

# Tariffs



## I. General Services

Item		USD	HKD	CNY	EUR	JPY	Remarks
Account Opening	Corporate incorporated in Cat A regions <sup>1</sup>	200	1600	1400	240	28000	Waived until 31 May 2024.
	Corporate incorporated in Cat B regions <sup>2</sup>	1000	8000	7000	1200	150000	
	Professional Individual	Free	Free	Free	Free	Free	Please refer to the "Bank's General Terms and Conditions" for the definition of Professional Individual.
Company search fee		50	400	350	60	7500	Waived until 31 May 2024.
Account closure		100	800	700	120	15000	
Outward Telegraphic transfer		35	280	250	40	5200	Plus correspondent bank and/or overseas bank charges (if applicable).
Inward Telegraphic transfer		Free	Free	Free	Free	Free	
Each amendment/enquiry/return of a telegraphic transfer		40	320	280	50	6000	
Monthly Statement Reprint (per statement)		10	80	70	12	1500	
Account Monthly fee	Accounts with monthly balance less than USD10,000 or equivalent <sup>3</sup>	10	80	70	12	1500	Waived until 31 May 2024, exemptions apply to customers with credit facility.
Bank confirmation for audit purposes (Report to be replied by E-mail only)	Application via Confirmation.com	25	200	180	30	3800	Please refer to the "Instruction to Audit Confirmation" for the application method. A small charge may be incurred to auditors by Confirmation.com.
	Application via E-mail	35	280	250	40	5200	
Reference letter issuance	Standard format	50	400	350	60	7500	The Bank reserves any rights to refuse on the issuance of Reference letter. Please refer to the "Application for Bank Reference Letter" for method.
	Customized format (with content specified "Others")	100	800	700	120	15000	
Time Deposits withdrawal before maturity	The Bank reserves the right to levy a charge						
	We may, at our discretion, allow uplift of time deposit before maturity. Time deposit interest accrued will not be paid and handling charge, with calculation stated below, will apply:  Time Deposit Principal x 1%						

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## II. Lending Services

Item		USD	HKD	CNY	EUR	JPY	Remarks
Overdue interest	Accrued daily from the overdue date	200% of the contract interest rate					Please refer to the facility offer letter for the actual interest/ fee to be charged.
Early repayment penalty	Of repayment amount	To be determined on an individual basis					Applies to all non-revolving long-term loans.

### Notes

1. Cat A regions: Kazakhstan (AIFC incl.), Australia, People Republic of China (Hong Kong and Macau incl.), Singapore and United Kingdom.
2. Cat B regions: All regions other than Cat A.
3. The balance is calculated at the average for last month.

We may levy fees and charges for our services, and vary them from time to time after giving notice. If we levy fees and charges, we will make available a list of our fees and charges in the App or on our website. Paid fees and charges will be shown in transaction records, account statements, or separately in other ways.

Currency to be charged: Transaction related service fee charged shall be same as the transaction currency, other service fee to be charged based on the balance available with following order: USD>HKD>CNY>EUR>JPY.

**Remarks: USD & JPY services are not available yet, stay tuned for update.**