

## 銀行服務收費

(除特別註明外，由2023年1月3日起生效)

項目	收費
<b>(甲) 往來賬戶 (港元、美元及人民幣)</b>	
<b>寄遞支票簿</b> 以掛號郵件寄遞	
- 港元賬戶	每本HK\$30
- 美元賬戶	每本US\$4
- 人民幣賬戶	每本CNY25
<b>退票</b> 因存款不足	
- 港元賬戶	每張HK\$200
- 美元賬戶	每張US\$25
- 人民幣賬戶	每張CNY220
(此收費亦適用於人民幣單張支票金額高於CNY80,000，請注意，有關個人人民幣支票於內地與香港之間的跨境使用： - 每個賬戶每天不可超過CNY80,000; - 限於廣東省(含深圳)和香港的消費性支出; - 不得轉讓; - 非香港居民發出生之人民幣支票不能於國內使用)	
<b>客戶技術性錯誤</b>	
- 港元賬戶	每張HK\$100
- 美元賬戶	每張US\$15
- 人民幣賬戶	每張CNY100
<b>結束賬戶</b> 開戶三個月內	
- 港元賬戶	每戶HK\$300
- 美元賬戶	每戶US\$38
- 人民幣賬戶	每戶CNY300
因賬戶使用不當而被本行結束	
	每戶HK\$300 或等值外幣
<b>停止付款指示</b> 由賬戶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)	
- 港元賬戶	每張HK\$100
- 美元賬戶	每張US\$15
- 人民幣賬戶	每張CNY100
<b>未經授權透支/超額</b> 客戶無透支安排或透支金額超出指定限額	
- 港元賬戶	每次HK\$200
- 美元賬戶	每次US\$ 25
- 人民幣賬戶	每次CNY220
倘惠利率加年利率10%計算(利息以本行當時之利率每日計算，並每月收費)	
<b>票據抵用</b>	
- 港元票據	HK\$200
- 美元票據	US\$25
<b>印製專用支票或專用入數紙</b>	按成本收費，另議
<b>(乙) 儲蓄賬戶 (所有貨幣)</b>	
<b>報失存摺</b>	每戶HK\$150

項目	收費
<b>結束賬戶</b> 開戶三個月內	
- 非美元賬戶	每戶HK\$300
- 美元賬戶	每戶US\$38
因賬戶使用不當而被本行結束	
	每戶HK\$300 或等值外幣
<b>(丙) 保管箱</b>	
- 按金及年租	由於各分行之箱種及收費不同，請以各分行保管箱收費表為準
- 逾期繳交保管箱租金附加費 (超過2個月)	每次HK\$200
- 遺失補發箱匙一條	除工本費另加HK\$300
- 鑿箱及補發箱匙兩條	除工本費另加HK\$800
- 本行職員見證清點保管箱內物品	每次HK\$200
<b>(丁) 創興咭 / 信用卡</b>	
<b>創興咭</b>	
- 年費	免服務收費
- 因損毀或遺失而須補發創興咭	每張HK\$50
- 在香港境內之非「銀通」自動櫃員機提取現金	每次HK\$25
- 在香港境外之「銀通」及「銀聯」自動櫃員機提取現金	每次HK\$25
<b>創興咭 (人民幣)</b>	
- 年費	免服務收費
- 因損毀或遺失而須補發創興咭(人民幣)	每張CNY50
- 在中國境內之「銀聯」自動櫃員機提取人民幣	每次CNY15
<b>信用卡收費</b>	請參閱創興信用卡收費表及創興銀聯雙幣信用卡收費表
- 經櫃檯付款手續費	每張信用卡之每次交易HK\$30
<b>有關「(丁) 創興卡/信用卡」部分之補充資料</b>	
- 如採用「銀通」網絡於海外自動櫃員機提取人民幣，交易金額將按照交易時該香港及澳門的「銀通」會員銀行所訂定並於自動櫃員機畫面所顯示的兌換率直接由港元賬戶進行兌換，再加上上述本行手續費。本行不另收取匯率兌換費或差價。	
- 如採用「銀通」網絡於海外自動櫃員機提取澳門元，交易金額將按「銀通」所訂定的固定匯率直接兌換為港元，再加上上述本行手續費。本行不另收取匯率兌換費或差價。如欲查詢「銀通」的參考匯率，可致電「銀通」熱線 (852)2520 1747。	
- 如採用「銀聯」網絡於海外自動櫃員機提取現金，所提取貨幣將以「銀聯」訂定的當日匯率直接兌換為港元，再加上上述本行手續費。本行不另收取匯率兌換費或差價。如欲查詢「銀聯」的參考匯率，可瀏覽「銀聯」網頁 www.unionpayintl.com。	
- 「銀通」及「銀聯」不另收取手續費或匯率兌換費或差價。	
- 海外當地銀行或會徵收附加費 (如適用)。	
- 於海外自動櫃員機之提款交易只會以卡內所附掛的港元/人民幣賬戶進行結算。個別海外自動櫃員機並不容許客戶選擇提款的賬戶；在這情況下，除非提供海外自動櫃員機服務的銀行另有限制，否則你卡上所示的港元/人民幣賬戶會用作扣款之用。	
<b>(戊) 一般服務 - 所有賬戶</b>	
<b>出具銀行證明書 (悅秀理財客戶豁免相關收費)</b>	
- 加蓋印鑑證明	每份HK\$200
- 銀行資訊證明函件	每份HK\$300/ US\$39 (適用於個人客戶)
	每份HK\$500/ US\$64 (適用於公司客戶)
- 賬戶結餘證明書	每戶HK\$200/ US\$26 (適用於個人客戶)
	每戶HK\$300/ US\$39 (適用於公司客戶)
- 以上證明書如同時簽發多份	其後每份HK\$25/US\$3
- 銀行證明書(供核數用)	

項目	收費
- 港元賬戶	每份HK\$600
- 美元賬戶	每份US\$77
- 信託賬戶	每份HK\$300
<b>支票/匯票保兌</b> 客戶自行保兌	
- 港元	每張HK\$100
銀行派員保兌	
- 港元	每張HK\$300
同業要求保兌本行支票	每張HK\$60
代收廣東省/深圳市交換票	
- 港元	每張HK\$50
- 美元	每張HK\$100
<b>禮券</b> 禮券發出 (悅秀理財客戶豁免相關收費)	
- 本行客戶	每張HK\$10
<b>本票</b> 本票發出/回購 (本行客戶)	(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)
- 港元	每張HK\$60
- 美元	悅秀理財客戶每張 HK\$30
	每張US\$10
- 人民幣	悅秀理財客戶每張 US\$5
	每張CNY60
	悅秀理財客戶每張 CNY30
本票掛失	
- 港元	每張HK\$300
- 美元	每張US\$38
- 人民幣	每張CNY300
(另加香港銀行同業結算有限公司規定之手續費)	
<b>海外公司及特別公司*年度管理費</b>	每客戶HK\$5,000
*特別公司包括但不限於 (1) 從事特殊行業，如金錢服務、珠寶首飾等公司 (2) 公司的架構具有三層或以上 (3) 信託賬戶	
<b>公司賬戶查冊</b> - 非有限公司查冊	每客戶HK\$250
- 有限公司查冊	
- 商業登記查冊	
以上公司賬戶查冊費用包括但不限於以下用途： (1) 開立賬戶 (2) 恆常客戶盡職調查 (3) 更改公司名稱/董事/合夥人/委員會成員/授權簽署人士	
<b>特別公司*開戶手續費 (本地/海外)</b> *特別公司包括但不限於 (1) 從事特殊行業，如金錢服務、珠寶首飾等公司 (2) 公司的架構具有三層或以上 (3) 信託賬戶	每客戶HK\$15,000
<b>本地公司開戶手續費</b> (只適用於全新公司客戶)	每客戶HK\$3,000
<b>海外公司開戶手續費</b> (只適用於全新公司客戶)	每客戶HK\$15,000
<b>更改簽名及印鑑</b> (只適用於特別公司*客戶) *特別公司包括但不限於	每客戶HK\$3,000

項目	收費
(1) 從事特殊行業，如金錢服務、珠寶首飾等公司 (2) 公司的架構具有三層或以上 (3) 信託賬戶	
<b>特快賬戶開立服務</b> (適用於全新/ 現有本地公司客戶) 客戶要求於遞交齊備文件及資料後當天 或下一個營業日 (星期六除外) 完成賬戶開立	每客戶HK\$3,000 (附加收費)
<b>特快賬戶開立服務</b> (適用於全新/ 現有海外及特別公司客戶) 客戶要求於遞交齊備文件及資料後當天 或下一個營業日 (星期六除外) 完成賬戶開立	每客戶HK\$5,000 (附加收費)
<b>常行指示 (悅秀理財客戶豁免相關收費)</b>	
- 設定或修改指示	每指示HK\$70 (本行) 每指示HK\$100 (其他銀行) 每次HK\$200
- 因存款不足退回撥款	
<b>非電腦系統付款或特別安排付款</b> - 予創興銀行賬戶 (並非付款人賬戶)	每次HK\$110
- 予其他本地銀行之港元賬戶	每次HK\$150
<b>自動轉賬</b> - 設定或修改指示	每筆HK\$50
<b>電子交換退回項目</b> - 存款不足	每筆HK\$200
- 往來賬戶	每筆HK\$50
- 其他理由	
<b>CHATS</b> 撥款到本港其他銀行 (本行客戶經分行/客戶經理辦理)*	*以下另加其他銀行費用 (如有)
- 港元	每筆HK\$200
- 美元	每筆US\$25
- 人民幣	每筆CNY200
- 歐元	每筆EUR23
撥款到本港其他銀行 (本行客戶經網上銀行/流動理財服務)*	*以下另加其他銀行費用 (如有)
- 港元	每筆HK\$50
- 美元	每筆US\$6
- 人民幣	每筆CNY40
- 歐元	每筆EUR6
匯入匯款退款	每次HK\$170
<b>跨行轉賬 - 電子結算系統 (經網上銀行/流動理財服務)</b> 轉賬至其他銀行 (只接受港元轉賬)	免服務收費
<b>轉數快</b> - 港元/人民幣收款	免服務收費
- 港元/人民幣付款	免服務收費
<b>外幣/人民幣現鈔兌換</b> - 只限本行客戶	免服務收費
<b>外幣現鈔存款/提款 (人民幣除外)</b>	存款/提款額的0.3%，每筆最低收費HK\$50 (悅秀理財客戶豁免相關收費)
<b>存入外幣支票</b> - 存入港元/相同外幣賬戶	每張支票面額之 0.375%
(一般情況，存入賬戶之外幣支票凍結日一般為一個月)	最低收費HK\$100，另加代理行費用(如有)
<b>外幣支票退票</b>	每張HK\$150
<b>轉帳找換</b>	每包HK\$5
<b>人民幣現鈔存款/提款 (同一客戶一天內)</b> - 現鈔存款/提款200 張紙幣或以下	免服務收費

項目	收費
- 現鈔存款/提款200 張紙幣以上	存入 /提取總額之0.25% (最低收費CNY75) (悅秀理財客戶豁免相關收費)
<b>大量支票存款 (同一客戶一天內)</b> - 30張支票或以下	免服務收費
- 超過30張支票	每張HK\$2
<b>港幣現鈔存款 (同一客戶一天內)</b> - 現鈔存款200 張紙幣或以下	免服務收費
- 現鈔存款超過200 張紙幣	存款額的0.3% (最低收費HK\$150)
<b>港幣現鈔找換 (細鈔換大鈔)</b> 只限本行客戶 (同一客戶一天內)	
- 200 張紙幣或以下	免服務收費
- 找換超過200張紙幣	找換額的0.3% (最低收費HK\$150)
<b>大量硬幣存款</b> (同一客戶一天內超過50個)	存入輔幣總額2% (最低收費HK\$100)
<b>索取賬戶紀錄副本</b> 以每戶每週計	
- 由提出申請日起1個月內	每戶HK\$100
- 由提出申請日起1年內	每戶HK\$350
- 由提出申請日起2年內	每戶HK\$850
- 由提出申請日起3年內	每戶HK\$1,150
- 由提出申請日超過3年 (最多7年)	每戶每年加收HK\$1,500
- 結單副本	
- 往來賬戶	每份HK\$60/US\$8/CNY60
- 結單儲蓄賬戶	每份HK\$60/US\$8/CNY60
- 投資賬戶	每份HK\$60/US\$8/CNY60
- 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\$450
<b>文件影印</b> 已兌現支票、傳票、存檔文件之副本	
- 由提出申請日起1年內	每張HK\$80
- 由提出申請日起超過1年	每張HK\$100
- 已兌現支票影像之副本 (經交換結算)	每張HK\$200
<b>查閱個人資料</b> 申領個人資料紀錄	每次HK\$350 <sup>1</sup>
<b>到期前提取定期存款</b>	由銀行決定
<b>每位客戶每曆月透過分行櫃位辦理之港元賬戶交易</b> (只適用於個人聯名賬戶) (客戶名下所有港元賬戶交易合併計算每月交易總數。本行保留向個別客戶修訂每月最高櫃位交易總數之限制。非個人/聯名賬戶的收費則作個別商議)	
- 50 宗或以下	免服務收費
- 50 宗以上	每宗HK\$30
<b>商業不動戶費</b>	每戶半年HK\$150
<b>悅秀理財服務費</b> - 每月平均總資產值少於HK\$1,000,000	每月HK\$200 (此項收費豁免至2023年12月31日)
「每月平均總資產值」指客戶名下於本行所有賬戶之存款、基金、股票掛鈎存款及外幣掛鈎存款市值之每月平均結總和。聯名賬戶之「每月平均總資產值」以該賬戶持有人人數平均計算。	
<b>(己) 自動轉賬發薪/收款服務</b>	
<b>列表形式</b> - 建立費	每項HK\$500
- 至本行賬戶	每項HK\$5
- 至他行賬戶	每項HK\$8 (最低收費 每項HK\$200)
<b>磁碟形式/USB 隨身碟形式</b> - 安裝費	每項HK\$200

項目	收費
- 至本行賬戶	每項HK\$1
- 至他行賬戶	每項HK\$2 (最低收費 每項HK\$50)
- 強積金供款	每項HK\$20
<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日下午一時正截止交易時間後，送文代付/代收自動轉賬資料到本行辦理 (只適用於列表及磁碟/USB隨身碟形式)	
<b>(庚) 匯入匯款 (悅秀理財客戶豁免相關收費，代理銀行費用除外)</b>	
<b>電匯</b> - 匯入本行賬戶	每筆HK\$70或等值外幣，另加代理銀行費用 (如有)。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
- 匯入匯款退款	每次HK\$280
- 匯入匯款資料不符合自動入賬條件/銀行資料	每次HK\$60
<b>託收支票</b> - 託收海外付款支票	每張HK\$300，另加付款/代理銀行收費(如有)
<b>託收票據退票</b> - 託收或買入之票據被付款銀行拒付	每張HK\$250，另加付款/代理銀行收費(如有)
<b>(申) 匯出匯款 (悅秀理財客戶豁免相關收費，代理銀行費用除外)</b>	
<b>電匯 / 匯票</b> 手續費 (本行客戶經分行/客戶經理辦理)	以下另加有關代理/其他銀行收費 (如有)
- 電匯	每筆 HK\$140/US\$18
- 匯票發出/回購	每筆 HK\$150/US\$20
- 電報費 (本行客戶經分行/客戶經理辦理)	每筆HK\$110
- 手續費及電報費 (本行客戶經網上銀行)	電匯：每筆HK\$110
- 查詢、修改、止付或掛失手續費	每筆HK\$300
- 匯款指示包含中文字	每筆加收HK\$150
- 處理非使用本行指定表格作付款指示或處理經圖文傳真遞交指示 (如獲本行接納) 的額外費用	每次HK\$100
<b>(王) 貸款服務</b>	
<b>按揭貸款</b> - 貸款文件副本	每頁HK\$50 (最低收費HK\$200)
- 補發供款明細表 (適用於未到期的供款)	每貸款賬戶HK\$110
- 補發貸款賬戶還款紀錄	每貸款賬戶每一財政年度HK\$110
- 更改貸款條文	每貸款賬戶HK\$1,000
- 企業融資額額新增及/或更改貸款條文	按個別情況另議
- 申請租約同意書	每項申請HK\$1,000
- 提前償還部份/全數貸款手續費	每貸款賬戶HK\$1,000
- 逾期還款手續費及逾期利息	每期逾期還款收取手續費HK\$400，另按相關貸款合約之年利率加10%計算逾期利息
- 以銀主身份按揭揭客戶繳付費用 (包括差餉、地租、管理費等) 之手續費	每筆手續費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
- 契約管理費 (已取消貸款額者)	每年HK\$ 4,000 (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
<b>私人稅務貸款</b> - 提前清償	當客戶於任何一個每月還款到期日提前償還貸款時，本行將收取相當於貸款本金餘額1%之費用(最低提前還款費為港幣300元) 提前還款必須是償還全數(而非部份)貸款

項目	收費
- 逾期還款年化利率 / 就違約貸款收取的年化利率	32.85% (由2022年12 月30日起生效) 若客戶未能依期償還所欠本行之每月還款、費用/收費或其他款項，客戶須按任何逾期未付之還款額繳納以日息 0.09%計算之利息 (1日之逾期還款利息 = 未付之還款額x0.09%，每期欠款或還款之最低逾期徵收息額為HK\$50，以較高者為準)，由到期日起計直至本行收到全數欠款(已清算資金)為止。
- 逾期還款收費	不適用
<b>汽車貸款</b> <b>一般服務</b> - 以掛號或遞遞郵件寄遞 (只適用於本地郵件)	HK\$30
- 代發續領牌照銀行本票	HK\$60
- 設定或修改現有賬戶之直接付款授權書	HK\$50
- 本息分配表 (每份合約)	HK\$200
- 本票掛失或止付	HK\$100
- 提早清還貸款開支細目 (補發)	HK\$200
- 逾期還款分類列表 (補發)	HK\$200
- 還款明細表 (補發)	HK\$200
- 退票或退回自動轉賬費用 (每個賬項)	HK\$200
- 代發銀行本票及代辦購取車輛登記文件 (新車除外)	HK\$500
- 購取被拖汽車 (不包括代理費用)	HK\$500
- 租購合約之購置費	HK\$500
- 車輛登記文件存倉費 (已清還超過六個月之貸款)	HK\$100
<b>文件影印</b> - 一般文件 (適用於非列於此服務收費表內之項目)	每頁HK\$50 (最少為HK\$200)
- 車輛登記文件	每份副本HK\$50
- 汽車貸款合約	每份合約HK\$200
- 保險單	每份保單每年HK\$300
- 贈會證明書	HK\$100
- 舊檔案資料 (已清還超過三個月之貸款)	
由提出申請日起一年內	每頁HK\$80
由提出申請日起超過一年	每頁HK\$100
<b>提前還款手續費</b> - 私用及商用汽車 附註：每月利息之計算方法依照七十八規則。而提早償還貸款會退回剩餘期利息之50%。	HK\$1,500
- 的士及小巴	HK\$12,000
<b>逾期還款</b> - 逾期還款費用 (以逾期還款額計算)	每月2.7% (由2022年12月30日起生效) (每日計算) 或最少為HK\$100 (以較高者為準)
附註：以每月供款期或逾期日數及一年三百六十五日之基準計算付款逾期還款的利息 (只適用於浮息合約)。	
<b>汽車登記及牌照服務費用</b> - 續領一年牌照	免服務收費
- 續領四個月牌照(每次續牌)	HK\$300
- 續領牌照(已清還之貸款)	HK\$500
- 補領行車證副本	HK\$500
- 特快續領牌照服務	HK\$300
- 更改車輛顏色	HK\$500
- 更改車主名稱	HK\$500
- 保留或更換車輛登記號碼	HK\$500
- 更改車輛其他細節	HK\$500

項目	收費
- 的士/小巴車身替換	HK\$1,000
- 代辦額外運輸署相關事宜(每項)	HK\$500
<b>申請事項</b> - 申請車輛在香港以外地方行駛	HK\$2,000
- 申請續主契	HK\$2,000
- 申請轉名續供合約	預付3期末期供款另加\$2,500
- 申請轉換保險計劃，由綜合汽車保險轉至第三者責任保險	HK\$2,000
<b>(癸) 投資</b>	
<b>基金</b> - 轉入費	免服務收費
- 轉出費	每基金HK\$200
- 認購費	按照個別基金說明書所列為準
- 贖回費	按照個別基金說明書所列為準
- 轉換費	按照個別基金說明書所列為準，最少為轉換額之1%
<b>債券</b> - 買入/賣出	不多於債券票面值之2% (適用於個人客戶) 不多於債券票面值之1% (適用於企業客戶) (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)
- 轉出費	每次HK\$500 (適用於企業客戶)
- 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 (適用於個人客戶) 每年收取債券票面值之0.06%託管費，每半年收取 (適用於企業客戶)

註：此「銀行服務收費」所列之收費未能盡錄，詳情請向客戶經理或分行查詢。本行保留隨時更改上述收費之權利。  
\*此項標準限額收費僅適用於「查閱個人資料」的一般申請。至於其他有關申請，本行保留收取因該等申請而導致的額外實際已付的開支及提供複本所需之複印費成本的權利，而這些費用將不受設定的最高收費所限。但在任何情況下，本行會先將實際的收費個別通知申請者，並在得到申請者確認後，才會處理有關申請。



## Bank Service Charges

(Effective from 3 January 2023, unless otherwise specified)

Item	Charge
<b>(A) Current Account (HKD, USD &amp; CNY)</b>	
<b>Mailing of Cheque Book</b> Mailing by registered post	
- HKD account	HK\$30 per book
- USD account	US\$4 per book
- CNY account	CNY25 per book
<b>Returned Cheque</b> Due to insufficient fund	
- HKD account	HK\$200 per cheque
- USD account	US\$25 per cheque
- CNY account	CNY220 per cheque
(this charge is also applicable to single CNY cheque amount exceeding CNY 80,000, please note regarding personal CNY cheque for cross-border use between the Mainland and Hong Kong:	
- The aggregate payment from each account cannot exceed CNY 80,000 per day;	
- For consumer expenses between Guangdong Province (including Shenzhen) and in Hong Kong only;	
- Not transferable;	
- CNY cheques issued by non-Hong Kong residents cannot be used in Mainland China)	
Due to other technical error	
- HKD account	HK\$100 per cheque
- USD account	US\$15 per cheque
- CNY account	CNY100 per cheque
<b>Closure of Account</b> Within 3 months of account opening	
- HKD account	HK\$300 per account
- USD account	US\$38 per account
- CNY account	CNY300 per account
Improperly conducted account closed by the Bank	HK\$300 or equivalent per account
<b>Stop Cheque Payment Instruction</b> 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\$100 per transaction
- USD account	US\$15 per transaction
- CNY account	CNY100 per transaction
<b>Unauthorised Overdraft</b> If an account has no overdraft facility or if an overdraft exceeds its authorised limit	
- HKD account	HK\$200 per transaction
- USD account	US\$25 per transaction
- CNY account (include accounts for Hong Kong residents)	CNY220 per transaction
	plus overdraft interest at our Bank's (HKD/USD/ CNY) Prime Rate + 10% p.a. (overdraft interest is calculated daily and charged monthly at the Bank's prevailing interest rate)
<b>Drawing Against Uncollected Fund</b> - HKD Cheque	
- USD Cheque	HK\$200
- USD Cheque	US\$25
<b>Printing of Special Cheque or Special Pay-In Slip</b>	At cost and subject to agreement
<b>(B) Savings Account (All Currencies)</b>	
<b>Report Loss of Passbook</b>	
	HK\$150 per account
<b>Closure of Account</b> Within 3 months of account opening	
- Non-USD account	HK\$300 per account
- USD account	US\$38 per account
Improperly conducted account closed by the Bank	HK\$300 or equivalent per account

Item	Charge
<b>(C) Safe Deposit Box</b>	
- Deposit and annual rental	As the box types and charges vary in different branches, please refer to the Safe Deposit Box Service Charges of respective Branch
	HK\$200 each time
- Late payment for safe deposit box rental fee (exceeding 2 months from the due date)	
- Reissue of 1 key	Out-of-pocket expenses plus HK\$300 handling fee
- Force open of box and reissue of 2 keys	Out-of-pocket expenses plus HK\$800 handling fee
- Taking inventory of safe deposit box in the presence of the Bank staff as witness	HK\$200 each time

<b>(D) Chong Hing Card/Credit Card</b>	
<b>Chong Hing Card</b>	
- Annual fee	Free of charge
- Replacement due to damage or loss of Chong Hing Card	US\$50 per account
- Cash withdrawal via non-JETCO ATMs in Hong Kong	HK\$25 per transaction
- Cash withdrawal via JETCO and UnionPay ATMs outside Hong Kong	HK\$25 per transaction
<b>Chong Hing Card (CNY)</b>	
- Annual fee	Free of charge
- Replacement due to damage or loss of Chong Hing Card (CNY)	CNY50 per card
- Reminbi withdrawal via UnionPay ATMs in China	CNY15 per transaction
<b>Credit Card Charges</b>	
	Please refer to Chong Hing Credit Card Charges Table and Chong Hing UnionPay Dual Currency Credit Card Charges Table
- Over-the-counter payment handling fee	HK\$30 for each transaction per credit card

<b>Supplementary information on “(D) Chong Hing Card/Credit Card” section</b>	
- For overseas CNY cash withdrawal transactions conducted via the JETCO network, the transaction amount will be converted directly into Hong Kong dollars at the exchange rate set by JETCO member banks in HK and Macau, which is displayed on the ATM screen at the time of the transaction plus the aforesaid service charge imposed by the Bank. No foreign currency transaction conversion fee, spread or margin will be imposed by the Bank.	
- For overseas MOP cash withdrawal transactions conducted via the JETCO network, the transaction amount is converted directly into Hong Kong dollars at the fixed exchange rate set by JETCO plus the aforesaid service charge imposed by the Bank. No foreign currency transaction conversion fee, spread or margin will be imposed by the Bank. Please call JETCO hotline at (852)2520 1747 for more information on the reference of exchange rate.	
- For overseas ATM withdrawal transactions conducted via the UnionPay network, the transaction amount is converted directly into Hong Kong dollars at the exchange rate set by UnionPay at the time of transaction plus the aforesaid service charge imposed by the Bank. No foreign currency transaction conversion fee, spread or margin will be imposed by the Bank. Please visit UnionPay official website www.unionpayintl.com for more information on the reference of exchange rate.	
- No extra handling fee, foreign currency transaction conversion fee, spread or margin will be imposed by JETCO and UnionPay.	
- Surcharges of overseas local bank may be levied (if any).	
- Transaction amount of overseas ATM cash withdrawal will only be settled with the HKD/CNY account linking with the debit card. Some overseas ATMs do not allow a customer to select an account for the withdrawal and where this is the case, the account shown on your card face will be debited subject to any restrictions or limitations imposed by the bank providing the overseas ATM service.	

<b>(E) General Services (All Accounts)</b>	
<b>Issuance of Letters (Free of charge for Exceed Banking Customers)</b>	
- Banker's endorsement on customer's signature	HK\$200 each
- Banker's reference letter	HK\$300/US\$39 each (Applicable to personal customers) HK\$500/US\$64 each (Applicable to corporate customers)
	HK\$200/US\$26 per account (Applicable to personal customers) HK\$300/US\$39 per account (Applicable to corporate customers)
- Certificate of Balance	HK\$25/US\$3 for each additional letter
- If several letters are issued simultaneously	

Item	Charge
- Bank confirmation(for audit purpose)	
- HKD account	HK\$600 each
- USD account	US\$77 each
- Request for Credit Information Letter	HK\$300 each
<b>Mark Good Cheque/Remittance Receipt</b> Sent by customer	
- HKD	HK\$100 each
Sent by bank	
- HKD	HK\$300 each
- Cheque marked good for payment requested by other bank	HK\$60 per cheque
Cheque send to Guangdong/Shenzhen for cheque clearing	
- HKD	HK\$50 per cheque
- USD	HK\$100 per cheque

<b>Gift Cheque</b> Issuance of gift cheque (Free of charge for Exceed Banking Customers)	
- Chong Hing Bank customers	HK\$10 per cheque
<b>Cashier's Order</b> Issuance/Repurchase (Chong Hing Bank customer)	
	(50% waive for Chong Hing Credit Card customers/senior citizens upon card presentation)
- HKD	HK\$60 per item
	HK\$30 per item for Exceed Banking Customers
- USD	US\$10 per item
	US\$5 per item for Exceed Banking Customers
- CNY	CNY60 per item
	CNY30 per item for Exceed Banking Customers
To Report Loss	
- HKD	HK\$300 per item
- USD	US\$38 per item
- CNY	CNY300 per item
	(plus handling fee according to the fee schedule issued by the Hong Kong Interbank Clearing Limited)

<b>Annual Administration Fee for Overseas Company and Special Company*</b> *Special company including but not limited to (1) company which carries out business in specific sector, such as money services, jewellery, etc.	
	HK\$5,000 per customer
(2) company with corporate structure of 3 or more layers	
(3) trust account	
<b>Company Registration Search</b> - Non-Limited Company Registration Search	
- Limited Company Registration Search	HK\$250 per account
- Business Registration Search	
The above company registration search fee will be charged for purposes including but not limited to (1) account opening	
(2) regular customer due diligence review	
(3) change of company name/director(s)/ partner(s)/ committee member(s)/ authorised signatory(ies)	

<b>Handling Charge of Account Opening for Special Company* (Local/Overseas)</b> *Special company including but not limited to (1) company which carries out business in specific sector, such as money services, jewellery, etc.	
	HK\$15,000 per customer
(2) company with corporate structure of 3 or more layers	
(3) trust account	
<b>Handling Charge of Opening Account for Local Company</b> (only applicable to new corporate customer)	
	HK\$3,000 per customer
<b>Handling Charge of Opening Account for Overseas Company</b> (only applicable to new corporate customer)	
	HK\$15,000 per customer

Item	Charge
<b>Amendment of Signature(s) and Chop(s)</b> (applicable to special company* only) *Special company including but not limited to (1) company which carries out business in specific sector, such as money services, jewellery, etc.	
	HK\$1,000 per customer
(2) company with corporate structure of 3 or more layers	
(3) trust account	
<b>Express Account Opening Service</b> (applicable to new/existing local corporate customer)	
Customer requests to complete account opening on the same day or the next business day (except Saturday) that full documentation and information are submitted.	HK\$3,000 per customer (Additional charge)
<b>Express Account Opening Service</b> (over 50 coins per customer per day)	
- Current Account	HK\$5,000 per customer (Additional charge)
- Statement Savings Account	
- Investment Account	
- Enquiry from Certified Public Accountants or Solicitors on customer account records and information	

<b>Standing Instruction</b> (Free of charge for Exceed Banking Customers)	
- To set up or amend an instruction	HK\$70 per item (Chong Hing Bank Limited) HK\$100 per item (Other Banks) HK\$200 per transaction
- Returned item due to insufficient fund	
<b>Each Non-computerised Payment or Each Special Payment Request to :</b>	
- a Chong Hing Bank account (other than the customer's own account)	HK\$110 per transaction
- a HKD account held with another local bank	HK\$150 per transaction
<b>Direct Debit Authorisation</b> - To set up or amend an instruction	
	HK\$50 per item
<b>Electronic Clearing Returned Item</b> - Due to insufficient fund	
- Due to other reasons	HK\$200 per item HK\$50 per item

<b>CHATS</b> Remittance to other local banks (Chong Hing Bank customer via branch/relationship manager)*	
- HKD	*The charges below plus other bank's charges (if any)
- USD	HK\$200 per item
- CNY	US\$25 per item
- EUR	CNY200 per item
	EUR23 per item
Remittance to other local banks (Chong Hing Bank customer via Internet-banking/Mobile Banking)*	
- HKD	*The charges below plus other bank's charges (if any)
- USD	HK\$50 per item
- CNY	US\$6 per item
- EUR	CNY40 per item
	EUR6 per item
	HK\$170 per transaction
Inward remittance returned	
<b>Interbank funds transfer - Electronic Clearing Services (via Internet-banking/Mobile Banking)</b> Transfer to other bank (For HKD transfer only)	
	Free of charge

<b>Faster Payment System</b> - Receipt in HKD/CNY	
- Payment in HKD/CNY	Free of charge
<b>Foreign Currency Notes/CNY Exchange</b> Chong Hing Bank customer only	

<b>Foreign Currency Notes Deposit/Withdrawal (Except CNY)</b>	
	0.3% of the deposit/withdrawal amount, minimum charge is HK\$50 per transaction (Free of charge for Exceed Banking Customers)

<b>Deposit of Foreign Currency Cheque</b> - Deposit to HKD/same foreign currency account (In general, floating date of foreign cheque deposit is 1 month)	
	0.375% of cheque amount Minimum charge is HK\$100, plus correspondent bank's charge (if any)
<b>Returned Foreign Currency Cheque</b>	
	HK\$ 150 per cheque
<b>Coins Exchange</b>	
	HK\$5 per sachet
<b>CNY Cash Deposit/Withdrawal</b> (Per customer per day)	
- Cash Deposit/Withdrawal of up to 200 pcs of notes	Free of charge

Item	Charge
- Cash Deposit/Withdrawal of over 200 pcs of notes	0.25% of total deposit/withdrawal amount (minimum charge is CNY75) (Free of charge for Exceed Banking Customers)
<b>Bulk Cheque Deposit</b> (Per customer per day)	
- Up to 30 pcs	Free of charge
- Over 30 pcs	HK\$2 per cheque
<b>HKD Bulk Cash Deposit</b> (Per customer per day)	
- Cash deposit up to 200 pcs of notes	Free of charge
- Cash deposit of over 200 pcs of notes	0.3% of deposit amount (minimum charge is HK\$150)
<b>HKD Note Exchange (small note exchange to large note)</b> Chong Hing Bank customer only (per customer per day)	
- Exchange up to 200 pcs of notes	Free of charge
- Exchange over 200 pcs of notes	0.3% of exchange amount (minimum charge is HK\$150)

<b>Bulk Coins Deposit</b> (over 50 coins per customer per day)	
	2% of deposit amount (minimum charge is HK\$100)
<b>Account History Report</b> (per account per cycle calculate)	
- Within 1 month from the date of request	HK\$100 per account
- Within 1 year from the date of request	HK\$350 per account
- Within 2 years from the date of request	HK\$850 per account
- Within 3 years from the date of request	HK\$1,150 per account
- Beyond 3 years from the date of request (up to 7 years)	HK\$1,500 per account per additional year
- Reprint of Bank Statement	
- Current Account	HK\$60/US\$8/CNY60 per copy
- Statement Savings Account	HK\$60/US\$8/CNY60 per copy
- Investment Account	HK\$60/US\$8/CNY60 per copy
- Enquiry from Certified Public Accountants or Solicitors on customer account records and information	HK\$450 per request

<b>Photocopying of Documents</b> Copies of paid cheques, vouchers and filing documents	
- Within 1 year from the date of request	HK\$80 per page
- Beyond 1 year from the date of request	HK\$100 per page
- Copies of image of paid cheques (presented to clearing)	HK\$200 per page

<b>Request for Personal Data</b> Request for Personal Data Summary	
	HK\$350 per request <sup>1</sup>
<b>Premature Uplifting of Fixed Deposit</b> HKD account transactions conducted through branches per customer per calendar month (Only applicable to Personal/Joint account)	
(The total monthly number of counter transactions includes all HKD account transactions made under the same customer. The Bank reserves the right to change the maximum monthly counter transaction limit for individual customers. For customers other than Personal/Joint accounts, charges will be determined on a case by case basis)	
- 50 transactions or below	Free of charge
- Above 50 transactions	HK\$30 per transaction
<b>Dormant Account Fee for Business Account</b>	
	HK\$150 per account per 6 months
<b>Service Fee for Exceed Banking</b> -Monthly Average Total Asset Balance below HK\$1,000,000	
	HK\$200 per month (The fee will be waived till 31 December 2023)

"Monthly Average Total Asset Balance" refers to the aggregate monthly average account credit balance of all Deposits, market value of Investment Funds, value of Equity Linked Investments and Currency Linked Deposit under the customer's name at the Bank. For joint name account, its "Monthly Average Total Asset Balance" is calculated by the average number of customers as its account holders.	
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<b>(F) Auto Payroll/Fund Collection Services</b>	
<b>Using Paper List Instructions</b>	
- Set-up Fee	HK\$500 per item
- To Chong Hing Bank account	HK\$5 per item
- To other bank's account	HK\$8 per item (minimum charge is HK\$200 per item)

<b>Using Machine Readable/USB Instructions</b>	
- 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 charge is HK\$50 per item)
- MPF Contribution	HK\$20 per item

Item	Charge
<b>Special Administration Fee</b>	
	HK\$200 per instruction
- Customers submit 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/USB instructions)	

<b>(G) Inward Remittance</b> (Free of charge for Exceed Banking Customers, excluding correspondent bank's charges)	
<b>Telegraphic Transfer</b> - For credit into Chong Hing Bank accounts	
	HK\$70 per item or equivalent plus correspondent bank's charges (if any). For USD notes account deposit of USD remittance, additional handling charge of 0.2% on the inward transaction amount applies.
- Inward remittance returned	HK\$280 per transaction
- Inward remittance information unmatched with STP (auto-credit) criteria/bank information	HK\$60 per transaction

<b>Collection of Payment Order or Cheque</b> - Foreign currency cheque received by Chong Hing Bank and sent for collection	
	HK\$300 per item plus drawee/correspondent bank's charges (if any)

<b>Returned Collection</b> - Purchased or collection cheques returned by drawee	
	HK\$250 per item plus drawee/correspondent bank's charges (if any)

<b>(H) Outward Remittance</b> (Free of charge for Exceed Banking Customers, excluding correspondent bank's charges)	
<b>Telegraphic Transfer/Demand Draft</b> Handling charge (Chong Hing Bank Customer via branch/ relationship manager)	
- Telegraphic Transfer	The charges below plus correspondent/other bank's charges (if any)
- Issuance/Repurchase of Demand Draft	HK\$140/US\$18 per item
- Cable charge (Chong Hing Bank Customer via branch/relationship manager)	HK\$150/US\$20 per item
- Handling charge and Cable charge (Chong Hing Bank customer via Internet-banking)	HK\$110 per cable
- Enquiry/amendment/cancellation/report loss handling charges	Telegraphic Transfer: HK\$110 per cable
- Telegraphic Transfer with Chinese Characters	HK\$300 per item
- Additional fee for handling instructions not using the Bank's standard forms or submitted by facsimile (in case accepted by the Bank)	Additional HK\$150 per item
	HK\$100 per item

<b>(I) Banking Facilities</b>	
<b>Mortgage Loan</b> - Copy of loan documents	
- Reissue of repayment schedule (applicable to payments not yet due)	HK\$50 per page (minimum HK\$200)
- Reissue of repayment history record	HK\$110 per loan account
- Changes of facility terms	HK\$100 per loan account
- New and/or change of facility terms on corporate loan and facility	Subject to agreement on a case by case basis
- Application for letter of tenancy consent	HK\$1,000 per request
- Handling fee for partial/full prepayment	HK\$1,000 per loan account
- Late payment charge and Default Interest	Note: Monthly interest will be calculated as per the Rule of 78. For early settlement, 50% of the remaining interest will be rebated.
	HK\$500 per item. For fees and payments not reimbursed, our Bank will charge interest according to the interest rate charged under unauthorised overdraft
- Review fee for fire insurance policy (applicable for self-arranged insurance policy)	HK\$300 per policy per year

Item	Charge
- Title deeds management fee (Upon facility cancellation)	HK\$4,000 per annum (per piece of collateral). For unpaid management fee, our Bank will charge interest according to the interest rate charged under unauthorised overdraft.
<b>Personal/Tax Loan</b> - Early settlement	
	1% of the outstanding principal amount of the loan (subject to a minimum prepayment fee of HK\$300) will be charged if the customer repays the loan early on a monthly repayment due date. Early repayment must be in full but not partial.
- Annualised overdue/default interest rate	32.85% (effective from 30 December 2022) If any of the monthly repayment, charges/ fees or other sum due to the Bank remains unpaid after its due date, a default interest at the simple rate of 0.09% per day on the amount overdue (default interest for 1 day = amount overdue x 0.09%, subject to a minimum of HK\$50 for each overdue installment or payment in arrears, whichever is higher), shall be payable on demand by the customer from the due date to the date of actual receipt of such payment in cleared fund by the Bank.
- Late payment charge	Not Applicable
<b>Auto Finance General Charges</b>	
- Mailing by registered post or courier services (local only)	HK\$30
- Purchase cashier's order on behalf of hirer for licence renewal	HK\$60
- Amend Direct Debit Authorisation for existing account	HK\$50
- Amortisation schedule (per contract)	HK\$200
- Cashier's order to report loss or to request stop-payment	HK\$100
- Early repayment figure breakdown (re-print)	HK\$200
- Late repayment charge breakdown (re-print)	HK\$200
- Loan repayment schedule (re-print)	HK\$200
- Autopay or cheque payment reject fee (per transaction)	HK\$200
- Purchase cashier's order and redemption of VRD (except new vehicle)	HK\$500
- Release of repossessed vehicle (agent fee is not included)	HK\$500
- Option fee for hire purchase agreement	HK\$500
- Vehicle registration document storage fee (loan settled for more than 6 months)	HK\$100
<b>Photocopying of Documents</b> - General documents (for documents not mentioned in this fees and charges schedule)	
- Vehicle registration document	HK\$50 per page
- Auto agreement	HK\$200 per contract
- Insurance policy	HK\$300 per policy per year
- Loan settlement proof letter	HK\$100
- Non-current record (loan settled more than 3 months)	
- Within 1 year from the date of request	HK\$80 per page
- Beyond 1 year from the date of request	HK\$100 per page
<b>Early Settlement Handling Fee</b> - Private & commercial vehicles	
	HK\$1,500
Note: Monthly interest will be calculated as per the Rule of 78. For early settlement, 50% of the remaining interest will be rebated.	
- Taxi & public light bus	HK\$12,000
<b>Late Payment</b> - Late payment charges (on overdue installment amount)	
	2.7% per month (effective from 30 December 2022)(calculated on a daily basis) or minimum HK\$100 (whichever is higher)
Note : Interest for monthly installment or in arrears shall be calculated on the basis of the number of days elapsed and a 365 day year (applicable to floating rate agreement)	

Item	Charge
<b>Vehicle Registration and Licence Charges</b>	
- 1 Year licence renewal	Free of Charge
- 4 Months licence renewal (per renewal)	HK\$300
- Licence renewal (loan settled account)	HK\$500
- Duplicate vehicle licence disc	HK\$500
- Licence renewal express service	HK\$300
- Change vehicle colour	HK\$500
- Change the name of owner	HK\$500
- Retain or assign vehicle registration mark	HK\$500
- Change other vehicle particulars	HK\$500
- Replacement of taxi/public light bus vehicle body	HK\$1,000
- Extra service charges for handling related matters with Transport Department (per case)	HK\$500
<b>Particulars of Application</b>	
- Apply for vehicle used outside Hong Kong	HK\$2,000
- Apply for route nomination	HK\$2,000
- Apply for assignment	HK\$2,500 plus last 3 prepaid instalments
- Apply for change of insurance policy from comprehensive to 3rd party insurance	HK\$2,000

<b>(J) Investment</b>	
<b>Fund</b>	
- Transfer In fee	Free of charge
- Transfer Out fee	HK\$200 per 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 of individual fund, minimum 1% of the switching amount
<b>Bond</b>	
- Purchase/Sell Transaction	Up to 2% of debt securities' face value (for individual customers) Up to 1% of debt securities' face value (for corporate customers) (The subscription fees for other debt securities (such as notes and certificates of deposit) will vary according to each issue)
Transfer Out fee	HK\$500 per transaction (for corporate customers)
- Safe Custody	0.05% of debt securities' face value per year applies to account holding Perpetual Bond (for individual customers) 0.08% of debt securities' face value per year, charged semi-annually (for corporate customers)