

銀行服務收費表 (由2010年10月1日生效)		Bank Service Charges (Effective 1 October 2010)	
項目	收費	Item	Charge
<b>(甲)往來戶口(港元、美元及人民幣)</b>		<b>(A)Current Account (HKD, USD &amp; RMB)</b>	
<b>寄遞支票簿</b>		<b>Cheque Book</b>	
以掛號郵件寄遞 - 港元戶口 - 美元戶口 - 人民幣戶口	每本HK\$20 每本HK\$20 每本RMB20	Mailing by registered post - HKD account - USD account - RMB account	HK\$20 per book HK\$20 per book RMB20 per book
<b>退票</b>		<b>Returned Cheque</b>	
因存款不足 - 港元戶口 - 美元戶口 - 人民幣戶口	每張HK\$150 每張US\$16 每張RMB200	Due to insufficient fund - HKD account - USD account - RMB account	Handling fee per cheque : HK\$150 US\$16 RMB200
客戶技術性錯誤 - 港元戶口 - 美元戶口 - 人民幣戶口	每張HK\$50 每張US\$7 每張RMB50	Due to other technical error - HKD account - USD account - RMB account	Handling fee per cheque : HK\$50 US\$7 RMB50
<b>結束戶口</b>		<b>Closure of Account</b>	
開戶三個月內 - 港元戶口 - 美元戶口 - 人民幣戶口	每戶HK\$150 每戶US\$20 每戶RMB100	Within 3 months from the date of its opening - HKD account - USD account - RMB account	HK\$150 per account US\$20 per account RMB100 per account
<b>停止付款指示</b>		<b>Stop Cheque Payment Instruction</b>	
由戶口持有人指示止付一張或數張順序支票 (如支票已經結算將不獲退款)  - 港元戶口 - 美元戶口 - 人民幣戶口	每次HK\$80 每次US\$15 每次RMB80	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)  - HKD account - USD account - RMB account	HK\$80 per time US\$15 per time RMB80 per time
<b>未經授權透支/超額</b>		<b>Unauthorized Overdraft</b>	

客戶無透支安排或透支金額超出指定限額	每次手續費	If an account has no overdraft facility or if an overdraft exceeds its authorized limit	Handling charge per time :
- 港元戶口	HK\$100	- HKD account	HK\$100 (plus overdraft interest at our Bank's HKD Prime Rate + 10% p.a.)
- 美元戶口	US\$15 (另加透支利息以本行釐定之(港元/美元) / (優惠利率加10%計算)	- USD account	US\$15 (plus overdraft interest at our Bank's USD Prime Rate + 10% p.a.)
- 人民幣戶口	RMB120	- RMB account	RMB120
<b>票據抵用</b>	<b>HK\$100</b>	<b>Drawing Against Uncollected Fund</b>	<b>HK\$100</b>
<b>印製專用支票</b>	<b>按成本收費</b>	<b>Printing of Special Cheque</b>	<b>At cost</b>
<b>印製專用入數紙</b>	<b>按成本收費</b>	<b>Printing of Special Pay-in Slip</b>	<b>At cost</b>
<b>(乙)儲蓄戶口(所有貨幣)</b>		<b>(B) Saving Account (All Currencies)</b>	
<b>補發存摺</b>	每戶HK\$50	Passbook Replacement	HK\$50 per account
<b>結束戶口</b>		<b>Closure of Account</b>	
- 開戶三個月內		- Within 3 months from the date of its opening	
- 非美元戶口	每戶HK\$150	- Non-USD account	HK\$150 per account
- 美元戶口	每戶US\$20	- USD account	US\$20 per account
<b>(丙)保管箱</b>		<b>(C) Safe Deposit Box</b>	
- 按金及年租	請參閱各分行保管箱收費表	- Deposit and annual rental	Please refer to the Safe Deposit Box Service Charges of respective Branch
- 遺失補發箱匙一條	除工本費另加HK\$250	- Reissue of 1 key	Out-of-pocket expenses plus HK\$250 handling fee
- 鑿箱及補發箱匙兩條	除工本費另加HK\$500	- Force open of box and reissue of 2 keys	Out-of-pocket expenses plus HK\$500 handling fee
<b>(丁)創興卡/信用卡</b>		<b>(D) Chong Hing Card / Credit Card</b>	
<b>創興咭</b>		<b>Chong Hing Card</b>	
- 年費	每張HK\$50	- Annual Fee	HK\$50 per card
- 因損毀或遺失而須補發創興咭	每張HK\$50	- Replacement due to damage or loss of Chong Hing Card	HK\$50 per card
- 在香港境內之非「銀通」自動櫃員機提取現金	每次HK\$25	- Cash Withdrawal via non-JETCO ATMs in Hong Kong	HK\$25 per transaction
- 在香港境外之「銀通」及「銀聯」自動櫃員機提取現金	每次HK\$25	- Cash withdrawal via JETCO and CUP ATMs outside Hong Kong	HK\$25 per transaction
<b>創興咭(人民幣)</b>		<b>Chong Hing Card (Renminbi)</b>	
- 年費	每張RMB50	- Annual Fee	RMB50 per card
- 因損毀或遺失而須補發創興咭(人民幣)	每張RMB50	- Replacement due to damage or loss of Chong Hing Card (Renminbi)	RMB50 per card

- 在中國境內之「銀聯」自動櫃員機提取人民幣	每次RMB15	- Renminbi withdrawal via CUP ATMs in China	RMB15 per transaction
<b>信用卡</b>		<b>Credit Card</b>	
- 現金透支手續費	貸款額3%另加HK\$20(最低HK\$55)	- Cash advance fee	3% on cash amount drawn plus HK\$20 (minimum HK\$55)
- 遲繳費用	最低還款額的5%(最低為HK\$150, 最高為HK\$200)	- Late payment charge	5% on minimum payment (minimum HK\$150 & maximum HK\$200)
- 退票/自動轉賬退回手續費	每項HK\$120	- Returned cheque / rejected autopay charge	HK\$120 per item
- 超逾信用限額費用	每次HK\$150	- Over limit charge	HK\$150 per time
- 索取月結單副本費用	每份HK\$50	- Statement copy retrieval fee	HK\$50 per set
- 索取簽賬購物單據副本費用	每張HK\$50	- Sales slip retrieval fee	HK\$50 per copy
- 以CHATS匯入港元付款	每次HK\$10	- HKD CHATS repayment fee	HK\$10 per time
- 以本票提取信用卡結餘	每張本票HK\$50	- Credit balance withdrawal by cashier's order	HK\$50 per cashier's order
- 以轉賬形式提取信用卡結餘(只限至本行戶口)	每次HK\$50	- Credit balance withdrawal by transfer (to Chong Hing Bank Account only)	HK\$50 per time
- 補發新卡費用	每張HK\$100	- Replacement card fee	HK\$100 per card
<b>信用卡年費</b>		<b>Credit Card Annual Fee</b>	
- 白金卡(主卡)	每張HK\$800	- Platinum Card (Principal)	HK\$800 per card
- 白金卡(附屬卡)	每張HK\$400	- Platinum Card (Supplementary)	HK\$400 per card
- 鈦金卡 / 金卡(主卡)	每張HK\$480	- Titanium Card / Gold Card (Principal)	HK\$480 per card
- 鈦金卡 / 金卡(附屬卡)	每張HK\$240	- Titanium Card / Gold Card (Supplementary)	HK\$240 per card
- 普通卡(主卡)	每張HK\$220	- Standard Card (Principal)	HK\$220 per card
- 普通卡(附屬卡)	每張HK\$110	- Standard Card (Supplementary)	HK\$110 per card
<b>其他信用卡收費</b>	請參閱創興信用卡收費表	<b>Other Credit Card Charges</b>	Please refer to Chong Hing Credit Card charges table
<b>(戊)一般服務 - 所有戶口</b>		<b>(E) General Services (All Accounts)</b>	
<b>不動戶口</b>		<b>Inactive Account Charge</b>	
- 戶口超過兩年無進支而結餘低於HK\$2000 (無結餘之戶口將會被取消)	每半年收費HK\$100	- Inactive for 2 years and balance below HK\$2,000 (account with zero balance will be closed)	HK\$100 half yearly
<b>出具銀行證明書</b>		<b>Issuance of Letters</b>	
- 加簽印鑑證明	每份HK\$150	- Banker's endorsement on customer's signature	- HK\$150 each
- 資歷證明書	每份HK\$300	- Bank reference letter	- HK\$300 each
- 戶口結餘證明書	每份HK\$150	- Certificate of balance	- HK\$150 each
- 以上證明書如同時簽發多份	其後每份HK\$20	- If several letters are issued simultaneously, each additional letter	- HK\$20
- 銀行證明書(供核數用)		Bank confirmation (for audit purpose)	

- 港元戶口 - 美元戶口	每份HK\$400 每份US\$52	- HKD account - USD account	HK\$400 each US\$52 each
- 信貸查詢	每份HK\$300	- Request for Credit Information Letter	HK\$300 each
<b>支票/匯票保兌</b>		<b>Mark Good Cheque / Remittance Receipt</b>	
- 客戶自行保兌 - 港元 - 美元	每張HK\$100 每張US\$13 另加其他銀行收費	Sent by customer - HKD - USD	HK\$100 each US\$13 each Plus other bank charges
- 銀行派員保兌 - 港元 - 美元	每張HK\$200 每張US\$26 另加其他銀行收費	Sent by bank - HKD - USD	HK\$200 each US\$26 each Plus other bank charges
<b>禮券</b>		<b>Gift Cheque</b>	
- 禮券發出	每張HK\$10 (本行信用卡客戶及長者免收，但需出示本行信用卡、長者卡)	- Issuance of gift cheque	HK\$10 per cheque (free for Chong Hing Credit Card customers / senior citizens on card presentation )
<b>本票</b>		<b>Cashier's Order</b>	
- 本票發出		Issuance	
- 本行客戶 - 港元 - 美元	每張HK\$50 每張US\$7 (本行信用卡客戶及長者可獲50%豁免，但需出示本行信用卡、長者卡)	- Chong Hing Bank Customer - HKD - USD	HK\$50 per item US\$7 per item (free for Chong Hing Credit Card customers / senior citizens on card presentation )
- 非本行客戶 - 港元 - 美元	每張HK\$100 每張US\$13	- Non-Chong Hing Bank Customer - HKD - USD	HK\$100 per item US\$13 per item
- 本票掛失 - 港元 - 美元	每張HK\$100 每張US\$13 另加香港銀行同業結算有限公司規定之手續費	-To report loss -HKD -USD	HK\$100 per item US\$13 per item (plus handling fee according to the fee schedule issued by the Hong Kong Interbank Clearing Limited)
<b>公司戶口查冊</b>		<b>Company Registration Search</b>	
- 非有限公司之註冊登記	每戶HK\$150	- Non-company registration search	HK\$150 per search
- 公司註冊(有限公司)	每戶HK\$150	- Company registration search	HK\$150 per search
- 子公司(有限公司)		- Subsidiary (Limited Company)	

- 公司查冊	每戶HK\$150	- Company registration search	HK\$150 per search
- 商業登記查冊	每戶HK\$150	- Business registration search	HK\$150 per search
- 海外公司開戶手續費	每戶HK\$2,000	- Handling charge of opening account for overseas company	HK\$2,000 per account
<b>常行指示</b>		<b>Standing Instruction</b>	
- 設定或修改指示	每指示HK\$70	- To set up or amend an instruction	HK\$70 per item
- 因存款不足退回撥款	每次HK\$120	- Returned item due to insufficient fund	HK\$120 per transaction
<b>非電腦系統付款或特別安排付款</b>		<b>Each Non-computerized Payment or Each Special Payment Request to :</b>	
- 予創興銀行戶口(並非付款人戶口)	每次HK\$70	- a Chong Hing Bank account (other than the customer's own account)	HK\$70 per transaction
- 予其他本地銀行之港元戶口	每次HK\$100	- a HKD account held with another local bank	HK\$100 per transaction
自動轉賬	每筆HK\$50	<b>Direct Debit Authorization</b>	
- 設定或修改		- To set up or amend an instruction	HK\$50 per item
<b>電子交換退回項目</b>		<b>Electronic Clearing Returned Item</b>	
- 存款不足	每筆HK\$120	- Due to insufficient fund	HK\$120 per item
- 其他理由	每筆HK\$30	- Due to other reasons	HK\$30 per item
<b>CHATS</b>		<b>CHATS</b>	
- 撥款到本港其他銀行 (本行客戶)		-Remittance to other local banks (our customers)	
- 港元	每筆HK\$ 170	- HKD	HK\$ 170 per item
- 美元	每筆US22	- USD	US 22 per item
- 人民幣	每筆RMB170	- RMB	RMB170 per item
- 歐元	每筆EUR20	- EUR	EUR20 per item
<b>存入外幣支票</b>		<b>Deposit of Foreign Currency Cheque</b>	
- 存入港元戶口	每張HK\$60	- HKD account	HK\$60 per cheque
- 存入相同外幣戶口	每張支票面額之 0.25% (最低HK\$50)	- Same foreign currency account	0.25% of cheque amount (minimum HK\$50)
<b>旅行支票</b>		<b>Travelers Cheque</b>	
- 兌現手續費	每次HK\$60	- Encashment handling charge	HK\$60 per time
<b>輔幣找換</b>	每包HK\$2	<b>Coins Changing</b>	HK\$2 per sachet
<b>人民幣賬戶提取現鈔</b>	- 同一戶口一天內提取RMB30,000元或以下 - 免費 - 同一戶口一天內提取RMB30,000元以上 - 提取總額之0.25%(最低收費RMB75)	<b>RMB Cash Withdrawal</b>	- Withdrawal of up to RMB30,000 per account per day – Free - Withdrawal of over RMB30,000 per account per day – 0.25% of total withdrawal amount (minimum RMB75)

大量支票存款	- 同一戶口一天內存入超過30張支票，首30張免收，餘下每張HK\$1	<b>Bulk Cheque Deposit</b>	- Up to 30 pcs per day per account – Free - Over 30 pcs per day per account – HK\$1 per cheque charged on the number of cheque deposit in excess of 30 pcs
大額現金存款	-同一戶口一天內存入超過300張紙幣，每張收取HK\$0.5(最低收費HK\$100); -存入硬幣收費每包HK\$2； 客戶必先將存入之硬幣分類： 10元硬幣：每包50個計； 5元硬幣：每包40個計； 2元硬幣：每包50個計； 1元、5毫、2毫及1毫硬幣：每包100個計) (不足一包將作一包計)	<b>Large Cash Deposit</b>	- Per account per day : deposit for more than 300 bank notes. Charge at HK\$0.5 per note (minimum HK\$100) Bulk coins deposit: 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 (must be pre- sorted)
索取賬戶紀錄副本 以每戶每週期計		<b>Account History Report</b> (per account per cycle calculate)	
- 由提出申請日起1個月內	每戶HK\$50	- Within one month from the date of request	HK\$50 per account
- 由提出申請日起1年內	每戶HK\$300	- Within 1 year from the date of request	HK\$300 per account
- 由提出申請日起2年內	每戶HK\$750	- Within 2 years from the date of request	HK\$750 per account
- 由提出申請日起3年內	每戶HK\$1,000	- Within 3 years from the date of request	HK\$1,000 per account
- 超過3年(最多7年)	每戶每年加收HK\$1,000	- Beyond 3 years from the date of request (up to 7 years)	HK\$1,000 per account per additional year
- 結單副本 - 住來戶口 - 結單儲蓄戶口	每份HK\$50 每份HK\$50	- Reprint of Bank Statement - Current Account - Statement Savings Account	HK\$50 per copy HK\$50 per copy
- 會計師樓或律師樓查詢本行客戶賬戶紀錄及資料	每項查詢HK\$400	- Enquiry from Certified Public Accountants or Solicitors on customer account records and information	HK\$400 per request
文件影印		<b>Photocopying of Documents</b>	
- 已兌現支票、傳票、存檔文件之副本		- Copies of paid cheques, vouchers and filing documents	
- 申請日起一年內	每張HK\$50	- Within 1 year from the date of request	HK\$50 per page
- 申請日起超過一年	每張HK\$60	- Exceeding 1 year from the date of request	HK\$60 per page

- 已兌現支票影像之副本	每張HK\$150	- Copies of image of paid cheques	HK\$150 per page
<b>查閱個人資料</b>		<b>Request for Personal Data</b>	
- 申領個人資料紀錄	每次HK\$300	- Request for personal data summary	HK\$300 per request
<b>到期前提取定期存款</b>	由銀行決定	<b>Premature Uplifting of Fixed Deposit</b>	Subject to the Bank's discretion
<b>(己)代付/代收自動轉賬</b>		<b>(F) Autofund transfer</b>	
<b>列表形式</b>		<b>Using Paper List Instructions</b>	
- 建立費	每項HK\$200	- Set-up fee	HK\$200 per item
- 至本行賬戶	每項HK\$2	- To Chong Hing Bank account	HK\$2 per item
- 至他行賬戶	每項HK\$3 (最低收費 每項HK\$100)	- To other banks' account	HK\$3 per item (minimum HK\$100)
<b>磁碟形式</b>		<b>Using Machine Readable Instructions</b>	
- 安裝費	每項HK\$200	- Installation Fee	HK\$200 per item
- 至本行賬戶	每項HK\$1	- To Chong Hing Bank account	HK\$1 per item
- 至他行賬戶	每項HK\$2 (最低收費 每項HK\$50)	- To other banks' account	HK\$2 per item (minimum HK\$50)
- 出糧寶強積金供款	每項HK\$20	- PayEasy MPF Contribution	HK\$20 per item
<b>網上電子銀行發薪系統</b>		<b>eMPF Service – Payroll</b>	
- 至本行賬戶	每項HK\$1	- To Chong Hing Bank account	HK\$1 per item
- 至他行賬戶	每項HK\$2 (最低收費 每項HK\$50)	- To other banks' account	HK\$2 per item (minimum HK\$50)
- 網上電子強積金供款	每項HK\$20	- eMPF Contribution	HK\$20 per item
<b>特別行政費</b>	每單一指示HK\$200 - 客戶於交易日前一個結算天下午一時正截止交易時間後, 送交代付/代收自動轉賬資料到本行辦理 (只適用於列表及磁碟形式)	<b>Special Administration Fee</b>	HK\$200 per instruction - Customer submits the autofund transfer instruction to the Bank after the cut-off time at 13:00 on the clearing day prior to the value day (Applicable to paper list and machine readable instructions)
<b>(庚)匯入匯款</b>		<b>(G)Inward Remittance</b>	
<b>電匯</b>		<b>Telegraphic Transfer</b>	

- 本行戶口	以電匯形式存入，每筆HK\$50或等值外幣，另加代理銀行費用(如有); 以即時支付結算系統形式存入，每筆HK\$35或等值外幣。另美元電匯存入美元鈔戶，額外加收按存入金額之0.2%手續費	- For credit into accounts with Chong Hing Bank	- By Telegraphic Transfer, HK\$50 per item or equivalent plus correspondent bank's charges (if any); by Real Time Gross Settlement (RTGS) HK\$35 per item or equivalent. - For USD notes account deposit of US\$ remittance, additional handling charge of 0.2% on the transaction.
- 按收款人指示將匯款轉匯其他國家	電匯費每筆HK\$100，另加以匯款之0.25%計算手續費 (最低HK\$200，最高HK\$1,000)	- To be remitted to other countries at beneficiaries' request	HK\$100 per item plus commission at 0.25% (minimum HK\$200, maximum HK\$1,000)
<b>託收支票</b>		<b>Collection of Payment Order or Cheque</b>	
- 託收海外付款支票	每張HK\$200，另加付款/代理銀行收費(如有)	- Foreign currency cheque received by Chong Hing Bank and sent for collection	HK\$200 each plus drawee / correspondent bank's charges (if any)
<b>託收票據退票</b>		<b>Returned Collection</b>	
- 託收或買入之票據被付款銀行拒付	每張HK\$150，另加付款/代理銀行收費(如有)	- Purchased or collection cheques returned by drawee banks	HK\$150 each plus drawee / correspondent bank's charges (if any)
<b>(申)匯出匯款</b>		<b>(H) Outward Remittance</b>	
<b>電匯/匯票</b>		<b>Telegraphic Transfer / Demand Draft</b>	
- 手續費(本行客戶)	每筆HK\$ 70	- Handling charge (our customer)	HK\$70 per item
- 電報費	每筆HK\$100	- Cable charge	HK\$100 per cable
- 查詢、修改、止付或掛失手續費	每筆HK\$250，另加付款/代理銀行收費(如有)	- Enquiry / amendment / cancellation / report loss handling charges	HK\$250 per item plus drawee / correspondent bank's charges (if any)
-查核中文電碼收費	每筆HK\$50	<b>Telegraphic Transfer with Chinese Characters</b>	HK\$50 per item
<b>(壬)貸款服務</b>		<b>(I) Banking Facilities</b>	
- 貸款文件副本	每頁HK\$10 (最低收費HK\$200)	- Copy of loan documents	HK\$10 per page (minimum HK\$200)
- 補發供款明細表(適用於未到期的供款)	每貸款賬戶HK\$100	- Reissue of repayment schedule (applicable to payments not yet due)	HK\$100 per loan account
- 補發貸款賬戶還款紀錄	每貸款賬戶每一財政年度HK\$100	- Reissue of repayment history record	HK\$100 per loan account per financial year
- 更改貸款條文	每貸款賬戶HK\$1,000	- Change of facility terms	HK\$1,000 per loan account
- 申請租約同意書	每項申請HK\$500	- Application for letter of tenancy consent	HK\$500 per request
- 提前償還部份 / 全數貸款手續費	每貸款賬戶HK\$1,000	- Handling fee for partial / full prepayment	HK\$1,000 per loan account



- 逾期還款手續費及逾期利息	每期逾期還款收取手續費HK\$100，另按相關貸款之年利率加10%計算逾期利息	- Late Payment Charge and Default Interest	Late Payment Charge at HK\$100 per installment plus Default Interest calculated at 10% p.a. above relevant Contract Rate.
- 以銀主身份代按揭客戶繳付逾期費用(包括差餉、地租、管理費等)之手續費	每單手續費HK\$500，未清繳之代付費用及手續費均收取利息，按未經授權過額透支利率計算	- Handling fee for settlement of overdue charges (including rates, rent and management fee, etc) imposed on the Bank as mortgagee due to default of the mortgagors.	HK\$500 per item. For fees and payments not reimbursed, our Bank will charge interest according to the interest rate charged under unauthorized overdraft.
- 契約管理費(已取消貸款額者)	每年HK\$2,000 (每件抵押品計)，未清繳之管理費均收取利息，按未經授權過額透支利率計算	- Title Deeds Management Fee (Upon facility cancellation)	HK\$2,000 per annum (per piece of collateral). For unpaid management fee, our Bank will charge interest according to the interest rate charged under unauthorized overdraft.
<b>(癸)投資</b>		<b>(J)Investment</b>	
<b>基金</b>		<b>Fund</b>	
- 認購費	按照個別基金說明書所列為準	- Subscription Fee	In accordance with the fees stated in the Explanatory Memorandum or Prospectus of individual fund
- 贖回費	按照個別基金說明書所列為準	- Redemption Fee	In accordance with the fees stated in the Explanatory Memorandum or Prospectus of individual fund
- 轉換費	按照個別基金說明書所列為準，最少為轉換額之1%	- Switching Fee	In accordance with the fees stated in the Explanatory Memorandum or Prospectus, minimum 1% of the switching amount.
<b>債券</b>		<b>Bond</b>	
- 買入/賣出	認購總額為 USD100,000以下：每次交易債券票面值之0.75%； -認購總額為 USD100,000或以上：每次交易債券票面值之0.5% 【其他形式的債券(如票據及存款證)的認購費，將根據每次發行時所公佈之收費為準】	- Purchase / Sell Transaction	For subscription amount below US\$100,000: 0.75% of debt securities' face value for each transaction. For subscription amount of US\$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)

- 證券託管服務	如持有為永久債券，每年收取債券票面值之0.05%託管費	- Safe Custody	0.05% of debt securities' face value per year applies to account holding Perpetual Bond
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