

Bank Service Charges

(Effective 2 July 2010)

Item	Charge
(A) Current Account (HKD, USD & RMB)	
Cheque Book	
Mailing by registered post	
- HKD account	HK\$20 per book
- USD account	HK\$20 per book
- RMB account	RMB20 per book
Returned Cheque	
Due to insufficient fund	Handling fee per cheque :
- HKD account	HK\$150
- USD account	US\$16
- RMB account	RMB200
Due to other technical error	Handling fee per cheque :
- HKD account	HK\$50
- USD account	US\$7
- RMB account	RMB50
Closure of Account	
Within 3 months from the date of its opening	
- HKD account	HK\$150 per account
- USD account	US\$20 per account
- RMB account	RMB100 per 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)	
- HKD account	HK\$80 per transaction
- USD account	US\$15 per transaction
- RMB account	RMB80 per transaction
Unauthorized Overdraft	
If an account has no overdraft facility or if an overdraft exceeds its authorized limit	Handling charge per transaction:
- HKD account	HK\$100 (plus overdraft interest at our Bank's HKD Prime Rate + 10% p.a.)
- USD account	US\$15 (plus overdraft interest at our Bank's USD Prime Rate + 10% p.a.)
- RMB account	RMB120
Drawing against Uncollected Fund	
	HK\$100
Printing of Special Cheque	
	At cost
Printing of Special Pay-in Slip	
	At cost
(B) Savings Account (All Currencies)	
Passbook Replacement	
	HK\$50 per account
Closure of Account	
- Within 3 months from the date of its opening	
- Non-USD account	HK\$150 per account
- USD 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\$250 handling fee
- Force open of box and reissue of 2 keys	Out-of-pocket expenses plus HK\$500 handling fee

Item	Charge
(D) Chong Hing Card / Credit Card	
Chong Hing Card	
- Annual fee	HK\$50 per card
- 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
Chong Hing Card (Renminbi)	
- Annual fee	RMB50 per card
- Replacement due to damage or loss of Chong Hing Card (Renminbi)	RMB50 per card
- Renminbi withdrawal via CUP ATMs in China	RMB15 per transaction
Credit Card	
- Cash advance fee	3% on cash amount drawn plus HK\$20 (minimum HK\$55)
- Late payment charge	5% on minimum payment (minimum HK\$130 & maximum HK\$200)
- Returned cheque / rejected autopay charge	HK\$120 per item
- Over limit charge	HK\$150 per transaction
- Statement copy retrieval fee	HK\$50 per set
- Sales slip retrieval fee	HK\$50 per copy
- HKD CHATS repayment fee	HK\$10 per transaction
- 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\$50 per transaction
- Replacement card fee	HK\$100 per card
Credit Card Annual Fee	
- Platinum Card (Principal)	HK\$800 per card
- Platinum Card (Supplementary)	HK\$400 per card
- Titanium Card / Gold Card (Principal)	HK\$480 per card
- Titanium 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

Item	Charge
(E) General Services - (All Accounts)	
Inactive Account Charge	
- Inactive for 2 years and balance below HK\$2,000 (account with zero balance will be closed)	HK\$100 half yearly
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

Item	Charge
- Bank confirmation (for audit purpose)	
- HKD account	HK\$400 each
- USD account	US\$52 each
- Request for Credit Information Letter	HK\$300 each
Mark Good Cheque / Remittance Receipt	
- Sent by customer	
- HKD	HK\$100 each
- USD	US\$13 each
	plus other bank charges
- Sent by bank	
- HKD	HK\$200 each
- USD	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 on card presentation)
Cashier's Order	
- Issuance	
- Chong Hing Bank customer	
- HKD	HK\$50 per item
- USD	US\$7 per item
	(half for Chong Hing Credit Card customers / senior citizens on card presentation)
- Non-Chong Hing Bank customer	
- HKD	HK\$100 per item
- USD	US\$13 per item
- To report loss	
- HKD	HK\$100 per item
- USD	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\$70 per item
- Returned item due to insufficient fund	HK\$120 per transaction
Each Non-computerized Payment or Each Special Payment Request to :	
- a Chong Hing Bank account (other than the customer's own account)	HK\$70 per transaction
- a HKD account held with another local bank	HK\$100 per transaction
Direct Debit Authorization	
- To set up or amend an instruction	HK\$50 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 (our customers)	
- HKD	HK\$170 per item
- USD	US\$22 per item

Item	Charge
- RMB	RMB170 per item
- EUR	EUR20 per item
Deposit of Foreign Currency Cheque	
- HKD account	HK\$60 per cheque
- Same foreign currency account	0.25% of cheque amount (minimum HK\$50)
Travelers Cheque	
- Encashment handling charge	HK\$60 per Transaction
Coins Changing	
RMB Cash Withdrawal	
- 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)	
Bulk Cheque Deposit	
- 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	
Large Cash Deposit	
- 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)	
Account History Report	
(per account per cycle calculate)	
- Within one month from the date of request	HK\$50 per account
- Within 1 year from the date of request	HK\$300 per account
- Within 2 years from the date of request	HK\$750 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
Enquiry from Certified Public Accountants or Solicitors on customer account records and information	HK\$400 per request
Photocopying of Documents	
- Copies of paid cheques, vouchers and filing documents	
- Within 1 year from the date of request	HK\$50 per page
- Exceeding 1 year from the date of request	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

Item	Charge
(F) Autofund transfer	
Using Paper List Instructions	
- Set-up fee	HK\$200 per item
- To Chong Hing Bank account	HK\$2 per item
- To other bank's account	HK\$3 per item (minimum HK\$100)

Item	Charge
Using Machine Readable Instructions	
- Installation fee	HK\$200 per item
- To Chong Hing Bank account	HK\$1 per item
- To other bank's account	HK\$2 per item (minimum HK\$50)
PayEasy MPF Contribution	HK\$20 per item
eMPF Services - Payroll	
- To Chong Hing Bank account	HK\$1 per item
- To other bank's account	HK\$2 per item (minimum HK\$50)
- eMPF Contribution	HK\$20 per item
Special Administration Fee	
- 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)	

Item	Charge
(G) Inward Remittance	
Telegraphic Transfer	
- 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
- 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)
Collection of Payment Order or Cheque	
- Foreign currency cheque received by Chong Hing Bank and sent for collection	HK\$200 each plus drawee / correspondent bank's charges (if any)
Returned Collection	
- Purchased or collection cheques returned by drawee	HK\$150 each plus drawee / correspondent bank's charges (if any)

Item	Charge
(H) Outward Remittance	
Telegraphic Transfer / Demand Draft	
- Handling charge (our customer)	Telegraphic Transfer: HK\$70 per item for Chong Hing Bank Customers
	Demand Draft: HK\$70 per item for Chong Hing Bank Customers
	Plus correspondent bank's charges (if any)
- Cable charge	HK\$100 per cable
- Enquiry / amendment / cancellation / report loss	HK\$250 per item plus drawee / correspondent bank's charges (if any)
- Handling charges	
Telegraphic Transfer with Chinese Characters	
	HK\$50 per item (plus HK\$50 additional charges for over 10 Chinese characters)

Item	Charge
(I) Banking Facilities	
- Copy of loan documents	HK\$10 per page (minimum HK\$200)
- Reissue of repayment schedule (applicable to payments not yet due)	HK\$100 per loan account
- Reissue of repayment history record	HK\$100 per loan account per financial year
- Change of facility terms	HK\$1,000 per loan account
- Application for letter of tenancy consent	HK\$500 per request
- Handling fee for partial / full prepayment	HK\$1,000 per loan account
- 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
- 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
- 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.

Item	Charge
(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 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)
- 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.