分行辦理	每筆首十個中文字符或首十個英文單詞可獲豁免； 超額收費每筆HKD100.00
		透過電子渠道辦理	豁免
	額外電報費 (當交易需要發送多於一個SWIFT / 電子報文)		每個HKD100.00
	代理銀行費用 ^{註六} (適用於匯款人表示承擔代理銀行費用的匯款交易)	美元	匯款至所有地區(中國內地除外)
		歐羅	匯款至所有歐元區
		英鎊	匯款至英國或愛爾蘭
		日圓	匯款至日本
		泰國銖	匯款至所有地區
		其他	每筆最低HKD200.00
	以SWIFT/電子報文向收款銀行確認匯款		每筆HKD100.00
	申請更改 / 取消 / 退匯的手續費		每筆HKD220.00； 另需付代理銀行收費 ^{註七}
	查詢匯款情況	以SWIFT / 電子報文方式查詢	每筆HKD220.00； 另需付代理銀行收費 ^{註七}
		以長途電話查詢	每筆HKD100.00
	建立或更改一般約期匯款指示		每筆HKD100.00 另需付每次匯出匯款的相關費用
	匯票	簽發匯票的手續費	即日取
			下一個工作日取
		申請取消已簽發匯票 / 退匯的手續費	
		申請匯票掛失及止付的手續費	
	無兌換手續費 適用於以港幣匯款至海外地區(中國內地及澳門除外)		每筆匯款金額之0.25%，最低HKD100.00，最高5萬美元等值之0.25%；另需付有關匯出匯款的相關服務費。

服務		項目		收費 / 說明
匯款 - 匯入匯款	將匯款款項存入本行戶口		匯款金額是HKD500.00的等值或以下	豁免
			匯款金額是HKD500.00等值以上	每筆HKD60.00
	經本地銀行要求保付		電匯 / 信匯	每筆HKD35.00
			匯票	每筆HKD100.00
	以SWIFT/電子報文方式查詢			每筆HKD100.00
匯款 - 其他服務	圖文傳真		本地(五頁以內)	每次HKD50.00
			香港境外(兩頁以內)	每次HKD100.00
			超過指定的頁數	每頁另加HKD50.00
	補發通知書/收條副本		一年內	每頁HKD50.00
			一至兩年	每頁HKD100.00
			二至三年	每頁HKD150.00
			三年至七年	每頁HKD200.00至350.00
本地銀行 轉賬	特快轉賬 (RTGS/ CHATS)	以特快轉賬 (RTGS/CHATS) 撥款至其他銀行	透過分行辦理	每筆HKD180.00 ^{註八}
			透過電子渠道辦理 ^{註八}	個人客戶：豁免 企業客戶：每筆HKD55.00
		經特快轉賬 (RTGS/CHATS) 撥款到本行賬戶	轉賬金額是HKD500.00的等值或以下	豁免
			轉賬金額是HKD500.00等值以上	個人客戶：豁免 企業客戶：每筆HKD15.00
		申請查詢、更改、取消、退回的手續費 ^{註七}		每筆HKD150.00
	以快速支付系統轉賬(轉數快)	撥款至其他銀行	個人客戶：豁免 企業客戶：每筆HKD55.00/RMB48.00	
		撥款到本行賬戶	轉賬金額是HKD500.00/RMB440.00或以下	豁免
			轉賬金額是HKD500.00/RMB440.00或以上	個人客戶：豁免 企業客戶：每筆HKD15.00/RMB13.00

服務	項目		收費 / 說明
自動轉賬	自動轉賬付款 - 交易指示費(僅適用於企業客戶)		
	透過分行或指定地點提交檔案	集友銀行賬戶	每筆HKD0.50 / RMB0.40 (每次最低收費HKD20.00 / RMB17.00)
		其他銀行賬戶	每筆HKD1.00 / RMB0.80 (每次最低收費HKD30.00 / RMB25.00)
	透過電子渠道上載檔案	集友銀行賬戶	每筆HKD0.30 / RMB0.25
		其他銀行賬戶	每筆HKD0.60 / RMB0.50
	自動轉賬付款 - 其他收費		
	建立或修改常設指示 – 自動轉賬付款		每筆HKD70.00 / RMB56.00
	退回自動轉賬 (因款項不足)	直接付款授權(DDA)	每筆HKD150.00 / RMB130.00
		常設指示 – 自動轉賬付款	每筆HKD150.00 / RMB130.00
	再次執行直接付款授權(DDA)指示		每筆HKD100.00 / RMB90.00
	自動轉賬收款 - 交易指示費(僅適用於企業客戶)		
	透過分行或指定地點提交檔案	集友銀行賬戶	每筆HKD0.50 / RMB0.40 (每次最低收費HKD20.00 / RMB17.00)
		其他銀行賬戶	每筆HKD1.00 / RMB0.80 (每次最低收費HKD30.00 / RMB25.00)
	透過電子渠道上載檔案	集友銀行賬戶	每筆HKD0.30 / RMB0.25
		其他銀行賬戶	每筆HKD0.60 / RMB0.50
	自動轉賬收款 - 其他收費(僅適用於企業客戶)		
	建立收款檔案		每筆HKD15.00 / RMB13.00
	建立或修改常設指示 – 自動轉賬收款		每筆HKD70.00 / RMB56.00
發薪	發薪 - 交易指示費(僅適用於企業客戶)		
	透過分行或指定地點提交檔案	集友銀行賬戶	每筆HKD0.50 / RMB0.40 (每次最低收費HKD20.00 / RMB17.00)
		其他銀行賬戶	每筆HKD1.00 / RMB0.80 (每次最低收費HKD30.00 / RMB25.00)
	透過電子渠道上載檔案	集友銀行賬戶	每筆HKD0.30 / RMB0.25
		其他銀行賬戶	每筆HKD0.60 / RMB0.50
	發薪 - 其他收費(僅適用於企業客戶)		
	再次執行發薪指示		每次HKD100.00 / RMB90.00

服務	項目		收費 / 說明
其他	賬戶查冊	有限公司	HKD150.00
		無限公司	HKD100.00
	賬戶/服務申請收費(僅適用於企業客戶) ^{註九}	香港註冊公司收費	每筆HKD1,200.00，另加賬戶查冊費用。
		內地註冊公司 ^{註十} 收費	每筆HKD3,000.00，另加內地註冊公司查冊費用(按本行實際支出)。
		海外註冊公司 ^{註十一} 收費	每筆HKD5,000.00，另加海外註冊公司查冊費用(按本行實際支出)。
		特別公司收費： ● 公司擁有權/控制權具三層或以上；或 ● 信託賬戶	每筆HKD6,000.00，另加香港/內地/海外註冊公司查冊費用(按本行實際支出)。
	索取儲蓄或定期賬戶歷史資料紀錄	一年資料	每個賬戶HKD250.00
		二年資料	每個賬戶HKD750.00
		三年資料	每個賬戶HKD1,000.00
		三年以上資料(最多七年)	每年加收HKD1,000.00
	索取各類結單副本(申請日起計的最近一個月至最多七年內的資料)		每份HKD50.00 (每一結單週期作一份計算)
	建立 / 修改常設指示		HKD70.00
	書面授權撥款指示(非使用本行指定表格)		每次HKD150.00
	提供客戶資料副本		每頁HKD50.00，另加工本費
	禮券(港幣 / 人民幣)		每張HKD10.00
	貴金屬存摺	補發存摺	每戶HKD100.00
	輔幣找換	一、二角	每20元收HKD1.00
		其他	每50元收HKD1.00
	大量輔幣存款(必須先自行分類)		存入500枚或以上輔幣，按總存入金額的2%計收 每次最低收費HKD50.00
	大量現鈔存款/交易(港幣 / 人民幣) ^{註十二}		存入200張以上鈔票 / 存入金額達等值HKD100,000.00以上，按總存入金額的0.25%計收 每次最低收費HKD50.00
	存入大量支票	一日內不超過30張	豁免
		一日內超過30張，餘下每張	HKD1.00
	現鈔兌換(非賬戶持有人)		每次HKD100.00
	買入票據	集友銀行簽發的票據	按金額收0.25%(每次最低收費HKD50.00)，另加代理行費用(如有)
		其他銀行簽發的票據	按金額收0.375%(每次最低收費HKD50.00)，另加代理行費用(如有)
		退票	HKD100.00，另加代理行費用(如有)及利息
	光票託收	非進出口押匯項下	每張HKD200.00(包郵費)，另加代理行費用
		退票	每張HKD100.00，另加代理行費用(如有)及利息

2. 貸款服務

服務	項目		收費 / 說明	
按揭貸款	申請手續費 ^{註十三}		貸款額的0.5%(最低為等值HKD1,000.00)	
	取消貸款手續費 ^{註十三}		貸款額的0.15%(最低為等值HKD5,000.00)	
	存契費(已清還樓宇按揭貸款但尚未提取契據)		每年HKD3,000.00	
	出租同意書		每份HKD1,000.00(如涉及及律師費用則另計)	
	提前清還全數/部份本金(不足1個月通知)的收費		按還款金額加收提前還款日起計的1個月利息	
	補發還款資料通知書		每份HKD100.00	
	補發分期付款賬戶年結紀錄		每份HKD100.00	
	按揭物業及餘額證明信		每份HKD200.00(如同時簽發多份，其後每份HKD20.00)	
	補發醫管局 / 政府房屋津貼的按揭證明信 / 還款資料通知書		每份HKD100.00	
	更改按揭計劃條款 ^{註十三} (例如供款額、還款期、按揭計劃 ^{註十四} 、按揭人及擔保人等)		每項HKD1,000.00	
	由「友理想」按揭計劃 / 「友合息」按揭計劃更改為其他按揭計劃(或由其他按揭計劃更改為「友理想」按揭計劃 / 「友合息」按揭計劃)		每次申請HKD2,000.00	
	提供契約 / 文件副件		屋契每份HKD200.00； 其他文件每頁HKD50.00	
	逾期還款行政管理費 ^{註十三}		每次逾期還款的收費為HKD500.00(如涉及及律師費用則另計)	
	代交差餉行政費 ^{註十三}		每次HKD500.00	
	更改抵押品火險投保金額行政費(適用於以貸款餘額 / 抵押物業之重置價值作為投保額)		每次HKD1,000.00	
其他貸款 (個人客戶)	抵押貸款	定期存款	申請手續費	貸款額的0.125%(最低為等值HKD250.00)
			額度轉期費	貸款額的0.125%(最低為等值HKD250.00)
		物業、金銀、股票、人壽保單、支票、期票、保證及保本基金	申請手續費	貸款額的0.5%(最低為等值HKD1,000.00)
			額度轉期費	貸款額的0.25%(最低為等值HKD500.00)
	無抵押貸款	申請手續費		貸款額的0.5%(最低為HKD1,000.00)
		額度轉期費		貸款額的0.25%(最低為HKD500.00)
	透支額度承擔費 / 安排費			按未使用額度每天計收0.5% p.a.
	逾期還款行政管理費			每次逾期還款的收費為HKD500.00(如涉及及律師費用則另計)
	提供契約 / 文件副本			屋契每份HKD200.00； 其他文件每頁HKD50.00

- 註一：當透過「銀通」網絡進行交易，若交易貨幣為人民幣，交易金額將按照交易時該「銀通」會員銀行於自動櫃員機畫面所顯示的匯率進行兌換；
- 註二：當透過「銀聯」網絡進行交易，若交易貨幣為港幣或人民幣，交易金額將按照交易時本行提供的匯率直接進行兌換(匯率可透過本行網頁查詢)；若交易貨幣為港幣或人民幣以外的貨幣，交易金額將按照交易時中國銀聯訂定的當日匯率(匯率可透過中國銀聯網頁查詢)直接進行兌換。
- 註三：當透過「VISA / PLUS」網絡以銀行賬戶進行交易，交易金額將按照交易時VISA訂定的當日匯率(匯率可透過VISA網頁查詢)直接兌換為港元，再加1.95%的額外兌換手續費。
- 註四：當透過「MasterCard / Cirrus」網絡以銀行賬戶進行交易，交易金額將按照交易時MasterCard訂定的當日匯率(匯率可透過MasterCard網頁查詢)先兌換成美元再兌換為港元，再加1%的額外兌換手續費。
- 註五：除匯款相關費用外，如選擇以中銀信用卡支付匯款金額，中銀信用卡(國際)有限公司將會加收信用卡匯款行政費並從該信用卡戶口記入信用卡匯款行政費。
- 註六：代理銀行費用是指代理銀行、中轉銀行、結算機構及/或收款銀行等銀行/機構處理匯款的費用及本行的額外處理費用的統稱。如選擇代理銀行費用由匯款人承擔，本行有權於辦理匯款時預收代理銀行費用。預收的金額不會退回；但，如實際徵收的費用高於預收的金額，本行則有權收回差額。另外，請注意因這種收費選擇涉及較多工作，有關銀行/機構銀行向匯款人的徵費一般比較由收款人承擔高。
- 註七：(i) 不論申請是否被接納手續費不會退回。(ii) 代理銀行及/或收款銀行可能對相關要求徵收費用，本行可預收或後收代理銀行及/或收款銀行的費用及本行的額外處理費用。
- 註八：如選擇收款銀行費用由匯款人承擔，本行有權於辦理轉賬時預收收款銀行的費用及本行的額外處理費用。預收的金額由本行按相關收款銀行的徵費紀錄釐訂而不作通告，預收的金額不會退回；但，如果實際被徵收的費用高於預收的金額，本行則有權收回差額。另外，請注意因這種收費選擇涉及較多工作，收款銀行向匯款人的徵費一般比較由收款人承擔高。
- 註九：「賬戶/服務申請收費」適用於全新於本行開立賬戶或服務的企業客戶(泛指非個人客戶)。「獲豁免繳稅的慈善團體」、「社會服務機構」及「政府部門及有關機構」可獲豁免申請費收費，詳情請向本行職員查詢。
- 註十：「內地註冊公司」指依照中華人民共和國相關法例成立的企業客戶，不論該客戶是否根據香港《公司條例》(第622章)第16部註冊的非香港公司。
- 註十一：「海外註冊公司」指不在香港或內地成立的企業客戶，不論該客戶是否根據香港《公司條例》(第622章)第16部註冊的非香港公司。
- 註十二：本行保留徵收額外費用的權利。
- 註十三：不適用於「居者有其屋」及「租者置其屋」計劃的客戶。
- 註十四：如更改涉及「友理想」按揭計劃/「友合息」按揭計劃，請參閱有關收費項目。
- 以上收費未能盡錄，詳情請向本行職員查詢
 - 收費謹供參考，本行保留權利調整有關費用

3. 證券服務

(2025.05)

本地證券(下列收費按交易貨幣計)

服務	項目		收費標準				最低收費	最高收費	備註
證券交易服務	經紀佣金(適用於港交所上市證券)		「證券會籍計劃」的會籍級別 ^				HKD100.00 / RMB100.00	-	買賣上市債券，最高0.25%
				「鑽石」	「金星」	「銀星」	「晉星」		
		透過自動化系統(「手機銀行」/「網上銀行」/「自動化股票專線」)買賣*	按每筆成交金額計	0.18%	0.20%	0.23%	0.25%		
		透過分行 / 專人接聽電話交易專線買賣*		0.25%	0.28%	0.40%	0.50%		
	印花稅*#		按成交金額計0.10%				HKD1.00 / RMB1.00	-	1. 買賣雙方均須繳付 2. 不足一元亦作一元收
	交易徵費#		按成交金額計0.0027%				-	-	證監會收取
	交易費#		按成交金額計0.00565%				-	-	香港交易所收取
	會財局交易徵費#		按每筆成交金額計0.00015%				-	-	會財局收取
	意大利金融交易稅(買入有關常駐意大利公司發行股份)		0.1%(稅款以相同股票於同一日內成交加權平均買入價及淨買入股數計算。)				-	-	由意大利政府收取
	意大利金融交易稅(買賣於香港聯合交易所上市並與常駐意大利公司所發行的股份掛鈎的金融衍生產品)		交易名義價值0-2,500歐羅，稅款為0.125歐羅； 交易名義價值2,500-5,000歐羅，稅款為0.25歐羅； 交易名義價值5,000-10,000歐羅，稅款為0.50歐羅； 交易名義價值10,000-50,000歐羅，稅款為2.5歐羅； 交易名義價值50,000-100,000歐羅，稅款為5歐羅； 交易名義價值100,000-500,000歐羅，稅款為25歐羅； 交易名義價值500,000-1,000,000歐羅，稅款為50歐羅； 交易名義價值高於1,000,000歐羅，稅款為100歐羅 名義價值 = 購買或出售金融衍生產品的數量 X 金融衍生產品的購買或出售價格 註：以上稅款表僅適用於金融衍生產品。				-	-	由意大利政府收取
處理實物股票及交收的服務	月供股票計劃^		供款金額0.25%				HKD50.00 / RMB50.00	-	以每個月供計劃計算
	交易處理費*	透過自動化系統(「手機銀行」/「網上銀行」/「自動化股票專線」)買入	每手HKD2.50 / RMB2.50 每筆交易的成交金額達HKD1,000,000.00或以上 / RMB1,000,000.00或以上可獲豁免				HKD30.00 / RMB30.00	HKD200.00 / RMB200.00	1. 每隻證券獨立計算
		透過分行/專人接聽電話交易專線買入	每手HKD5.00 / RMB5.00 每筆交易的成交金額達HKD1,000,000.00或以上 / RMB1,000,000.00或以上可獲豁免				HKD30.00 / RMB30.00	HKD200.00 / RMB200.00	
		經本行撥貨或實物存入	豁免				-	-	1. 適用於撥貨存入(經CCASS)或實物存入(包括股票及債券) 2. 如存入實物時需進行過戶，過戶的手續費另計 3. 每隻證券獨立計算

服務	項目	收費標準				最低收費	最高收費	備註
處理實物股票及交收的服務	證券提取費*	每手HKD10.00 / RMB10.00				HKD100.00 / RMB100.00	-	1. 每隻證券獨立計算 2. 遞交證券提單時繳付 3. 證券經本行沽出，可獲豁免 4. 適用於經中央結算系統提取及實物提倉
	轉手紙印花稅	每張新轉手紙計HKD5.00				HKD5.00	-	適用於實物證券，並由賣方繳付
代理人服務及企業行動	代收現金股息手續費*	按股息計0.50%				HKD30.00 / RMB30.00	HKD2,500.00 / RMB2,500.00	
	代收股份手續費*	「證券會籍計劃」的會籍級別 ^				HKD30.00 / RMB30.00	HKD200.00 / RMB200.00	經本行代收的各類證券均需繳付，包括以下類別：紅股、以股代息、公開認購、收購、供股、配售等
			「鑽石」	「金星」	「銀星」			
		每手	HKD2.50 / RMB2.50	HKD2.50 / RMB2.50	HKD5.00 / RMB5.00			
	代履行權責手續費*	按需履行權責的股份計，每手HKD2.00 / RMB2.00				HKD100.00 / RMB100.00	HKD2,500.00 / RMB2,500.00	1. 代客戶履行權責，如換股、供股、額外供股、私有化、收購、轉換交易板、行使認股證等 2. 過戶處收費另計
	股份分拆合併手續費*	每次HKD30.00 / RMB30.00				-	-	
	證券過戶客戶 / 本行代理人公司名下手續費*	每手HKD10.00 / RMB10.00				HKD100.00 / RMB100.00	-	1. 包括過戶處收費 2. 於交收日從結算賬戶扣除
	代打轉手紙印花稅手續費*	每筆收HKD50.00 / RMB50.00				HKD50.00 / RMB50.00	-	1. 不包括稅局收費 2. 於交收日從結算賬戶扣除

服務	項目	收費標準				最低收費	最高收費	備註	
資訊服務 (於網上銀行提供)@	網上即時報價費——基本計劃	「證券會籍計劃」級別^	鑽石 / 金星	銀星 / 晉星		HKD10.00	-	如您透過本行任何交易渠道成功買賣股票，每筆交易或每月累計交易金額達等值HKD50,000.00*(以較高者為準)，即可享有額外免費即時股價查詢200次(*只限於港元股票交易)	
		每月免費證券查價次數	1,000次	500次					
		所有客戶其後每次查詢HKD0.10							
	網上即時報價費——月費計劃	每月HKD228.00				-	-	1. 無限次數即時報價 2. 若使用當月累計交易金額達HKD1,000,000.00*(*只限於港元股票交易)，將獲豁免下月月費 3. 登記後下月生效	
	網上即時報價費——串流報價	每月HKD328.00				-	-	1. 即時自動更新報價 2. 若使用當月累計交易金額達HKD1,000,000.00*(*只限於港元股票交易)，將獲豁免下月月費 3. 登記後下月生效	
	到價提示	每個到價提示服務為HKD1.00				-	-	1. 登記後下日生效 2. 屬「證券會籍計劃」鑽石及金星級別的單名賬戶持有人可享用本服務 3. 單名賬戶持有人如屬「證券會籍計劃」銀星及晉星級別，其當月累積交易金額達等值港幣1,000,000.00元以上，可登記享用三個月服務	
借貸及其他服務	逾期交收利息	參照本行往來賬戶臨時透支利率				-	-	按欠款的金額計算	
	證券孖展賬戶借款利率	「證券會籍計劃」的會籍級別^				-	-	1. 按每天賬戶內的現金賬結欠餘額計算 2. 每月底在賬戶的現金賬支付	
			「鑽石」	「金星」	「銀星」				「晉星」
		本行最優惠利率	+1.50%	+1.50%	+2.25%				+2.25%
	追收股東權益委託費	HKD150.00 另每手收HKD20.00				-	-	1. 包括過戶費用 2. 無論追收是否成功均須繳付 3. 經紀行 / 中央結算收費另計	

服務	項目	收費標準	最低收費	最高收費	備註
借貸及其他服務	追收股東權益手續費	追回的股息計0.50% 追回紅股、股權等每手HKD5.00	HKD20.00	-	經紀行 / 中央結算收費另計
	代辦認購新股手續費*	每筆申請收HKD100.00 / RMB100.00	HKD100.00 / RMB100.00	-	無論是否成功獲配股份，均須繳付

A股證券(上海 / 深圳)

服務	項目		收費標準					最低收費	最高收費	備註
證券交易服務	經紀佣金		「證券會籍計劃」的會籍級別 ^					RMB100.00	-	
				「鑽石」	「金星」	「銀星」	「晉星」			
		透過自動化系統 (「網上銀行」) 買賣*	按每筆成交金額計	0.18%	0.20%	0.23%	0.25%			
		透過分行/專人接聽電話交易專線買賣*		0.25%	0.28%	0.40%	0.50%			
	經手費##		按成交金額計: 0.00341%，而交易所買賣基金(ETF)則按成交金額計0.004%					-	-	由上交所/深交所收取
	證管費##		按成交金額計: 0.002%，而ETF則豁免					-	-	由中國證監會收取
	過戶費##		按成交金額計: 0.003%，而ETF則按成交金額計0.002%					-	-	1. 中國結算收取0.001%，而ETF則豁免 2. 香港結算收取0.002%
	交易印花稅##		按成交金額計: 0.05%，而ETF則豁免					-	-	由賣方繳付
交收服務	交易處理費*	透過自動化系統 (「網上銀行」) 買入	每手RMB0.25 每筆交易的成交金額達RMB1,000,000.00或以上可獲豁免					RMB30.00	RMB200.00	1. 每隻證券獨立計算
		透過分行/專人接聽電話交易專線買入	每手RMB0.50 每筆交易的成交金額達RMB1,000,000.00或以上可獲豁免					RMB30.00	RMB200.00	
		經本行撥貨存入	豁免					-	-	1. 適用於撥貨存入 2. 每隻證券獨立計算
	證券提取費*		每手RMB1.00					RMB100.00	-	1. 每隻證券獨立計算 2. 遞交證券提單時繳付 3. 證券經本行沽出，可獲豁免

服務	項目	收費標準				最低收費	最高收費	備註	
代理人服務及企業行動	代收現金股息手續費*	按股息計0.50%				RMB30.00	RMB2,500.00		
	代收股份手續費*	「證券會籍計劃」的會籍級別 ^				RMB30.00	RMB200.00	經本行代收的各類證券均需繳付，包括以下類別：紅股、以股代息、公開認購、收購、供股、配售等	
			「鑽石」	「金星」	「銀星」				「晉星」
		每手	RMB0.25	RMB0.25	RMB0.50				RMB0.50
	代履行權責手續費*	按需履行權責的股份計，每手RMB0.20				RMB100.00	RMB2,500.00	1.代客戶履行權責，如換股、供股、額外供股、私有化、收購、轉換交易板等	
	股份分拆合併手續費*	每次 RMB30.00				-	-		
資訊服務 (於網上銀行提供)	網上即時報價費	豁免 (無限次)				-	-		
借貸服務	逾期交收利息	參照本行往來賬戶臨時透支利率				-	-	按欠款的金額計算	
	證券孖展賬戶借款利率	「證券會籍計劃」的會籍級別 ^				-	-	1.按每天賬戶內的現金賬結欠餘額計算 2.每月底在賬戶的現金賬支付	
		「鑽石」/「金星」		「銀星」/「晉星」					
		本行最優惠利率 -1%		本行最優惠利率					

新加坡證券——1. 怡置系及其他獲分派股票 2. 非怡置系股票

項目	收費標準	最低/最高收費
經紀佣金	1.怡置系及其他獲分派股票按每筆成交金額計0.5% 2.非怡置系股票每筆成交金額計1%	1.怡置系及其他獲分派股票低USD20.00 2.非怡置系股票最低SGD250.00
交易處理費	非怡置系股票(買入交易)每手一律SGD4.50	最低SGD13.50
結算費 \$	按每筆成交金額計0.0325%	-
股份存入 / 提取費	除本行收費外，外間機構收費另計，詳情請向本行查詢	

本地掛牌的美國證券

項目	收費標準
代收股息手續費	美國預扣稅將於派發股息時扣除30%，扣稅後的股息按本地證券收費標準收取
現貨提取費	每項指示HKD100.00，另加香港結算和美國存管信託公司(DTC)有關收費每項指示HKD600.00及代支費用
海外證券跨境調撥手續費	每項指示HKD100.00，另加香港結算和美國存管信託公司(DTC)有關收費每項指示HKD200.00及代支費用
認股證轉換、自願收購、股權收購及公開配售手續費	每項指示HKD100.00，另加香港結算和美國存管信託公司(DTC)有關收費每項指示HKD600.00及代支費用

賬戶服務

服務	項目	收費標準					最低收費	最高收費	備註
賬戶服務	保管費	「證券會籍計劃」的會籍級別 ^					-	-	1. 各類證券(股票及債券等)均需繳付 2. 凡於 每年 5 月 31 日及 11 月 30 日當日或之前六個月內買賣證券或持有證券存貨均需繳付 3. 若於收費日之前取消賬戶亦須繳付有關費用 4. 若賬戶同時存有證券及債券，只需支付1次保管費，證券及債券兩者取其高者 5. 若賬戶同時存有不同市場的證券，只需支付一次保管費
			「鑽石」	「金星」	「銀星」	「晉星」			
		每半年計	豁免	HKD100.00	HKD150.00	HKD150.00			
	證券結餘或賬戶證明書	參照存款及其他一般銀行服務「銀行證明」項目的相關收費					-	-	
	提供結單副本	每份HKD50.00					-	-	最多七年

^ 「證券會籍計劃」各會籍級別的要求：

會籍級別	每個會籍有效期內的累計證券交易金額要求或投資資產市值要求
「鑽石」會員	港幣3千萬元或以上
「金星」會員	港幣3百萬元或以上 至 港幣3千萬元以下
「銀星」會員	港幣30萬元或以上 至 港幣3百萬元以下
「晉星」會員	港幣30萬元以下

請向本行職員查詢有關「證券會籍計劃」詳情。

- * 按交易貨幣計算。
- # 該等收費由香港特別行政區政府、證券及期貨事務監察委員會(「證監會」)、香港聯合交易所、財務匯報局(「財匯局」)或其他公營機構釐訂及收取，如有更改，恕不另行通知。
- ## 該等收費由上海證券交易所(「上交所」)、深圳證券交易所(「深交所」)、中國證券監督管理委員會(「中國證監會」)、中國證券登記結算有限公司(「中國結算」)、國家稅務總局及香港中央結算有限公司(「香港結算」)釐訂及收取，如有更改，恕不另行通知。
- @ 基本計劃當月未用的基本免費即時報價不能順延至下月使用，而月費計劃的費用不會作部分退款。每月費用將於「網上銀行」結算賬戶內扣除，若因餘額不足而未能扣款，即時報價服務將會終止。基本免費即時查價次數將按您所持有的單名賬戶類別計算。如您只持有聯名賬戶，基本免費即時查價次數則按一般賬戶計算。
- § 該等收費由新加坡之有關機構釐訂及收取，如有更改，恕不另行通知。
- ^^ 收費貨幣將根據每月供款貨幣而定；如單一月供股票計劃內同時包括港幣及人民幣計價股票，服務收費將以港幣作出。

註: 1. 以上收費如以每手計，不足一手作一手計算。
2. 除另作指明外，所有收費按每天每筆交易每種證券計算。
3. 除上列收費外，其他海外證券收費與本地證券的收費相同。
4. 個別服務及外間機構的收費未能盡錄，詳情請向本行職員查詢。
5. 上述收費僅供參考，集友銀行有限公司保留調整有關費用的權利。

4. 債券服務

服務	項目	收費標準	最低收費	最高收費	備註
託管服務	保管費	豁免	-	-	-
交收服務	轉倉費	每隻債券每宗交易收費HKD300.00	-	-	-
代理人服務	代收現金利息手續費及其他履行權責事項	豁免	-	-	-

註：上述收費僅供參考，集友銀行有限公司保留調整有關費用的權利。

5. 結構性產品服務

(包括股票掛鈎投資/股票掛鈎票據/股票掛鈎投資(認購期權))

服務	項目	收費標準	備註
代第三者機構徵收的費用	印花稅	股票掛鈎投資/股票掛鈎票據: 交付股票的交易金額的0.1%	1. 實際印花稅率由香港特別行政區政府釐訂，如有更改，恕不另行通知
		股票掛鈎投資(認購期權): 交收股票的交易金額的0.1% (以估值日最後收市價計算)	

註：上述收費僅供參考，集友銀行有限公司保留調整有關費用的權利。

1. Deposit and General Banking Services

(2025.05)

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
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
FIXED DEPOSIT		
Fixed deposit	Early uplifting	<p>If we exercise our discretion to allow uplift of time deposit before maturity, no interest will be payable and the customer must pay charges calculated based on the following formulae (whichever is higher) subject to a minimum of HKD200.00:</p> <ol style="list-style-type: none"> 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 <p>**Subject to the rate as quoted by us from time to time.</p>

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 ³		HKD25.00 per transaction
ATM cash withdrawal via "MasterCard / Cirrus" network 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
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
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 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 ¹³ (e.g. Repayment amount, tenor, mortgage scheme ¹⁴ , mortgagor, guarantor and the like)		HKD1,000.00 per item	
Change of Mortgage Scheme from Chiyu Ideal Mortgage Scheme / Chiyu Deposit-Linked 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 Chiyu Ideal Mortgage Scheme/ Chiyu Deposit-Linked 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

(2025.05)

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

Services	Item		Rate / Fee				Min Charge	Max Charge	Remarks
Trade-related services	Brokerage Fee (Applicable to HKEx Listed Stocks)		Membership tiers of the Securities Club ^				HKD100.00 / RMB100.00	-	For trading of listed bonds, maximum 0.25%
				<i>Diamond Star</i>	<i>Gold Star</i>	<i>Silver Star</i>			
		Trading through automated trading channels (Mobile Banking / Internet Banking / Automated Stock Trading Hotline)*	Transaction amount per trade	0.18%	0.20%	0.23%			
		Trading through branches / manned trading hotline*		0.25%	0.28%	0.40%			
	Stamp Duty **		0.10% 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
	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 ^{oo}		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			-	-	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			-	-	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			-	-	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>	<i>Bright 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%	0.25%			
		Trading through branches / manned trading hotline*		0.25%	0.28%	0.40%	0.50%			
	Handling Fee ##		0.00341% of transaction amount, 0.004% of transaction amount for Exchange Traded Funds (ETFs)					-	-	SSE / SZSE charge
	Securities Management Fee ##		0.002% of transaction amount, waived for ETFs					-	-	CSRC charge
	Transfer Fee ##		0.003% of transaction amount, 0.002% of transaction amount for ETFs					-	-	1. ChinaClear charges 0.001%, waived for ETFs 2. HKSCC charges 0.002%
	Stamp Duty ##		0.05% of transaction amount, waived for ETFs					-	-	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
Nomi- 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
Ac- count main- tenance	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.

