

CURRENT ACCOUNT

New Account Closed within 3 Months	HK\$150 per account
Cheque Returned	
• Due to Insufficient Funds	HK\$150 per cheque
• Due to Technical Reasons (except post-dated cheque)	HK\$50 per cheque
Stop Payment of Cheque	HK\$100 per request
Cancellation of Stop Payment of Cheque	HK\$100 per request
Dormant Account Charge account has been inactive for more than 12 months and with balance below HK\$1,000	HK\$100 for each 6 months
Cheque Book Delivery by Ordinary Mail	HK\$10 per 2 books
Unauthorised Overdraft or Overdraft Exceeds its Authorised Limit	HK\$100 per cheque plus interest (our HKD Prime Rate plus 8% p.a.)
Drawings Against Uncleared Items (DAUI)	HK\$80 on each approved drawing

SAVINGS ACCOUNT

Passbook Replacement for loss / damage / loss of chop	HK\$50 per book
New Account Closed within 3 Months	HK\$150 per account
HKD Savings Account Low Balance Monthly Service Fee ▲ Monthly average balance below HK\$2,000	HK\$50 per month
Dormant Account Charge account has been inactive for more than 12 months and with balance below HK\$1,000 equivalent	HK\$100 for each 6 months

MORTGAGE LOAN

Copy of Assignment or Mortgage Deed	HK\$200 per document
Re-print of Loan Repayment History / Updated Repayment Schedule	HK\$100 per 12 instalments
Bank Confirmation Letter	HK\$200 per letter
Change of Loan Tenor / Due Date / Repayment Method (excluding partial payment) / other Loan Terms	HK\$1,000 per request
Mortgage Plan Conversion Charge (HIBOR plan to Prime Based)	HK\$2,000 per request (one time only)
Overdue Penalty	Our HKD Prime Rate plus 8% p.a. (min. HK\$100)
Custody Fee for Title Deeds (without outstanding credit facilities)	HK\$2,000 per property per year
Change of Mortgagor/Guarantor/Mortgage Deed	HK\$1,000 per request
Lease Consent Letter on Charged Property	HK\$1,000 per request

INWARD REMITTANCE

Proceeds Credited to Our Bank Account	
• By CHATS	HK\$20 per item
• By SWIFT	
• Renminbi	HK\$40 per item (to be deducted from proceeds)
• Other Currencies	HK\$50 per item
Proceeds paid by Cash	HK\$150 per item
Cable Charges for Enquiry	HK\$100 per item
Proceeds Credited to other Bank Account	HK\$100 plus cable charges
Remittance Receipt	HK\$150 per item

OUTWARD REMITTANCE

Demand Draft	
• Issuance Commission	HK\$60 per item
• For Bank Customer	HK\$200 per item
• For Non-Bank Customer	Normal charge plus 0.125% of the full amount (min. HK\$100; max. HK\$1,000)
• Hong Kong Dollars Demand Draft	HK\$100 per item plus cable and correspondent bank charges ^
• Repurchase	
• Loss and Reissuance	

Purchase of Foreign Currency Cheque*	
• Postage	HK\$50
• Proceeds Credited to Same Currency Account	Additional charge (min. HK\$100) plus interest and correspondent bank charges ^

Foreign Currency Cheque Sent For Collection*	
• Handling Commission	HK\$200 per item plus postage HK\$50
• Proceeds Credited to Same Currency Account	Additional charge HK\$100 plus correspondent bank charges ^

Return of Foreign Currency Cheque*	HK\$120 per item plus correspondent bank charges ^
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Telegraphic Transfers Cable Charges	
• Correspondent Bank Charges ^ Deducted from Beneficiary's Account	HK\$150 / HK\$180* / HK\$100 per item
• Pay Full Amount	HK\$250 / HK\$180* plus correspondent bank charges ^ per item
• By CHATS	HK\$150 per item
• By CHATS (pay full amount)	HK\$170 per item
• Payment Details Containing Chinese Characters	
• Renminbi	Free
• Other Currencies	HK\$80 per item
• HKD Remittance to Shenzhen Branch	HK\$100 per item

Handling Commission	
• For Foreign Currency Remittance	
• Renminbi	HK\$50 per item
• Other Currencies	HK\$60 per item (bank customer) or HK\$150 per item (non-bank customer)
• For HKD Remittance (Not inclusive of Macau and the Mainland of China)	0.125% of remitted amount (min. HK\$60 [bank customer] or HK\$150 [non-bank customer]; max. HK\$1,000)
• HKD Remittance to Macau	HK\$60 per item
• Amendment / Cancellation / Enquiry	HK\$200 plus correspondent bank charges ^ per time

Net Banking	
• By CHATS	HK\$30 / US\$4 per item
• By Electronic Clearing	Free
• Payroll Service	HK\$2 per item
(Transfer to other local bank)	

GENERAL SERVICES

Company Business Registration Search	
• Local Company	HK\$150 per account
• Overseas Company	At cost (min. HK\$2,000)

Gift Cheque	HK\$10 per item
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Cashier's Order	
• For Bank Customer	HK\$50 per item
• For Non-Bank Customer	HK\$100 per item
• Loss and Reissuance	HK\$100 per item plus Clearing House standard charges

Standing Instruction	
• Set Up Fee	HK\$70 per request
• Amendment / Cancellation	HK\$70 per request

Insufficient Funds	
• For Each Standing Instruction	HK\$150 per item
• For Each Auto Debit	HK\$150 per item

Cheque Mark Good	
• Sent by Customer	HK\$100 per cheque
• Sent by Bank	HK\$200 per cheque plus other bank's charges

Payroll Service	Min. HK\$50 per batch
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Reproduction of Account History	
• Passbook Savings Account	
• within 1 year	HK\$250 per account
• within 2 years	HK\$750 per account
• within 3 years	HK\$1,000 per account
• over 3 years (additional charge per year)	HK\$1,000 per account
• Current / Statement Savings Account	HK\$50 per copy (per cycle)
• Consolidated Statement	HK\$50 per copy (per cycle)

Photocopying of Cheque / Voucher / Transaction Advice	HK\$50 per copy
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Audit Confirmation	HK\$350 per report
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Bank Reference Letter	HK\$200 per letter
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Certificate of Balance	HK\$150 per letter
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Verification of Signature on Documents	HK\$150 per request
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PB Card	
• Annual Fee	HK\$30 (free for first year)
• Replacement	HK\$50 per card
• ATM Cash Withdrawal Fee for Withdrawals effected in Macau / China	HK\$10 per transaction

Coins Exchange	HK\$2 per bag
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Large Amount of Cash Deposit > 500 pieces of cash notes or > HK\$300,000 equivalent per day	0.25% of total deposit amount (min. HK\$100)
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Bulk Coins Deposit	HK\$2 per deposit of every 100 coins (min. HK\$50)
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Bulk Cheque Deposit (> 30 pieces per day)	Max. HK\$2 per cheque
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Foreign Currency Note Deposit / Withdrawal	
• HKD Account	Free
• Same Currency Account	
• USD	≤ US\$2,500 Free
	> US\$2,500 0.25% of total amount (min. HK\$50)
• Renminbi	> RMB20,000 0.25% of total amount (min. HK\$50)
• Other Currencies	≤ US\$1,000 equivalent Free
	> US\$1,000 equivalent 0.25% of total amount (min. HK\$50)

Foreign Currency Exchange	
• For Bank Customer	Free
• For Non-Bank Customer	HK\$50 per item

Hold Mail Service	HK\$1,000 per Account/Consolidated statement per year (payable in advance)
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▲ Exceptions apply to senior citizens (aged 65 or above), minors (aged below 18), recipients of government social security assistance / disability allowance, customers with any of the following products / services : Maxi-Interest Savings Account, Prestige Account, overdraft facilities, loans, mortgages, securities, time deposits, payroll and autopay. Please refer to any of our branches for details.
For Euro transactions, please refer to any of our branches.

^ No further notice will be given for any changes of correspondent bank charges.

* Applicable to HKD remittance to PRC only.

+ Applicable to RMB remittance to PRC only.

Certain service charges are not included here, please refer to any of our branches.

In case of any difference between English and Chinese versions of this schedule, the English version shall prevail for all purposes.

ST-686 (OPTS) 06/2010 C&C

Service Charges 服務收費表

with effect from 1 July 2010
2010年7月1日起生效



大眾銀行(香港)
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