創興銀行有限公司
Chong Hing Bank Limited

Bank Service Charges

(Effective 1 March 2007)

Item	Charge
(A) Current Account (HK$, US$ & RMB)	
Cheque Book	
- Mailing by registered post	HK$20 / RMB 20 (for RMB account) per book
Returned Cheque	
- Due to insufficient fund	Handling fee per cheque: HK$120 / US$15 (for US$ account) / RMB200 (for RMB account)
- Due to other technical error	Handling fee per cheque: HK$50 / US$6.5 (for US$ account) / RMB50 (for RMB account)
Closure of Account	
- Within 3 months of the date of its opening	HK$150 / US$20 (for US$ account) / RMB100 (for RMB account)
Stop Cheque Payment Instruction	
- To stop payment on each cheque or a series of cheques in sequential order issued by the account holder (no refund is made if the cheque has already been cleared)	HK$80 / US$10 (for US$ account) / RMB80 (for RMB account)
Unauthorized Overdraft	
- If an account has no overdraft facility or if an overdraft exceeds its authorized limit	Handling charge of HK$100 / US$13 (for US$ account) / RMB 100 (for RMB account) plus overdraft interest at our Bank's HK$ / US$ / RMB Prime Rate + 10% p.a.
Drawing against Uncollected Fund	HK$50
Request for Duplicate Statement for the Current Month	HK$50 / US$7 (for US$ account) / RMB50 (for RMB account) per set per cycle
Printing of Special Cheque	At cost
Printing of Special Pay-in Slip	At cost
(B) Savings Account (All Currencies)	
Passbook Replacement	
- Reissue of passbook due to damage or loss of passbook	HK$50 per account
Closure of Account	
- Within 3 months from the date of its opening	
non-US$ account	HK$150 per account
US$ account	US$20 per account

Item	Charge
(C) Safe Deposit Box	
- Deposit and annual rental	Please refer to the Safe Deposit Box Service Charges of respective Branch
- Reissue of 1 key	Out-of-pocket expenses plus HK$150 handling fee
- Force open of box and reissue of 2 keys	Out-of-pocket expenses plus HK$300 handling fee
(D) Chong Hing Card / Credit Card	
Chong Hing Card	
- Annual fee	HK$50
- Replacement due to damage or loss of Chong Hing Card	HK$50 per card
- Cash withdrawal via non-JETCO ATMs in Hong Kong	HK$25 per transaction
- Cash withdrawal via JETCO and CUP ATMs outside Hong Kong	HK$25 per transaction
Credit Card	
- Cash advance fee	3% on cash amount drawn plus HK$20 (minimum HK$50)
- Late payment charge	5% on minimum payment (minimum HK$100 & maximum HK$200)
- Returned cheque / rejected autopay charge	HK$120 per item
- Over limit charge	HK$120 per time
- Statement copy retrieval fee	HK$50 per set
- Sales slip retrieval fee	HK$50 per copy
- HK$ CHATS repayment fee	HK$10 per time
- Credit balance withdrawal by cashier's order	HK$50 per cashier's order
- Credit balance withdrawal by transfer (to Chong Hing Bank Account only)	HK$40 per time
- Replacement card fee	HK$50 per card
Credit Card Annual Fee	
- Platinum Card (Principal)	HK$800 per card
- Platinum Card (Supplementary)	HK$400 per card
- Gold Card (Principal)	HK$480 per card
- Gold Card (Supplementary)	HK$240 per card
- Standard Card (Principal)	HK$220 per card
- Standard Card (Supplementary)	HK$110 per card
Other Credit Card Charges	Please refer to Chong Hing Credit Card charges table
(E) General Services - All Accounts	
Inactive Account Charge	
- Inactive for 2 years and balance below HK$1,000 (account with zero balance will be closed)	HK$100 half yearly

Item	Charge
Issuance of Letters	
- Banker's endorsement on customer's signature	HK$150 each
- Bank reference letter	HK$300 each
- Certificate of balance	HK$150 each
- If several letters are issued simultaneously, each additional letter	HK$20
- Bank confirmation (for audit purpose)	HK$350 / US$45 each
- Request for Credit Information Letter	HK$300 each
Mark Good Cheque / Remittance Receipt	
- Sent by customer	HK$60 / US$8 each, plus other bank charges
- Sent by bank	HK$200 / US$26 each, plus other bank charges
Gift Cheque	
- Issuance of gift cheque	HK$10 per cheque (free for Chong Hing Credit Card customers / senior citizens, with Chong Hing Credit Cards / senior citizen cards presented)
Cashier's Order	
- Issuance	
Chong Hing Bank customer	HK$50 / US$5 per item (half for Chong Hing Credit Card customers, with Chong Hing Credit Cards presented)
Non-Chong Hing Bank customer	HK$100 / US$13 per item
- To report loss and to request stop-payment	HK$100/ US$13 per item plus handling fee according to the fee schedule issued by the Hong Kong Interbank Clearing Limited
Company Registration Search	
- Non-company registration search	HK$150 per search
- Company registration search	HK$150 per search
- Subsidiary (Limited Company)	
Company registration search	HK$150 per search
Business registration search	HK$150 per search
- Handling charge of opening account for overseas company	HK$2,000 per account
Standing Instruction	
- To set up or amend an instruction	HK$50 per item
- Returned item due to insufficient fund	HK$120 per time
Each Non-computerized Payment or Each Special Payment Request to:	
- a Chong Hing Bank account (other than the customer's own account)	HK$70
- a HK$ account held with another local bank	HK$100
Set up New Autopay Transaction	HK$40 per item
Electronic Clearing Returned Item	
- Due to insufficient fund	HK$120 per item
- Due to other reasons	HK$30 per item
CHATS	
- Remittance to other local banks	HK$120 / US$13 per item, for non-account holders HK$150 / US$19 per item

Item	Charge
Deposit of Foreign Currency Cheque	
- HK$ account	HK$60 per cheque
- Same foreign currency account	0.25% of cheque amount (minimum HK$50)
Travelers Cheque	
- Sales	1% on purchased amount (minimum HK$100 : half and no minimum charge for Chong Hing Credit Card Customers, with Chong Hing Credit Cards presented)
- Encashment handling charge	HK$60 per time
Coins Changing	HK$2 per sachet
Large Cash Deposit	Per account per day: deposit for more than 300 bank notes. Charge at HK$0.25 per note (minimum HK$100). Bulk coins deposit (must be pre-sorted): HK$2 per sachet or part thereof (HK$10 coins: 50 pcs / sachet, HK$5 coins: 40 pcs / sachet, HK$2 coins: 50 pcs / sachet, HK$1, 50 cents, 20 cents and 10 cents coins: 100 pcs / sachet)
Account History Report	
- Savings and Fixed Deposit Account	
Within 1 year from the date of request	HK$250 per account
Within 2 years from the date of request	HK$500 per account
Within 3 years from the date of request	HK$1,000 per account
Beyond 3 years from the date of request (up to 7 years)	HK$1,000 per account per additional year
- Current Account	HK$50 per copy
- Enquiry from Certified Public Accountants or solicitor firms on customer account records with our Bank	HK$350 per request
Photocopying of Documents	
- Copies of paid cheques, vouchers and filing documents	
Within 1 year from clearing date	HK$50 per page
Exceeding 1 year	HK$60 per page
- Copies of image of paid cheques	HK$150 per page
Request for Personal Data	
- Request for personal data summary	HK$300 per request
Premature Uplifting of Fixed Deposit	Subject to the Bank's discretion
(F) Autofund transfer	
Using Paper List Instructions	
- Set-up fee	HK$200 per item
- To Chong Hing Bank account	HK$1.5 per item

Item	Charge
- Minimum	HK$20 per item
- To other banks' account	HK$3 per item
- Minimum	HK$80 per item
Using Machine Readable Instructions	
- Installation fee	HK$200 per item
- To Chong Hing Bank account	Nil
- Minimum	Nil
- To other banks' account	HK$1.5 per item
- Minimum	HK$50 per item
(G) Inward Remittance	
Telegraphic Transfer	
- For credit into accounts with Chong Hing Bank	By Telegraphic Transfer, HK$50 per item or equivalent; by Real Time Gross Settlement (RTGS), HK$30 per item or equivalent. For US$ notes account deposit of US$ remittance, additional handling charge of 0.2% on the transaction amount
- For credit into accounts with other banks in HK	HK$200 plus correspondent bank's charges, if any
- To be paid by HK dollar notes	HK$100
- To be paid by cashier's order	HK$100 plus charge of cashier's order-please refer to part E
- To be paid in same foreign currency of remittance by payment order	HK$200
- To be paid in same foreign currency of remittance by cash	Commission at 0.25% (minimum HK$100)
- To be remitted to collector in same foreign currency	HK$150 plus cable charge of outward remittance-please refer to part H
- To be remitted to other countries at beneficiaries' request	HK$100 plus commission at 0.25% (minimum HK$200, maximum HK$1,000)
Collection of Payment Order or Cheque	
- Foreign currency cheque received by Chong Hing Bank and sent for collection	HK$200 plus drawee / correspondent bank's charges, if any
Returned Collection	
- Purchased or collection cheques returned by drawee banks	HK$150 plus drawee / correspondent bank's charges, if any
(H) Outward Remittance	
Telegraphic Transfer / Demand Draft	
- Handling charge	HK$70 per item (For non-account holders - HK$200 per item)
- Cable charge	HK$100 per cable
- Enquiry / amendment / cancellation / report loss handling charges	HK$250 per item plus drawee / correspondent bank's charges, if any
(I) Loans	
Mortgage Services	
- Copy of assignment or mortgage deed	HK$10 per page (minimum HK$200)
- Reissue of repayment schedule	HK$100 per loan account

Item	Charge
- Reissue of repayment history record	HK$100 per loan account
- Change of repayment tenor / repayment due date / repayment amount / repayment method	HK$1000 per request
- Change of mortgagor / guarantor / mortgage deed	HK$1000 per request
- Application for letter of tenancy consent	HK$500 per request
- Early redemption fee	HK$500 per request (If a customer reapplies new instalment loan within 3 months after full redemption, the fee will be refundable after the drawdown of the new instalment loan)
- Partial prepayment fee	HK$500 per request
- Early redemption charge / partial prepayment charge	As per applicable Mortgage Loan Facility Letter
- Interest for overdue payment	Contract Rate + 10% p.a.
- For settlement of any charges (including rates, rent and management fee, etc.) imposed on the Bank as mortgagee due to default of the mortgagors	HK$500 per item. If such payments are not reimbursed, our Bank will charge interest according to the interest rate charged under the unauthorized overdraft
- Deposit of Title Deeds (Upon facilities cancellation)	HK$2000 per annum
(J) Investment	
Fund	
-Subscription fee	In accordance with the fees stated in the Explanatory Memorandum or Prospectus of individual fund
-Redemption fee	In accordance with the fees stated in the Explanatory Memorandum or Prospectus of individual fund
-Switching Fee	In accordance with the fees stated in the Explanatory Memorandum or Prospectus, minimum 1% of the switching amount
Bond	
-Purchase / Sell Transaction	For subscription amount below USD 100,000: 0.75% of debt securities' face value for each transaction. For subscription amount of USD 100,000 or above: 0.5% of debt securities' face value for each transaction. [The subscription fees for other debt securities (such as notes and certificates of deposit) will vary according to each issue.]
-Safe Custody	0.05% of debt securities' face value per year applies to account holding Perpetual Bond

Notes: This "Bank Service Charges" list is not exhaustive and customers are requested to contact your marketing officer or Branches for details. The Bank reserves the right to change the above charges from time to time.