



Designated Amount of “Total Relationship Balance” and Monthly Service Fee for  
Wealth Management / YuSmart

Integrated Account Services	Designated Amount of “Total Relationship Balance”	Monthly Service Fee	
		HK\$1,000,000 or above	Waived
<b>Wealth Management</b>	HK\$1,000,000 or above	Below HK\$1,000,000	HK\$280
<b>YuSmart</b>	HK\$10,000 or above	Waived	

**Definition of “Total Relationship Balance”:**

- Includes the monthly value of the following items under the customer’s name:
  - The average amount of the total day-end balance of the deposit balance in the savings and current accounts, the principal amount of time deposits, contributed amounts of the Club Deposits, value of the investment assets<sup>a</sup> (including Securities, Securities Margin, Bonds, Funds, Equity Linked Investments, Currency Linked Investments, FX Margin, Precious Metals), utilised overdraft balance under the current accounts, cash value of the life insurance plans<sup>b</sup>, outstanding balance of other loans<sup>c</sup> and the vested balance of the Mandatory Provident Funds (“MPFs”) <sup>d</sup>, and
  - Mortgage payments<sup>e</sup> and the “Total Relationship Balance” of the Master Customer of “Business Integrated Account”<sup>f</sup>.
- The “Total Relationship Balance” under the customer’s name includes the “Total Relationship Balance” of all his/her sole-name and joint-name accounts.
- Actual monthly calculation period starts from the last business day of the previous month to the day before last business day of the prevailing month.
- All foreign currency balances are calculated based on exchange rates quoted by the Bank from time to time.
- The relevant calculation results shall be subject to the Bank’s records.

**Remarks:**

- The Bank calculates the daily market value according to the features of investment products. Unsettled bought quantities of the stock are excluded while securities collateral is included.
- Only apply to life insurance plans distributed by the Bank as an insurance agent. Cash value of the policy is subject to the relevant insurance policy provisions.
- Other Loans refer to the loan products provided by the Bank excluding the overdraft under the current accounts, mortgage loans.
- Only apply to the MPFs with BOCI-Prudential Trustee Limited as the Trustee.
- (i) Excludes any prepayment amount; (ii) For the “Chiyu Ideal” Mortgage Scheme, the next monthly minimum payment will be counted.
- Only apply to the sole proprietorships owned by the personal customers who maintain sole-named Wealth Management services with the Bank. Such sole proprietorship holds the “Business Integrated Account” with the Bank and the customer has registered with the Bank to add the “Total Relationship Balance” of the Master Customers to his/her individual “Total Relationship Balance”. For the details of “Total Relationship Balance” of “Business Integrated Account”, please refer to the relevant product leaflets and terms for the services.

\* The monthly fee will be debited from your settlement account. If the monthly fee cannot be debited from your settlement account, we reserve the right to terminate *Wealth Management* service and other special offers to you at our absolute discretion.

**Chiyu Banking Corporation Ltd. reserves the right to amend or withhold the above fees, terms and conditions at our discretion.**