

銀行服務收費表
(由2009年7月1日起生效)

Bank Service Charges
(Effective 1 July 2009)

項目	收費	Item	Charge
(甲) 往來戶口 (港元、美元及人民幣)		(A) Current Account (HKD, USD & RMB)	
寄遞支票簿 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	Cheque Book Mailing by registered post - HKD account - USD account - RMB account	 HK\$20 per book HK\$20 per book RMB20 per book
退票 因存款不足 • 港元戶口 • 美元戶口 • 人民幣戶口 客戶技術性錯誤 • 港元戶口 • 美元戶口 • 人民幣戶口	每張HK\$150 每張US\$16 每張RMB200 每張HK\$50 每張US\$7 每張RMB50	Returned Cheque Due to insufficient fund - HKD account - USD account - RMB account Due to other technical error - HKD account - USD account - RMB account	 Handling fee per cheque : HK\$150 US\$16 RMB200 Handling fee per cheque : HK\$50 US\$7 RMB50
結束戶口 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	Closure of Account 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
停止付款指示 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	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 - USD account - RMB account	 HK\$80 per account US\$15 per account RMB80 per account
未經授權透支 / 超額 客戶無透支安排或透支金額超出指定限額 • 港元戶口 • 美元戶口 • 人民幣戶口	每次手續費 HK\$100 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 RMB120	Unauthorized Overdraft If an account has no overdraft facility or if an overdraft exceeds its authorized limit - HKD account - USD account - RMB account	 Handling charge per time: HK\$100 US\$15 plus overdraft interest at our Bank's (HKD / USD) Prime Rate + 10% p.a. RMB120
覆線紙用 客戶額外要求加印月結單 • 港元戶口 • 美元戶口 • 人民幣戶口	HK\$100 每一結單週期作一份計： 每份HK\$50 每份US\$7 每份RMB50	Drawing against Uncollected Fund Request for Reprint of Bank Statement - HKD account - USD account - RMB account	 HK\$100 Per set per cycle : HK\$50 US\$7 RMB50
印製專用支票	按成本收費	Printing of Special Cheque	At cost
印製專用入數紙	按成本收費	Printing of Special Pay-in Slip	At cost
(乙) 儲蓄戶口 (所有貨幣)		(B) Savings Account (All Currencies)	
補發存摺 • 年費	每戶HK\$50	Passbook Replacement - Annual fee	HK\$50 per account HK\$50
結束戶口 • 開戶三個月內 • 非美元戶口 • 美元戶口	每戶HK\$150 每戶US\$20	Closure of Account - Within 3 months from the date of its opening - Non-USD account - USD account	 HK\$150 per account US\$20 per account
(丙) 保管箱 • 按金及年租 • 遺失補發箱匙一條 • 鑰匙及補發箱匙兩條		(C) Safe Deposit Box - Deposit and annual rental - Reissue of 1 key - Force open of box and reissue of 2 keys	
		Please refer to the Safe Deposit Box Service Charges of respective Out-of-pocket expenses plus HK\$250 handling fee Out-of-pocket expenses plus HK\$500 handling fee	
(丁) 創興卡 / 信用卡		(D) Chong Hing Card / Credit Card	
創興卡 • 年費 • 因損毀或遺失而須補發創興卡 • 在香港境內之非「銀通」自動櫃員機提取現金 • 在香港境外之「銀通」及「銀聯」自動櫃員機提取現金	HK\$50 每張HK\$50 每次HK\$25 每次HK\$25	Chong Hing Card - Annual fee - Replacement due to damage or loss of Chong Hing Card - Cash withdrawal via non-JETCO ATMs in Hong Kong - Cash withdrawal via non-JETCO and CUP ATMs outside Hong	HK\$50 HK\$50 per card HK\$25 per transaction HK\$25 per transaction
創興卡 (人民幣) • 年費 • 因損毀或遺失而須補發創興卡 (人民幣) • 在中國境內之「銀聯」自動櫃員機提取人民幣	每張RMB50 每張RMB50 每次RMB15	Chong Hing Card (RMB) - Annual fee - Replacement due to damage or loss of Chong Hing Card (RMB) - Renminbi withdrawal via CUP ATMs in China	RMB50 RMB50 per card RMB15 per transaction
信用卡 • 現金透支手續費 • 遲繳費用 • 退票 / 自動轉帳退回手續費 • 超過信用限額費用 • 索取月結單副本費用 • 索取簽帳購物單簿副本費用 • 以CHATS匯入港元付款 • 以本票提取信用卡結餘 • 以轉帳形式提取信用卡結餘 (只限至本行戶口) • 補發新卡費用	貸款額3%另加HK\$20 (最低HK\$55) 最低還款額約5% (最低HK\$130，最高HK\$200) 每張HK\$120 每次HK\$150 每份HK\$50 每張HK\$50 每份HK\$10 每張本票HK\$50 每次HK\$50 每張HK\$100	Credit Card - Cash advance fee - Late payment charge - Returned cheque / rejected autopay charge - Over limit charge - Statement copy retrieval fee - Sales slip retrieval fee - HKD CHATS repayment fee - Credit balance withdrawal by cashier's order - Credit balance withdrawal by transfer (to Chong Hing Bank Account - Replacement card fee	3% on cash amount drawn plus HK\$20 (minimum HK\$55) 5% on minimum payment (minimum HK\$130 & maximum HK\$200) HK\$120 per item HK\$150 per time HK\$50 per set HK\$50 per copy HK\$10 per time HK\$50 per cashier's order HK\$50 per time HK\$100 per card
信用卡年費 • 白金卡 (主卡) • 白金卡 (附屬卡) • 金卡 (主卡) • 金卡 (附屬卡) • 金卡 (主卡) • 普通卡 (主卡) • 普通卡 (附屬卡)	每張HK\$800 每張HK\$400 每張HK\$480 每張HK\$240 每張HK\$240 每張HK\$110	Credit Card Annual Fee - Platinum Card (Principal) - Platinum Card (Supplementary) - Gold Card (Principal) - Gold Card (Supplementary) - Standard Card (Principal) - Standard Card (Supplementary)	HK\$800 per card HK\$400 per card HK\$480 per card HK\$240 per card HK\$240 per card HK\$110 per card
其他信用卡收費	請參閱創興信用卡收費表	Other Credit Card Charges	Please refer to Chong Hing Credit Card Charges table
(戊) 一般服務 - 所有戶口		(E) General Services - All Accounts	
不動戶口 • 戶口超過兩年無進支而結餘低於HK\$2,000 (無結餘之戶口將會被取消)	每半年收費HK\$100	Inactive Account Charge - Inactive for 2 years and balance below HK\$2,000 (account with zero balance will be closed)	HK\$100 half yearly
出具銀行證明書 • 加簽印鑑證明 • 資歷證明書 • 戶口結算證明書 • 以上證明書如同時簽發多份 • 銀行證明書 (供核數用) • 港元戶口 • 美元戶口 • 信貸查詢	每份HK\$150 每份HK\$300 每份HK\$150 其後每份HK\$20 每份HK\$400 每份US\$52 每份HK\$300	Issuance of Letters - Banker's endorsement on customer's signature - Bank reference letter - Certificate of balance - If several letters are issued simultaneously, each additional letter - Bank confirmation (for audit purpose) - HKD account - USD account - Request for Credit Information Letter	 HK\$150 each HK\$300 each HK\$150 each HK\$20 HK\$400 each US\$52 each HK\$300 each
支票 / 匯票保兌 • 客戶自行保兌 • 港元 • 美元 • 銀行派員保兌 • 港元 • 美元	每張HK\$100 每張US\$13 另加其他銀行收費 每張HK\$200 每張US\$26 另加其他銀行收費	Mark Good Cheque / Remittance Receipt - Sent by customer - HKD - USD - Sent by bank - HKD - USD	 HK\$100 each US\$13 each plus other bank charges HK\$200 each US\$26 each plus other bank charges
禮券 • 禮券發出	每張HK\$10 (本行信用卡客戶 / 長者免收，但需出示本行信用卡 / 長者卡)	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)
本票 • 本票發出 • 本行客戶 • 港元 • 美元 • 非本行客戶 • 港元 • 美元 • 本票損失及止付 • 港元 • 美元	每張HK\$50 每張US\$7 (本行信用卡客戶可獲50%豁免，但需出示本行信用卡) 每張HK\$100 每張US\$13 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	Cashier's Order - Issuance - Chong Hing Bank customer - HKD - USD - Non-Chong Hing Bank customer - HKD - USD - To report loss and to request stop-payment - HKD - USD	 HK\$50 per item US\$7 per item (half for Chong Hing Credit Card customers, with Chong Hing Credit Cards presented) HK\$100 per item US\$13 per item HK\$100 per item US\$13 per item plus handling fee according to the fee schedule issued by the Hong Kong Interbank Clearing Limited
公司戶口查冊 • 非有限公司之註冊登記 • 公司註冊 (有限公司) • 子公司 (有限公司) • 公司查冊 • 商業登記查冊 • 海外公司開戶手續費	每戶HK\$150 每戶HK\$150 每戶HK\$150 每戶HK\$150 每戶HK\$2,000	Company Registration Search - Non-company registration search - Company registration search - Subsidiary (Limited Company) - Company registration search - Business registration search - Handling charge of opening account for overseas company	 HK\$150 per search HK\$150 per search HK\$150 per search HK\$150 per search HK\$150 per search HK\$2,000 per account
常行指示 • 設定或修改指示 • 因存款不足退回贖款	每指示HK\$70 每次HK\$120	Standing Instruction - To set up or amend an instruction - Returned item due to insufficient fund	 HK\$70 per item HK\$120 per time
非電腦系統付款或特別安排付款 • 予創興銀行戶口 (並非付款人戶口) • 予其他本地銀行之港元戶口	每次HK\$70 每次HK\$100	Each Non-computerized Payment or Each Special Payment Request to : - a Chong Hing Bank account (other than the customer's own account) - a HKD account held with another local bank	 HK\$70 per request HK\$100 per request

自動轉賬 - 設定或修改 電子交換退回項目 - 存款不足 - 其他理由 CHATS - 撥款至本港其他銀行 (本行客戶) - 港元 - 美元	每筆HK\$50 每筆HK\$120 每筆HK\$30	Direct Debit Authorization - To set up or amend an instruction Electronic Clearing Returned Item - Due to insufficient fund - Due to other reasons	HK\$50 per item HK\$120 per item HK\$30 per item
存入外幣支票 - 存入港元戶口 - 存入相同外幣戶口 旅行支票 - 兌現手續費 轉帳找換 人民幣賬戶提取現鈔	每張HK\$60 每張支票面額之 0.25% (最低 HK\$50) 每枚HK\$60 每包HK\$2 - 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HK\$50)	Deposit of Foreign Currency Cheque - HKD account - Same foreign currency account Travelers Cheque - Encashment handling charge Coins Changing RMB Cash Withdrawal	HK\$60 per cheque 0.25% of cheque amount (minimum HK\$50) HK\$60 per time HK\$2 per sachet - Withdrawal of up to RMB 30,000 per account per day - Free - Withdrawal of over RMB 30,000 per account per day - 0.25% of total withdrawal amount (minimum HK\$50)
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	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
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 (不足一包作作一包計)；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	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 (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
索取賬戶紀錄副本 - 存摺儲蓄及定期戶口 - 由提出申請日起1年內 - 由提出申請日起2年內 - 由提出申請日起3年內 - 超過3年 (最多7年) - 結單副本 - 往來戶口 - 結單儲蓄戶口 - 會計師樓或律師樓查詢本行客戶賬戶紀錄及資料	每戶HK\$300 每戶HK\$750 每戶HK\$1,000 每戶每年加收HK\$1,000 每份HK\$50 每份HK\$50 每項查詢HK\$400	Account History Report - Passbook Savings and Fixed Deposit Account - Within 1 year from the date of request - Within 2 years from the date of request - Within 3 years from the date of request - Beyond 3 years from the date of request (up to 7 years) - Reprint of Bank Statement - Current Account - Statement Savings Account Enquiry from Certified Public Accountants or Solicitors on customer account records and information	HK\$300 per account HK\$750 per account HK\$1,000 per account HK\$1,000 per account per additional year HK\$50 per copy HK\$50 per copy HK\$400 per request
文件影印 - 已兌現支票、傳票、存摺文件之副本 - 申請日起一年內 - 申請日起超過一年 - 已兌現支票影像之副本 查閱個人資料 - 申請個人資料紀錄	每張HK\$50 每張HK\$60 每張HK\$150 每份HK\$300	Photocopying of Documents - Copies of paid cheques, vouchers and filing documents - Within 1 year from the date of request - Exceeding 1 year from the date of request - Copies of image of paid cheques Request for Personal Data - Request for personal data summary	HK\$50 per page HK\$60 per page HK\$150 per page HK\$300 per request
特別提前提取定期存款	由銀行決定	Premature Uplifting of Fixed Deposit	Subject to the Bank's discretion
(F) 代付 / 代收自動轉賬			
列表形式 - 建立費 - 至本行賬戶 - 至他行賬戶 磁碟形式 - 安裝費 - 至本行賬戶 - 至他行賬戶 出糧寶強積金供款 網上電子銀行登薪系統 - 至本行賬戶 - 至他行賬戶 - 網上電子強積金供款	每項HK\$200 每項HK\$2.0 每項HK\$3 (最低收費HK\$100) 每項HK\$200 每項HK\$1.0 每項HK\$2.0 (最低收費HK\$50) 每項HK\$20 每項HK\$1.0 每項HK\$2.0 (最低收費HK\$50) 每項HK\$20 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)	Using Paper List Instructions - Set-up fee - To Chong Hing Bank account - To other bank's account Using Machine Readable Instructions - Installation fee - To Chong Hing Bank account - To other bank's account PayEasy MPF Contribution eMPF Services - Payroll - To Chong Hing Bank account - To other bank's account - eMPF Contribution Special Administration Fee	HK\$200 per item HK\$2 per item HK\$3 per item (Minimum HK\$100) HK\$200 per item HK\$1 per item HK\$2 per item (Minimum HK\$50) HK\$20 per item HK\$1 per item HK\$2 per item (Minimum HK\$50) HK\$20 per item 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)
(G) 匯入匯款			
電匯 - 存入本行戶口 - 存入本港其他銀行戶口 - 以港幣現鈔支付 - 以港幣本票支付 - 以與匯款貨幣相同之外幣付款通知書轉匯 - 以與匯款貨幣相同之外幣現鈔支付 - 以原外幣轉匯收款人 - 按收款人指示將匯款轉匯其他國家	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\$30或等值外幣，另美元電匯存入美元鈔戶，額外加收撥存入金額之0.2%手續費 HK\$200，另加代理銀行費用 (如有) HK\$150 HK\$100，另收取每張本票手續費，請參照(E) HK\$200 以匯款之0.25%計算手續費 (最低HK\$100) HK\$150，另加有關之匯出匯款電報費用 (請參照中部) 電匯費每筆HK\$100，另加以匯款之0.25%計算手續費 (最低HK\$200，最低HK\$1,000)	Telegraphic Transfer - For credit into accounts with Chong Hing Bank - For credit into accounts with other banks in HK - To be paid by HK dollar notes - To be paid by cashier's order - To be paid in same foreign currency of remittance by payment order - To be paid in same foreign currency of remittance by cash - to be remitted to collector in same foreign currency - To be remitted to other countries at beneficiaries' request	By Telegraphic Transfer, HK\$50 per item or equivalent plus correspondent bank's charges (if any) by Real Time Gross Settlement (RTGS), HK\$30 per item or equivalent For USD notes account deposit of USD remittance, additional handling charge of 0.2% on the transaction amount HK\$200 plus correspondent bank's charges (if any) HK\$150 HK\$100 plus charge of cashier's order - please refer to Part (E) HK\$200 Commission at 0.25% (minimum HK\$100) HK\$150 plus cable charge of outward remittance - please refer to Part (E) HK\$100 plus commission at 0.25% (minimum HK\$200, maximum HK\$1,000)
託收支票 - 託收海外付款支票	每張HK\$200，另加付款 / 代理銀行收費 (如有)	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)
託收票據退票 - 託收或買入之支票轉被付款銀行拒付	每張HK\$150，另加付款 / 代理銀行收費 (如有)	Returned Collection - Purchased or collection cheques returned by drawee banks	HK\$150 plus drawee / correspondent bank's charges (if any)
(H) 匯出匯款			
電匯 / 匯票 - 手續費 (本行客戶) - 電報費 - 查詢、修改、止付或掛失手續費 表格中文電匯收費	每筆HK\$70 每筆HK\$100 每筆HK\$250，另加付款 / 代理銀行收費 (如有) HK\$50	Telegraphic Transfer / Demand Draft - Handling charge - Cable charge - Enquiry / amendment / cancellation / report loss handling charges Telegraphic Transfer with Chinese Characters	HK\$70 per item HK\$100 per cable HK\$250 per item plus drawee / correspondent bank's charges (if any) HK\$50
(I) 放款			
樓宇按揭服務 - 樓契或按揭契副本 - 補發供款明細表 (適用於未到期的供款) - 補發貸款賬戶還款紀錄 - 更改貸款條文 - 申請租約同意書 - 提前還還部份 / 全數貸款手續費 - 逾期還款手續費及逾期利息 - 以銀主身份按揭客戶繳付逾期費用 (包括差餉、地租、管理費等) 之手續費 - 契約管理費 (已取消貸款額者) - 按揭物業火險單核單費 (創興保險有限公司發出之保單除外)	每頁HK\$10 (最低收費HK\$200) 每貸款賬戶HK\$100 每貸款賬戶每一財政年度HK\$100 每貸款賬戶HK\$1,000 每項申請HK\$500 每貸款賬戶HK\$1,000 每貸款賬戶還款收取手續費HK\$100，另按相關貸款之年利率加10%計算逾期利息 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 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 每份新單續保單收取HK\$300，未清繳之核單費均收取利息，按未經授權過額透支利率計算	Mortgage Services - Copy of assignment or mortgage deed - Re-issue of repayment schedule (applicable to payments not yet due) - Re-issue of repayment history record - Change of facility terms - Application for letter of tenancy consent - Handling fee for partial / full prepayment - Late Payment Charge and Default Interest - 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 - Title Deeds Management Fee (Upon facility cancellation) - Review fee for fire insurance policy against mortgaged property (except policies issued by Chong Hing Insurance Co Ltd)	HK\$10 per page (minimum HK\$200) HK\$100 per loan account HK\$100 per loan account per financial year HK\$1,000 per loan account HK\$500 per request HK\$1,000 per loan account Late Payment Charge at HK\$100 per installment plus Default Interest calculated at 10% p.a. above relevant Contract Rate HK\$500 per item. For fees and payments not reimbursed, our Bank will charge interest according to the interest rate charged under unauthorized overdraft 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 HK\$300 per new / renewed policy. For unpaid review fee, our Bank will charge interest according to the interest rate charged under unauthorized overdraft
(J) 投資			
基金 - 認購費 - 贖回費 - 轉換費	按照個別基金說明書所列為準 按照個別基金說明書所列為準 按照個別基金說明書所列為準，最少為轉換額之1%	Fund - Subscription fee - Redemption fee - Switching fee	In accordance with the fees stated in the Explanatory Memorandum or Prospectus of individual fund In accordance with the fees stated in the Explanatory Memorandum or Prospectus of individual fund In accordance with the fees stated in the Explanatory Memorandum or Prospectus, minimum 1% of the switching amount
債券 - 買入 / 賣出 - 證券託管服務	- 認購總額為US\$100,000以下： 每次交易債券票面價值之0.25%； - 認購總額為US\$100,000或以上： 每次交易債券票面價值之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) 如持有永久債券，每年收取債券票面價值之0.5%託管費	Bond - Purchase / Sell Transaction - Safe Custody	- 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 deposits) will vary according to each issue] 0.05% of debt securities' face value per year applies to account holding Perpetual Bond