

## Highlights of Service Charges Revision

| <b>(1) General Banking Services</b>  |   |  |  |
|--|---|--|--|
| <b>Before 1 July 2025</b>  |   | <b>From 1 July 2025</b>  |  |
| <b>Item</b>  | <b>Charges</b>  | <b>Item</b>  | <b>Charges</b>   |
| SAVINGS ACCOUNT<br>Monthly Service Charge on Swiss Franc ("CHF") Savings Accounts    | 1% per annum on the daily average balance (min. CHF5 per month) | SAVINGS ACCOUNT<br><del>Monthly Service Charge on Swiss Franc ("CHF") Savings Accounts (Deleted)</del>     | <del>1% per annum on the daily average balance (min. CHF5 per month) (Deleted)</del> |
| GENERAL SERVICES<br>Foreign Currency Note Deposit / Withdrawal (per account per day) |   | GENERAL SERVICES<br>Foreign Currency Note Deposit / Withdrawal (per customer per day on same currency)     |  |
| • HKD Account  | Free  | • <del>HKD Account (Deleted)</del>   | <del>Free (Deleted)</del>  |
| INWARD REMITTANCE<br>Proceeds paid by Cash Remittance Receipt                        | HK\$150 per item<br>HK\$150 per item                            | INWARD REMITTANCE<br><del>Proceeds paid by Cash (Deleted)</del><br><del>Remittance Receipt (Deleted)</del> | <del>HK\$150 per item (Deleted)</del><br><del>HK\$150 per item (Deleted)</del>       |

| <b>(2) Trade Finance Services</b>  |                              |  |                                      |
|--|------------------------------|--|--------------------------------------|
| <b>Before 1 July 2025</b>  |                              | <b>From 1 July 2025</b>  |                                      |
| <b>Item</b>  | <b>Charges</b>               | <b>Item</b>  | <b>Charges</b>                       |
| TRADE FINANCE SERVICES FEE SCHEDULE<br>IMPORT SERVICES FEE SCHEDULE                |                              | TRADE FINANCE SERVICES FEE SCHEDULE<br>IMPORT SERVICES FEE SCHEDULE                |                                      |
| L/C AMENDMENT<br>5. Cancellation of L/C  | Minimum HKD250 flat          | L/C AMENDMENT<br>5. Cancellation of L/C  | Minimum <b>HK\$300</b> flat          |
| INWARD COLLECTION<br>2. Remains unpaid / unaccepted for 2 months after our receipt | Minimum HKD100 / month flat  | INWARD COLLECTION<br>2. Remains unpaid / unaccepted for 2 months after our receipt | Minimum <b>HK\$200</b> / month flat  |
| DISCREPANT DOCUMENTS UNDER L/C   | Minimum USD70 or equiv. flat | DISCREPANT DOCUMENTS UNDER L/C   | Minimum <b>US\$80</b> or equiv. flat |

## Highlights of Service Charges Revision

| <b>(2) Trade Finance Services</b>  |   |  |   |
|--|---|--|---|
| Before 1 July 2025   |   | From 1 July 2025   |   |
| Item   | Charges   | Item   | Charges   |
| <b>EXPORT SERVICES FEE SCHEDULE</b><br><b>EXPORT BILLS UNDER L/C PRESENTED TO LOCAL BANKS FOR NEGOTIATION</b><br>1. Negotiation With Recourse<br>2. Negotiation Without Recourse<br>3. Approval and payment<br>4. Remains unpaid / unaccepted for 2 months after the date of presentation / maturity | Minimum HKD350<br>Minimum HKD350<br>Minimum HKD350<br>Minimum HKD100 / month flat | <b>EXPORT SERVICES FEE SCHEDULE</b><br><b>EXPORT BILLS UNDER L/C PRESENTED TO LOCAL BANKS FOR NEGOTIATION</b><br>1. Negotiation With Recourse<br>2. Negotiation Without Recourse<br>3. Approval and payment<br>4. Remains unpaid / unaccepted for 2 months after the date of presentation / maturity | Minimum <b>HK\$450</b><br>Minimum <b>HK\$450</b><br>Minimum <b>HK\$450</b><br>Minimum <b>HK\$200 / month flat</b> |
| <b>EXPORT BILLS FOR COLLECTION</b><br>2. Remains unpaid / unaccepted for 2 months after the date of presentation / maturity  | Minimum HKD100 / month flat   | <b>EXPORT BILLS FOR COLLECTION</b><br>2. Remains unpaid / unaccepted for 2 months after the date of presentation / maturity  | Minimum <b>HK\$200 / month flat</b>   |
| <b>PACKING LOAN</b><br>1. Handling commission  | Minimum HKD300 flat   | <b>PACKING LOAN</b><br>1. Handling commission  | Minimum <b>HK\$350 flat</b>   |
| <b>HANDLING FEE IN EXTENSION OF TENOR OR AMENDING TERMS UNDER COLLECTION, D/A OR D/P</b>   | Minimum HKD150 flat   | <b>HANDLING FEE IN EXTENSION OF TENOR OR AMENDING TERMS UNDER COLLECTION, D/A OR D/P</b>   | Minimum <b>HK\$200 flat</b>   |
| <b>SMALL BILL PURCHASED/DISCOUNTED (with amount &lt; USD10K or equiv.)</b>   | Minimum HKD150 flat   | <b>SMALL BILL PURCHASED/DISCOUNTED (with amount &lt; US\$10K or equiv.)</b>  | Minimum <b>HK\$200 flat</b>   |

### Notes

- Public Bank (Hong Kong) Limited reserves the right to revise the service charges and introduce new service charges.
- The Highlights only list the revised service charges instead of all service charges. Full version of Service Charges is available at any of our branches or our website <https://www.publicbank.com.hk>
- In case of any difference between the English and the Chinese version of the Highlights, the English version shall prevail for all purposes.