



BANKING SERVICE FEES
銀行服務收費簡介

BANKING SERVICE FEES

Services	Fees for General Banking Customers	Fees for ANZ Signature Priority Banking Customers
General services - Personal accounts		
Daily account statement (on movement in account)	HKD200 per account / month	HKD200 per account / month
Banking reference letter / bank endorsement		
• Bank reference letter	HKD300 / letter	HKD300 / letter
• Bank endorsement	HKD200 / letter	HKD200 / letter
• Each additional copy	HKD20 / letter	HKD20 / letter
Cashier's order (for account holders only)		
• Issue cashier's order	HKD50 / item	HKD50 / item
• Cancellation and re-issue	HKD50 / item	HKD50 / item
• Report loss (circulars issued by the Hong Kong Inter-Bank Clearing Limited)	HKD100 per cashier order plus HK\$306 charge of circulars issued by the Hong Kong Inter-Bank Clearing Limited	HKD50 / item
Copies of statements or requests for advice documents		
• Within 1 year	HKD50 / copy (not per page)	HKD50 / copy (not per page)
• Exceeding 1 year	HKD100 / copy (not per page)	HKD100 / copy (not per page)
Facsimile and telex charges for relaying messages		
• Local	HKD50 / message	Waived
• International	HKD200 / message	Waived
Autopayments		
• Set up (minimum 10 items)	HKD100 / 10 items	Waived
• Amendment	HKD50 / item	Waived
• Execution charge	HKD3 / item (if involving outgoing remittance: HKD20 / item plus remittance charge, no set up fee is required)	Waived
• Returned autopay items due to insufficient funds	HKD100 / item	HKD100 / item

銀行服務收費簡介

服務	一般客戶收費	澳新 Signature Priority Banking 客戶收費
一般服務 - 個人戶口		
戶口日結單 (戶口內之進支紀錄)	每戶口每月 200 港元	每戶口每月 200 港元
銀行證明書 / 銀行背書		
• 銀行證明書	每份 300 港元	每份 300 港元
• 銀行背書	每份 200 港元	每份 200 港元
• 每份副本	每份 20 港元	每份 20 港元
銀行本票 (只適用於本行客戶)		
• 簽發銀行本票	每張 50 港元	每張 50 港元
• 取消及重新簽發	每張 50 港元	每張 50 港元
• 報失 (香港銀行同業結算有限公司發出之報失本票通告)	每張 100 港元加香港銀行同業結算有限公司發出之報失本票通告 每張 306 港元	每張 50 港元
結單或通知書之副本		
• 一年內	每份 50 港元 (非每頁計)	每份 50 港元 (非每頁計)
• 一年以上	每份 100 港元 (非每頁計)	每份 100 港元 (非每頁計)
代客發放圖文傳真及電報		
• 本地	每次 50 港元	豁免
• 國際	每次 200 港元	豁免
自動轉賬		
• 申請 (最少十個項目)	每十項 100 港元	豁免
• 更改	每項 50 港元	豁免
• 執行費	每項 3 港元 (如涉及匯出匯款: 每項 20 港元另加匯款費用, 無需申請費)	豁免
• 因存款不足而引致退回自動轉賬項目	每項 100 港元	每項 100 港元

Services	Fees for General Banking Customers	Fees for ANZ Signature Priority Banking Customers
General services - Company accounts		
Bank confirmation of accounts for audit purposes	HKD400 / copy plus telex / facsimile charges (if applicable, local: HKD50 / overseas: HKD200)	HKD400 / copy plus telex / facsimile charges (if applicable, local: HKD50 / overseas: HKD200)
Local company search	HKD100 / item	HKD100 / item
Account services		
Account maintenance fees		
• Average daily balance below HKD500,000 ¹	not applicable	HKD300 / month
• Average daily balance HKD500,000 to HKD999,999 ¹	not applicable	HKD50 / month
Savings account		
Account closed within 3 months from opening	HKD200	HKD200

服務	一般客戶收費	澳新 Signature Priority Banking 客戶收費
一般服務 - 公司戶口		
簽發稽核證明書	每份 400 港元另加電報 / 傳真費 (如適用, 本地: 50 港元 / 海外: 200 港元)	每份 400 港元另加電報 / 傳真費 (如適用, 本地: 50 港元 / 海外: 200 港元)
本地公司商業登記查冊	每項 100 港元	每項 100 港元
戶口服務		
戶口服務費		
• 每日平均結餘低於 500,000 港元 ¹	不適用	每月 300 港元
• 每日平均結餘 500,000 港元 - 999,999 港元 ¹	不適用	每月 50 港元
儲蓄戶口		
於開戶後三個月內結束戶口	200 港元	200 港元

Services	Fees for General Banking Customers	Fees for ANZ Signature Priority Banking Customers
Current account		
Account closed within 3 months from opening	HKD200	HKD200
Overdraft interest (if applicable)	24% p.a. (minimum HKD10)	24% p.a. (minimum HKD10)
Cheque book delivery		
• Dispatched by registered local mail	HKD25 / cheque book	HKD25 / cheque book
• Dispatched by registered international mail	HKD50 / cheque book	HKD50 / cheque book
Mark good cheques		
• To issue a special clearing memo (presented by Customers)	HKD60 / cheque	HKD60 / cheque
• To issue a cashier's order as payment certification (only for cheques drawn on us)	HKD50 / cheque	HKD50 / cheque
Returned cheques	HKD150 / cheque	HKD150 / cheque
Stop payment of cheques	HKD100 / cheque	HKD100 / cheque
Time deposit account		
Early uplift of time deposit prior to maturity date	No interest, with early uplift fee as calculated below: Time Deposit Principal Amount X Early Uplift Fee Rate ³ X No. of days due to maturity ÷ Total no. of days in a year	No interest, with early uplift fee as calculated below: Time Deposit Principal Amount X Early Uplift Fee Rate ³ X No. of days due to maturity ÷ Total no. of days in a year
Remittances		
Telegraphic international transfer	HKD200 / item	HKD200 / item
Local transfer by CHATS	HKD200 / item	HKD200 / item
Payment in Chinese Character	HKD300 / item	HKD300 / item
Amendment / follow up telex	HKD200 / item	HKD200 / item
Cash / Demand Draft / Traveller's cheques⁴		
Foreign currency notes deposited into / withdrawn from the same currency account, per account per day		
• USD account		
- USD2,500 or below	Waived	Waived
- above USD2,500	0.25% (minimum USD6)	0.25% (minimum USD6)
• EUR account		
- EUR2,500 or below	Waived	Waived
- above EUR2,500	1% (minimum EUR5)	0.25% (minimum EUR5)
• AUD account		
- AUD 2,500 or below	Waived	Waived
- above AUD2,500	1% (minimum AUD7)	0.25% (minimum AUD7)
• NZD account		
- NZD2,500 or below	Waived	Waived
- above NZD2,500	1% (minimum NZD8)	0.25% (minimum NZD8)
• CNY account*		
- RMB 20,000 or below	Waived	Waived
- above RMB 20,000	0.25% (minimum RMB50)	0.25% (minimum RMB50)

服務	一般客戶收費	澳新 Signature Priority Banking 客戶收費
往來戶口		
於開戶後三個月內結束戶口	200 港元	200 港元
戶口透支利息 (如適用)	年利率 24% (最低 10 港元)	年利率 24% (最低 10 港元)
遞送支票簿		
• 以本地掛號郵件送遞	每本 25 港元	每本 25 港元
• 以國際掛號郵件送遞	每本 50 港元	每本 50 港元
支票保付		
• 發出特別兌現通知 (客戶自行保付)	每張 60 港元	每張 60 港元
• 簽發本票作保付證明 (只適用於本行支付之支票)	每張 50 港元	每張 50 港元
退票	每張 150 港元	每張 150 港元
支票止付指示	每張 100 港元	每張 100 港元
定期存款戶口		
於到期日前提取定期存款	無利息，並加收提早提取費用 (將按下列程式計算)： 定期存款本金 × 提早提取費用率 ³ × 尚餘到期日數 ÷ 一年總日數	無利息，並加收提早提取費用 (將按下列程式計算)： 定期存款本金 × 提早提取費用率 ³ × 尚餘到期日數 ÷ 一年總日數
匯款		
國際電匯	每項 200 港元	每項 200 港元
本地港元匯款	每項 200 港元	每項 200 港元
處理中文字付款	每項 300 港元	每項 300 港元
更改 / 跟進電報費	每項 200 港元	每項 200 港元
現鈔 / 匯票 / 旅行支票⁴		
每戶口每日以外幣現鈔存入相同貨幣之戶口 / 由外幣戶口提取相同貨幣之現鈔		
• 美元戶口		
- 2,500 美元或以下	豁免	豁免
- 多於 2,500 美元	0.25% (最低收費 6 美元)	0.25% (最低收費 6 美元)
• 歐羅戶口		
- 2,500 歐羅或以下	豁免	豁免
- 多於 2,500 歐羅	1% (最低收費 5 歐羅)	0.25% (最低收費 5 歐羅)
• 澳元戶口		
- 2,500 澳元或以下	豁免	豁免
- 多於 2,500 澳元	1% (最低收費 7 澳元)	0.25% (最低收費 7 澳元)
• 紐元戶口		
- 2,500 紐元或以下	豁免	豁免
- 多於 2,500 紐元	1% (最低收費 8 紐元)	0.25% (最低收費 8 紐元)
• 人民幣戶口 *		
- 人民幣 20,000 以下	豁免	豁免
- 人民幣 20,000 以上	0.25% (最少人民幣 50 元)	0.25% (最少人民幣 50 元)

Services	Fees for General Banking Customers	Fees for ANZ Signature Priority Banking Customers
Foreign currency notes exchange (For the Bank's available currencies only)	Waived	Waived
Sales of demand draft (for account holders only)		
• Counter collection	HKD50 / item	HKD50 / item
• By mail	HKD100 / item	HKD100 / item
Stop payment of drafts	HKD250 / item plus any additional fee levied by the drawee bank	HKD250 / item plus any additional fee levied by the drawee bank
Returned & unpaid draft cheques	HKD120 / cheque plus correspondent bank's charges	HKD120 / cheque plus correspondent bank's charges
Collection of demand drafts / cheques (only for drafts / cheques with minimum USD50)	HKD200 / cheque plus correspondent bank's charges	HKD200 / cheque plus correspondent bank's charges
Other services		
ATM cash withdrawal from savings or current accounts handling fees		
• Local		
- JETCO Network	Free	Free
- Cirrus Network	HKD25 / transaction	Free
• Overseas⁵		
- JETCO Network ⁶ (China / Macau)	HKD10 / transaction	Free
- Cirrus Network ⁷	HKD25 / transaction	Free

¹ ANZ Signature Priority Banking Customers who maintain an average daily balance of HKD1,000,000 or above (when calculated over a one month period) in their account can enjoy the account maintenance fee waiver for that particular month. However, if the daily average balance of the account, when calculated across the month, is lower than this amount, the Customer will be charged the above account maintenance fee for that month.

The average daily balance is derived by calculating the daily total deposit and investment balance of the customer's portfolio over a month. A joint account is treated as a separate account; therefore its balance will not be aggregated to the balance of other individual accounts owned by the joint account holders.

² Foreign currency accounts will be charged in equivalent HKD.

³ Early Uplift Fee Rate is set at Time Deposit Interest Rate + 1% p.a.

⁴ The charges apply to cash amounts for the limited number of foreign currencies in which the Bank maintains stock.

⁵ The overseas ATM cash withdrawal may be subject to fees and charges imposed by the local ATM provider. For the fees and charges, please pay attention to the information displayed on the ATM screen or contact the local ATM provider.

⁶ The ATM cash withdrawal via JETCO network in China or Macau is converted directly into HKD at the exchange rate determined by JETCO (for withdrawal in Macau) and the local ATM provider (for withdrawal in China). For the exchange rate, please contact JETCO and the local ATM provider.

⁷ The overseas ATM cash withdrawal via Cirrus network is firstly converted into USD at the exchange rate determined by Cirrus (you may check the rate via the website of Cirrus / MasterCard). Then, the USD amount is converted into HKD at our exchange rate (you may contact our Customer Service Hotline +852 2176 8822 for the rate).

服務	一般客戶收費	澳新 Signature Priority Banking 客戶收費
外幣現鈔兌換 (只適用於本行可供應之貨幣)	豁免	豁免
申請匯票 (只適用於本行客戶)		
• 於櫃位提取	每張 50 港元	每張 50 港元
• 郵遞	每張 100 港元	每張 100 港元
匯票止付	每張 250 港元，另加付款銀行徵收之費用	每張 250 港元，另加付款銀行徵收之費用
退回及未付款之匯票 / 支票	每張 120 港元，另加代理銀行費用	每張 120 港元，另加代理銀行費用
匯票 / 支票託收 (只適用於不少於 50 美元之匯票 / 支票)	每張 200 港元，另加代理銀行費用	每張 200 港元，另加代理銀行費用
其他服務		
於自動櫃員機提取儲蓄或往來戶口現金之手續費		
• 本港		
- 銀通網絡	免費	免費
- Cirrus 網絡	每次 25 港元	免費
• 海外⁵		
- 銀通網絡 ⁶ (中國 / 澳門)	每次 10 港元	免費
- Cirrus 網絡 ⁷	每次 25 港元	免費

¹ 澳新 Signature Priority Banking 客戶只須維持戶口每日平均結餘達 1,000,000 港元或以上 (以 1 個月時期計)，即可享該月份之戶口服務費豁免優惠。惟戶口每日平均結餘於計算月份若低於此水平，則客戶於該月份須繳付上述所列之戶口服務費。

每日平均結餘由客戶該月每日存款及投資總值之結餘計算所得。聯名戶口將被視為一獨立賬戶，因此其結餘將不計算於其聯名賬戶持有人的個別賬戶內。

² 外幣戶口以港元等值計算收費。

³ 提早提取費用率設定為定期存款年利率 +1% 年利率。

⁴ 以上收費只適用於本行存有之限量外幣現鈔。

⁵ 當地櫃員機服務提供者可能向海外交易收取費用。客戶請注意櫃員機所提供之資料或向該服務提供者查詢有關費用。

⁶ 透過銀通網絡 (中國 / 澳門) 之櫃員機提款會直接以銀通提供之匯率 (於澳門提款) 及當地櫃員機服務提供者 (於中國提款) 兌換成港幣。客戶可向銀通及當地櫃員機服務提供者直接查詢匯率。

⁷ 透過 Cirrus 網絡之海外提款會先以 Cirrus 所提供之匯率轉換為美元，客戶可透過 Cirrus / MasterCard 網站查詢匯率。本行會再以本行之匯率將美元轉為港幣，客戶可致電客戶服務熱線 +852 2176 8822 查詢此匯率。

FEES AND CHARGES FOR RESIDENTIAL PROPERTY LOANS

Item / Services	Charge
Arrangement fee	HKD1,000
Request for updated repayment schedule	HKD100 per account
Breakdown of early redemption figures	HKD100 per account
Repayment history / Loan statement (for one year)	HKD100 per document per year
Bank confirmation letter	HKD100 per account
Lease consent letter	HKD1,000 per request
Copy of assignment or mortgage deed	HKD200 per document
Mortgage deed discharge fee	HKD500 per account
Change of loan terms <ul style="list-style-type: none"> • Repayment account • Tenor • Payment due date • Repayment method • Repayment amount • Loan terms other than the above 	HKD1,000 per request
Change of mortgage plan	HKD2,000 per request
Change of Mortgagor / Guarantor / Mortgage deed	HKD1,000 per request
Fire Insurance <ul style="list-style-type: none"> • Valuation fee (for insured sum other than original loan value) • Review fee for self-arranged fire insurance policy 	Per actual cost levied by surveyor appointed HKD200 per policy
Early redemption administration fee	HKD1,000 per request
Partial prepayment administration fee	HKD1,000 per request
Early redemption charge / Partial prepayment charge / Administration fee for loan cancellation	As per applicable Letter of Offer / Letter of Confirmation
Late payment charge	5% per annum of the amount of principal and interest outstanding in respect of that overdue sum
Administration fee for late payment	HKD200 per loan account for each overdue repayment
Handling fee for payment of government charges	HKD500
Property title deed custodian fee for full paid-off mortgage (applicable to property where the property title deeds remain uncollected)	HKD5,000 per property per year

Note: During the course of mortgage repayment, the account maintenance fees applicable to ANZ Signature Priority Banking will be waived.

PERSONAL LOANS SERVICE FEES

Item / Services	Charge
MoneyEase Loan	
Late charge	5% of the total amount of any monthly repayment then overdue (minimum HKD200)
Early settlement fee	Interest accrued up to next monthly instalment due date and 2% of the loan principal
Postpone monthly instalment due date	HKD50 / request Interest for postponed period
Withdraw credit balance by cheque	HKD100 / request

住宅樓宇按揭收費表

項目 / 服務	收費
申請手續費	1,000 港元
申領最新供款表	每貸款戶口 100 港元
提早清還貸款開支細明	每貸款戶口 100 港元
還款紀錄 / 貸款結單 (以每年計算)	每份文件 100 港元 (以每年計算)
銀行確定書	每貸款戶口 100 港元
出租同意書	每項申請 1,000 港元
樓契或按揭契副本	每份文件 200 港元
按揭契註銷費	每貸款戶口 500 港元
更改貸款條款之手續費 <ul style="list-style-type: none"> • 還款戶口 • 年期 • 還款日 • 還款方式 • 還款金額 • 其他貸款資料 	1,000 港元 (以每項申請計算)
更改按揭計劃	每項申請 2,000 港元
更改按揭人 / 擔保人 / 按揭契	每項申請 1,000 港元
火險 <ul style="list-style-type: none"> • 估價費 (若保障金額並非按揭原額) • 客戶自行安排火險保單審閱費 	根據測量師行的費用收取 每保單 200 港元
提前贖回物業手續費	每項申請 1,000 港元
提前償還部份貸款手續費	每項申請 1,000 港元
提前贖回物業費 / 提前償還部份貸款費 / 撤回提取貸款手續費	請參照適用之樓宇按揭申請要約書 / 樓宇按揭確認通知書
逾期還款費用	收取逾期未付還款額的本金及利息總額的年息 5%
逾期還款行政手續費用	每個逾期還款按揭貸款戶口按次收取 200 港元
代繳政府費用手續費	500 港元
已全數清還貸款之物業契約托管費 (適用於仍未提取有關物業契約之物業)	每物業每年 5,000 港元

注意: 客戶於按揭還款期間, 可獲豁免澳新 Signature Priority Banking 之戶口服務費。

個人貸款服務收費

項目 / 服務	收費
MoneyEase 貸款	
逾期費用	逾期每月還款總額之 5% (最低 200 港元)
提前還款手續費	截至下月還款到期日止之利息及貸款本金之 2%
延遲每月還款到期日	每次 50 港元及延遲還款期間之利息
以支票提取戶口結餘款項	每張 100 港元

FEES AND CHARGES FOR INVESTMENT PRODUCTS

Services	Fees / rates	Minimum charge
Local securities¹		
Trade related services		
• Brokerage commission		
• Transaction amount (HKD)		
- 250,000 or below	0.35%	HKD125
- 250,001 or above	0.25%	HKD125
• Transaction levy ²	0.0027% on transaction amount	N/A
• Trading fee ²	0.005% on transaction amount	N/A
• Stamp duty ²	HKD1 for every HKD1,000 of transaction amount (or part thereof)	N/A
Script handling and settlement related services		
Deposit transaction charge	HKD3.5 per board lot ³ (maximum HKD168 will apply*)	HKD30
Transfer deed stamp duty	HKD5 for each transfer deed	N/A
Registration with registrar	Registration fee: HKD1.5 per board lot ³ Transfer fee: HKD2.5 per share certificate	N/A
Transfer out	HKD100 per stock	N/A
Account maintenance		
Custody fee ⁴	HKD0.15 per board lot ³	HKD100 per account
Nominee services and corporate actions		
Collection of dividends	0.5% on dividend amount	HKD20
Share bonus issues, right issues, warrants or scripps in lieu of cash dividends	HKD3.5 per board lot ³	HKD30

* This charge will be waived if shares purchased are sold on the same day through the Bank

投資產品服務收費表

服務	收費	最低收費
本地證券¹		
證券交易服務		
• 經紀佣金		
交易金額 (港元)		
- 250,000 或以下	0.35%	125 港元
- 250,001 或以上	0.25%	125 港元
• 交易徵費 ²	成交金額 0.0027%	不適用
• 交易費 ²	成交金額 0.005%	不適用
• 政府印花稅 ²	每 1,000 港元繳付 1 港元 (不足 1,000 港元亦作 1,000 港元計)	不適用
處理實物股票及交收的服務		
存入股票	每一買賣單位 3 均收取 3.5 港元 (最高收費為 168 港元*)	30 港元
轉手紙釐印費	每張轉手紙 5 港元	不適用
股票過戶	註冊費：每一買賣單位 1.5 港元 ³ 股票過戶：每張新發股票 2.5 港元	不適用
轉出	每股票 100 港元	不適用
賬戶服務		
股票保管 ⁴	每一買賣單位收取 0.15 港元 ³	每一賬戶 100 港元
代理人服務及企業行動		
代收股息	股息總值 0.5%	20 港元
代收紅股權、供股權、認股權証或以股代替現金股息	每一買賣單位 3.5 港元 ³	30 港元

* 買入之股票若於本行同日賣出，可獲豁免此費用。

Services	Fees / rates	Minimum charge
Australia securities		
Brokerage commission	1.25% on the transaction amount	N/A
Custody fee ⁴	0.20% p.a. (average month-end balance) (maximum charge HK150)	N/A
Transfer in / out	0.20% of market value	N/A
Japan securities		
Brokerage commission	1.25% on the transaction amount	JPY7,000
Custody fee ⁴	0.20% p.a. (average month-end balance) (maximum charge HKD150)	N/A
Transfer out	HKD50 per trade	N/A
Singapore securities		
Brokerage commission	1.25% on the transaction amount	N/A
Custody fee ⁴	0.20% p.a. (average month-end balance) (maximum charge HK150)	N/A
Transfer in / out	0.20% of market value	N/A
Clearing fee ²	0.0325% on the transaction amount	N/A
SGX Trading Access Fee SGX ²	0.0075% on the transaction amount	N/A
United Kingdom Securities		
Brokerage commission	1.25% on the transaction amount	N/A
Custody fee ⁴	0.20% p.a. (average month-end balance) (maximum charge HK150)	N/A
Transfer in / out	0.10% of market value	N/A
Stamp Duty (Buy only) ²	0.50% on the transaction amount	N/A
US securities		
Brokerage commission	1.25% on transaction amount	USD0.03 per share or USD50 (whichever is higher)
Collection of dividends	USD5 per dividend payment	N/A
Custody fee ⁴	0.20% p.a. (average month-end balance)	HKD300 per account

服務	收費	最低收費
澳洲證券		
經紀佣金	交易金額 1.25%	不適用
股票保管 ⁴	年利率 0.20% (平均每月結餘) (最高收費 150 港元)	不適用
轉入 / 轉出	市值的 0.20%	不適用
日本證券		
經紀佣金	交易金額 1.25%	7,000 日元
股票保管 ⁴	年利率 0.20% (平均每月結餘) (最高收費 150 港元)	不適用
轉出	每宗交易 50 港元	不適用
星加坡證券		
經紀佣金	交易金額 1.25%	不適用
股票保管 ⁴	年利率 0.20% (平均每月結餘) (最高收費 150 港元)	不適用
轉入 / 轉出	市值的 0.20%	不適用
結算費 ²	交易金額 0.0325%	不適用
SGX 交易系統徵費 ²	交易金額 0.0075%	不適用
英國證券		
經紀佣金	交易金額 1.25%	不適用
股票保管 ⁴	年利率 0.20% (平均每月結餘) (最高收費 150 港元)	不適用
轉入 / 轉出	市值的 0.10%	不適用
印花稅 (買入) ²	交易金額 0.50%	不適用
美國證券		
經紀佣金	交易金額 1.25%	每股 0.03 美元或 50 美元 (以較高者計算)
代收股息	每宗股息派發 5 美元	不適用
股票保管 ⁴	年利率 0.20% (平均每月結餘)	每一賬戶 300 港元

Services	Fees / rates	Minimum charge
Mutual funds		
Subscription, Redemption etc.	To be advised and confirmed before concluding a transaction	N/A
Switching of investment funds within the same fund house	1% of the transaction value	N/A
Transfer in	Free	N/A
Transfer out	HKD100 per fund	N/A
Bonds		
Subscription and Redemption of bonds	To be advised and confirmed before concluding a transaction	N/A
Interest collection fee	Free	N/A
Safe custody	Free	N/A
Transfer in	Free	N/A
Transfer out	HKD100 per bond	N/A
Structured notes		
Subscription of structured notes	To be advised and confirmed before concluding a transaction	N/A
Redemption Charge	up to 1.50%	N/A
Safe custody ⁴	0.0125% per half year on current market value	HKD200 per account
Transfer in	Free	N/A
Transfer out	HKD100 per product	N/A
Equity-linked Investments		
Commission	From 0.30% to 2.50% of nominal amount	N/A
Transfer in	Free	N/A
Transfer out	HKD100	N/A

服務	收費	最低收費
互惠基金		
認購、贖回	於訂立交易前通知並確認	不適用
基金轉換至相同基金公司之基金的轉換手續費	交易金額之 1%	不適用
轉入	免費	不適用
轉出	每基金 100 港元	不適用
債券		
購入及贖回債券	於訂立交易前通知並確認	不適用
代收利息	免費	不適用
債券保管	免費	不適用
轉入	免費	不適用
轉出	每債券 100 港元	不適用
結構性票據		
購入結構性票據	於訂立交易前通知並確認	不適用
贖回手續費	最高 1.50%	不適用
保管費用 ⁴	每半年收取相當於當時市值 0.0125% 的費用	每一賬戶 200 港元
轉入	免費	不適用
轉出	每產品 100 港元	不適用
股票掛鈎投資		
買賣佣金	面值的 0.30% 至 2.50%	不適用
轉入	免費	不適用
轉出	100 港元	不適用

If investors have to convert the Equity Linked Investment / Equity Linked Notes to physical stocks upon maturity, the following charges will be levied:

- Stamp duty - HKD1 for every HKD1,000 of transaction amount (or part thereof)
- Deposit of stocks - HKD3.5 per board lot³, minimum charge HKD30
- Other securities services such as safe custody and collection of dividends will be charged according to the fees for local securities.

如投資者欲於到期日將股票掛鈎投資 / 股票掛鈎票據換回正股，本行將徵收以下費用：

- 印花稅 - 每 1,000 港元的交易額徵收 1 港元 (不足 1,000 港元之部份亦將徵收 1 港元)
- 股票存入 - 每一買賣單位 3.5 港元³，最低收費為 30 港元
- 其他證券服務，包括保管費用及代收股息費用則根據本地證券服務收費。

Remarks:

- 1 Includes local shares / securities listed on the Hong Kong Exchanges and Clearing Limited.
- 2 Fee and charges determined and collected by the authorised organisation in respective market are subject to change without prior notice.
- 3 Also applicable to odd lots.
- 4 Safe custody fee will be charged semi-annually on 1st June & 1st December.

TERMS AND CONDITIONS YOU ACKNOWLEDGE AND AGREE THAT:

1. All postal, telex, facsimile, telephone and out-of-pocket expenses incurred on your behalf will be borne by you.
2. All correspondent banks' charges, if any, will be borne by you.
3. Clients may be required to pay the costs, fees and charges incurred or charged by third parties in relation to the provision of securities trading, custodian and/or nominee services by the Bank. Such third party costs, fees and charges may vary and will be determined by the Bank.
4. This schedule of service fees forms an integral part of the "Agreement to Consumer Banking" applicable to accounts held at the Bank.
5. The Bank reserves the right to include charges, fees or commissions for transactions not covered by this leaflet.
6. The above service fees are subject to change from time to time. The Bank reserves the right to introduce charges not included in this schedule.

附註：

- 1 包括於香港交易及結算所有限公司上市之本地股票 / 證券。
- 2 該等收費由相關市場之機構釐訂及收取，如有更改，恕不另行通告。
- 3 亦適用於碎股交易。
- 4 保管費用每半年於 6 月 1 日及 12 月 1 日各收費一次。

條款及細則 客戶確認及同意：

1. 由客戶指示銀行執行服務而引致之一切費用，包括郵遞、電報、傳真、電話及其他服務，必須由客戶支付。
2. 如有任何由代理銀行所徵收之費用，必須由客戶支付。
3. 就本行提供之證券買賣、寄存及 / 或代理人服務，客戶有可能被要求繳付由第三者收取之額外費用及收費。該等由第三者收取之費用及收費有可能會有所變動，而本行有權釐定該等費用及收費。
4. 此服務收費簡介為適用於本行所有戶口之「零售銀行服務協議」之主要部份。
5. 本行保留收取本簡介並未列載之收費或佣金之權利。
6. 以上收費細則可能隨時作出修改。本行保留增設並收取於以上未列明之費用的權利。

TO FIND OUT MORE ABOUT
OUR PRODUCT AND SERVICE,
PLEASE CONTACT YOUR
RELATIONSHIP MANAGER OR
OUR CUSTOMER SERVICE.

如欲了解更多有關我們的產品和服務
詳情，請聯絡客戶關係經理或客戶服務。

