

## Highlights of Service Charges Revision

Item	Charges	
	Before 1 July 2013	From 1 July 2013
<b><u>Current Account</u></b>		
1. New Account Closed within 3 months	<ul style="list-style-type: none"> <li>• HKD150 per account</li> </ul>	<ul style="list-style-type: none"> <li>• HKD200 per account</li> </ul>
2. Unauthorised Overdraft or Overdraft Exceeds its Authorised Limit	<ul style="list-style-type: none"> <li>• HKD100 per cheque plus interest (our HKD Prime Rate plus 8% p.a.)</li> </ul>	<ul style="list-style-type: none"> <li>• HKD120 per cheque plus overdraft interest (at our Bank's HKD/USD Prime Rate plus 10% p.a.)</li> </ul>
<b><u>Savings Account</u></b>		
1. New Account Closed within 3 months	<ul style="list-style-type: none"> <li>• HKD150 per account</li> </ul>	<ul style="list-style-type: none"> <li>• HKD200 per account</li> </ul>
<b><u>Credit Card Services</u></b>		
1. Cash Advance Handling Fee	<ul style="list-style-type: none"> <li>• 3% of cash advance amount (min. HKD50) plus HKD20 per transaction</li> </ul>	<ul style="list-style-type: none"> <li>• 3% of cash advance amount (min. HKD80) plus HKD20 per Transaction</li> </ul>
<b><u>Trade Finance Services</u></b>		
1. Invoice Financing	<ul style="list-style-type: none"> <li>• 1/8% flat, min. HKD450</li> </ul>	<ul style="list-style-type: none"> <li>• 1/4% for the 1<sup>st</sup> USD50,000 or equivalent</li> <li>• 1/8% for the balance</li> <li>• Min. HKD450</li> </ul>
2. Account Receivable Financing	<ul style="list-style-type: none"> <li>• 1/8% flat, min. HKD450</li> </ul>	<ul style="list-style-type: none"> <li>• 1/4% for the 1<sup>st</sup> USD50,000 or equivalent</li> <li>• 1/8% for the balance</li> <li>• Min. HKD450</li> </ul>
3. Standby L/C	<ul style="list-style-type: none"> <li>• 1/8% flat p.m., min. HKD450</li> </ul>	<ul style="list-style-type: none"> <li>• 1/8% flat p.m., min. HKD500</li> </ul>
4. Letter of Guarantee	<ul style="list-style-type: none"> <li>• 1/8% flat p.m., min. HKD450</li> </ul>	<ul style="list-style-type: none"> <li>• 1/8% flat p.m., min. HKD500</li> </ul>
5. Drawing exceeds L/C amount	<ul style="list-style-type: none"> <li>• 1/4% for the 1<sup>st</sup> USD50,000 or equivalent</li> <li>• 1/8% for the balance</li> <li>Min. HKD450</li> </ul>	<ul style="list-style-type: none"> <li>• 1/4% for the 1<sup>st</sup> USD50,000 or equivalent</li> <li>• 1/8% for the balance</li> <li>Min. HKD500</li> </ul>

### Notes

- Public Bank (HK) Ltd. reserves the right to revise the charges and introduce new items to the above service charges tables.
- For charges not listed in the above service charges table, please visit any of our branches or contact the respective departments.
- In case of any difference between the English and the Chinese version, the English version shall prevail for all purposes.