

Highlights of Service Charges Revision

(1) General Service Charges			
Before 1 July 2022		From 1 July 2022	
Item	Charges	Item	Charges
Enquiry Net Banking <ul style="list-style-type: none"> ● By USD CHATS (applicable to sole personal account only) ● Payroll Service (Transfer to other local bank) 	charges [^] per time US\$7 per transaction HK\$2 per item [^] 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.	<ul style="list-style-type: none"> - Payroll Service via Net Banking <i>(Transfer to other local bank)</i> b. Handling Commission <ul style="list-style-type: none"> (i) HKD Remittance to places outside HK (except PRC & Macau) (ii) HKD Remittance to PRC (iii) HKD Remittance to Macau (iv) Foreign Currency Remittance to places outside HK c. Other Charges <ul style="list-style-type: none"> - Amendment / Cancellation / Enquiry - Payment details with Chinese Characters (free for RMB Remittance) 	HK\$2 per item 0.125% of remitted amount (min. HK\$70 [bank customer] / HK\$150 [non-bank customer]; max. HK\$1,000) Waived HK\$70 per item HK\$70 [bank customer] / HK\$150 [non-bank customer] per item HK\$250 per item plus correspondent bank charges [^] HK\$100 per item [^] No further notice will be given for any changes of correspondent bank charges.

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(2) Trade Finance Services				
Item	Charges			
	Before 1 July 2022		From 1 July 2022	
IMPORT SERVICES FEE SCHEDULE LETTER OF CREDIT ISSUANCE	1 st USD50K Equiv.	Minimum	1 st USD50K Equiv.	Minimum
<ul style="list-style-type: none"> ● Standby L/C ● Letter of Guarantee 	<ul style="list-style-type: none"> ● 1/8% flat p.m. ● 1/8% flat p.m. 	<ul style="list-style-type: none"> ● HKD500 ● HKD500 	<ul style="list-style-type: none"> ● 1/8% flat p.m. ● 1/8% flat p.m. 	<ul style="list-style-type: none"> ● <u>HKD800</u> ● <u>HKD800</u>

(3) Hire Purchase & Lease Finance		
Item	Charges	
	Before 1 July 2022	From 1 July 2022
<ul style="list-style-type: none"> ● Licence renewal for 4 months ● Licence renewal express service ● Late Charges c/. Stocking loan 	<ul style="list-style-type: none"> ● HKD300 ● Not applicable ● P+8% p.a. (Min. charges HKD100) 	<ul style="list-style-type: none"> ● <u>HKD500</u> ● <u>HKD500</u> ● <u>P+8% p.a. (Min. charges HKD500)</u>

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.