

Service Charges 服務收費表

with effect from 1 July 2026

2026年7月1日起生效

CURRENT ACCOUNT

New Account Closed within 3 Months	HK\$200 per account
Improperly conducted account closed by the Bank	HK\$200 per account
Commitment Fee for Overdraft and Money Market Loan	Free
> 40% of average daily utilization	0.25% p.a. charged on the un-utilized limit portion per account per month or to be calculated on daily basis if qualified
≤ 40% of average daily utilization	
Cheque Returned	
• Due to Insufficient Funds	HK\$150 per cheque
• Due to Technical Reasons (except post-dated cheque)	HK\$80 per cheque
Stop Payment of Cheque	HK\$100 per cheque or a consecutive range of cheques
Cancellation of Stop Payment of Cheque	HK\$100 per request
Cheque Book Delivery	
• by Ordinary Mail	Free
• by Registered Mail	HK\$25 per registered mail (max. 2 books)
Unauthorised Overdraft or Overdraft Exceeds its Authorised Limit	HK\$120 per cheque plus overdraft interest (at our Bank's HKD/USD Prime Rate plus 10% p.a.)
Drawings Against Uncleared Items (DAUI)	HK\$120 on each approved drawing

SAVINGS ACCOUNT

Passbook Report Lost	HK\$100 per account
Passbook Replacement (for damage / loss of chop)	HK\$100 per book
New Account Closed within 3 Months	HK\$200 per account
Improperly conducted account closed by the Bank	HK\$200 per account

FIXED DEPOSIT ACCOUNT

Service Fee for Uplift of Fixed Deposit before Maturity	Formula 1: Principal x Prime Rate* x Number of Days remained / Number of Days for the Year ^① ; OR Formula 2: Principal x (Contract Interest Rate +2%) x Number of Days remained / Number of Days for the Year ^②
• The Bank may, at its discretion, allow uplift of fixed deposit before maturity. Fixed deposit interest accrued will be forfeited and handling fee, with calculation stated on the right, will apply; [whichever is higher]	*Subject to the Prime rate as quoted by the Bank from time to time ^① 365 days for HKD & GBP; ^② 360 days for other currencies

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
Overdue Charge	Our HKD Prime Rate plus 8% p.a. (min. HK\$100)
Custody Fee for Title Deeds (without outstanding credit facilities)	HK\$6,000 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	HK\$60 per item
Cable Charges for Enquiry	HK\$100 per item
Proceeds Credited to other Bank Account by CHATS	HK\$170 per item
Proceeds Credited to other Bank Account	HK\$100 plus cable charges

OUTWARD REMITTANCE

Demand Draft	
• Issuance Commission	HK\$60 per item
• For 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 correspondent bank charges ^
• Repurchase	HK\$300 per item plus cable and correspondent bank charges ^
• Loss and Reissuance	HK\$300 per item plus cable and correspondent bank charges ^
Purchase of Foreign Currency Cheque#	
• Postage	HK\$50
• USA : By Registered Mail	HK\$500
• Other countries : By Courier	HK\$500
• Proceeds Credited to Same Currency Account	Additional charge HK\$100 plus interest and correspondent bank charges ^
Foreign Currency Cheque Sent For Collection	
• Handling Commission	HK\$200 per item plus the following courier charges: Macau HK\$250 Asian countries except Macau HK\$300 Non-Asian countries HK\$500
• 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 ^

Telegraphic Transfers

(i) Overseas Remittance		
1. For Correspondent bank charges to be borne by beneficiary	Cable Charge (per item) HK\$150	Handling Commission (per item) 0.125% of remitted amount (min. HK\$70; max. HK\$1,000) Waived
• HKD Remittance to places outside HK (except PRC & Macau)		
• HKD Remittance to Public Bank's Shenzhen Branch	HK\$100	
• HKD Remittance to PRC	HK\$250	Waived
• HKD Remittance to Macau	HK\$150	HK\$70
• RMB Remittance to PRC	HK\$180	HK\$70
• Foreign Currency Remittance to places outside HK	HK\$150	HK\$70
2. For Correspondent bank charges to be borne by applicant (Pay Full Amount)	Cable Charge (per item) HK\$500[*]	Handling Commission (per item) 0.125% of remitted amount (min. HK\$70; max. HK\$1,000) Waived
• HKD Remittance to places outside HK (except PRC & Macau)		
• HKD Remittance to Public Bank's Shenzhen Branch	HK\$100[**]	
• HKD Remittance to PRC	HK\$250[**]	Waived
• HKD Remittance to Macau	HK\$500[*]	HK\$70
• RMB Remittance to PRC	HK\$180[**]	HK\$70
• Foreign Currency Remittance to places outside HK	HK\$500[*]	HK\$70
	[*] including cable charge HK\$250 and correspondent bank charges^ HK\$250 (Correspondent bank charge^ HK\$250 is not refundable and the Bank is entitled to collect the shortfall if the actual claims exceed HK\$250)	
	[**] plus correspondent bank charges^	
(ii) Local Remittance in HK		
• By CHATS via Branch	HK\$200 per item	
• Additional handling charges for paying full amount to beneficiary bank	HK\$200 per item	
• By USD CHATS via Net Banking or PBHK Digi (for sole personal account only)	US\$7 per item	
• Payroll Service via Net Banking (Transfer to other local bank)	HK\$2 per item	
Other Charges		
• Amendment / Cancellation / Enquiry	HK\$250 per item plus correspondent bank charges^	
• Payment details with Chinese Characters (free for RMB Remittance)	HK\$100 per item	

GENERAL SERVICES

Company Business Registration Search	
• Local Company	HK\$300 per search
• Overseas Company	At cost (min. HK\$2,000 per search)
Company Information Amendment	
• Change of Director / Partners / Authorized Signatory / Shareholder	HK\$300 per amendment
Company Account Opening Fee	
• Special Company ◊	HK\$8,000
• Others	HK\$800
Gift Cheque	HK\$10 per item †
Cashier's Order	
• For Bank Customer	HK\$50 per item †
• Report Lost	HK\$50 per item plus Clearing House standard charges
• Reissue	HK\$50 per item
• Re-purchase	HK\$50 per item
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 plus other bank's charges
• Sent by Bank	HK\$200 per cheque plus other bank's charges

Payroll Service	
• Set Up Fee	HK\$200
• Payroll Instruction	HK\$50 per batch of 10 items or below (min. HK\$50)

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
Audit Confirmation	HK\$350 per report
Bank Reference Letter	HK\$300 per letter
Certificate of Balance	HK\$150 per letter
Verification of Signature on Documents	HK\$300 per request

PB Card	
• Annual Fee	HK\$30 or its equivalent (free for first year)
• Replacement	HK\$50 or its equivalent per card
• Overseas ATM Cash Withdrawal Fee for withdrawals via JETCO ATM ☼	HK\$10 per transaction

Coins Exchange	HK\$5 (100 coins per bag)
Large Amount of Cash Deposit	0.25% of total deposit amount (min. HK\$100)
> 100 pieces of cash notes per customer per day	

Bulk Coins Deposit	HK\$3 per deposit of every 100 coins (min. HK\$50) per customer per day
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Bulk Cheque Deposit (in excess of 30 pieces per account per day)	HK\$2 per additional cheque
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Foreign Currency Note Deposit / Withdrawal (per customer per day on same currency)	
• Same Currency Account	
• USD	≤ US\$1,500 Free > US\$1,500 0.25% of total amount (min. HK\$50)
• Renminbi	> RMB20,000 0.25% of total amount (min. HK\$50)
• Other Currencies	Free
Up to: AUD800/NZD800/CAD800/EUR500/GBP500/JPY70,000/THB20,000	
Over AUD800/NZD800/CAD800/EUR500/GBP500/JPY70,000/THB20,000	0.25% of total amount (min. HK\$50)

Foreign Currency Exchange	
• For Bank Customer	Free
• For Non-Bank Customer	HK\$100 per item / transaction

Hold Mail Service	HK\$1,000 per Account/Consolidated statement per year (payable in advance)
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Personal Data Access Request	
• Request for personal data summary	HK\$300 per request

☼ For overseas ATM cash withdrawal transactions conducted via the "JETCO" network, if the transaction currency is not Hong Kong dollars, the transaction amount will be settled in Hong Kong dollars and converted at the exchange rates set by the "JETCO" member bank, which will be displayed on the ATM screen at the time of the transaction.

Applicable to USD and CAD only.
^ No further notice will be given for any changes of correspondent bank charges.

◊ (1) Company not registered in Hong Kong (2) Hong Kong registered companies with the controlling shareholder(s) that are overseas incorporated or non-Hong Kong permanent resident(s)

(3) Company in the industry of Money Changers (4) Company with over 3 layers in its corporate structure.

† to be waived for Senior Citizen Card holder one time per day.

Unless otherwise stipulated in exact amount of the foreign currency, all service charges of any applicable item(s) can be paid either in HK\$ or its equivalent in the currency of foreign currency account at our prevailing exchange rate.

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) 07/2026 MC

往來戶口	
開戶後三個月內銷戶	每戶港幣 200 元
因戶口使用不當而被本行結束	每個戶口港幣 200 元
透支和貨幣市場貸款承諾費	
>平均每日使用率的40%	免費
≤平均每日使用率的40%	每月每個賬戶未使用的限額部份按日收取以0.25%年利率計算之費用
退票	
●因存款不足	每張港幣 150 元
●因技術原因（期票除外）	每張港幣 80 元
支票止付	港幣 100 元 (每張或有關的支票號碼為順序)
取消支票止付	每次港幣 100 元
支票簿	
●以平郵寄遞	免費
●以掛號寄遞	每次港幣 25 元 (每次最多兩本)
未經授權透支或臨時過額	每張港幣 120 元；另加收透支利息 (利息為本行港元/美元最優惠利率加年息 10 厘)
票據抵用	每項港幣 120 元

儲蓄戶口

存摺報失	每個戶口港幣 100 元
存摺更換（損毀/報失圖章）	每本港幣 100 元
開戶後三個月內銷戶	每戶港幣 200 元
因戶口使用不當而被本行結束	每個戶口港幣 200 元

定期存款戶口

未到期前提取定期存款手續費

- 本行可酌情容許定期存款於到期前提取。有關的定期存款利息將不會支付，並會按右方計算方法收取手續費：
 - 以高者為準

^{*}有關最優惠利率將按本行不時公布的利率為準。[∞]港幣及英鎊為365天；其他貨幣為360天。

大眾銀行（香港）有限公司

樓宇按揭貸款	
影印樓契或按揭契	每份港幣 200 元
重印過往還款紀錄或最新供款表	每十二期計收港幣 100 元
樓宇按揭確定書	每份港幣 200 元
更改貸款還款年期、供款日、供款方式（部份還款除外）或其他貸款條款	每次收費港幣 1,000 元
過期供款費用	本行港元最優惠利率加年息8厘 (最低收費港幣 100 元)
契約存倉費（並無貸款額者）	每年收費港幣 6,000 元 (每一物業為計算單位)
更改按揭人 / 擔保人 / 按揭契	每次港幣 1,000 元
出租同意書	每次港幣 1,000 元

匯入匯款

存入本行戶口	
●以 CHATS 匯入	每項港幣 20 元
●以 SWIFT 匯入	每項港幣 60 元
查詢匯款電報費	每次港幣 100 元
以 CHATS 存入其他銀行戶口	每項港幣 170 元
存入其他銀行戶口	每項港幣100元；另加電報費

匯出匯款

匯票	
●手續費	每張港幣 60 元
●本行客戶	一般費用另加匯款額之0.125% (最低收費港幣 100 元；最高收費港幣 1,000 元)
●港幣匯票	每張港幣 100 元；另加代理行費用 ^
●回購	每張港幣 300 元；另加代理行 ^ 及電報費用
●報失及補發	

兌換外幣票據 [#]	
●郵費	港幣 50 元
●美國 :掛號	港幣 500 元
●其他國家:快遞	附加收費港幣 100 元；另加利
●款項存入原幣戶口	息及代理行費用 ^

外幣票據託收	
●手續費	每張港幣 200 元; 另加快遞費如下: <ul style="list-style-type: none">澳門 :港幣 250 元 亞洲區(澳門除外) :港幣 300 元 非亞洲區 :港幣 500 元 另附加收費港幣 100 元及代理行費用 ^
●款項存入原幣戶口	

退回外幣票據	每張港幣 120 元；另加代理行費用 ^
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電匯			
(i) 海外匯款			
➢所有代理行費用由收款人支付	每次電報費	每次手續費	
●港幣匯款到香港以外地方 (中國及澳門除外)	港幣150元	匯款額之0.125% (最低收費港幣70元; 最高收費港幣1,000元)	
●港幣匯款到大眾銀行深圳分行	港幣100元	豁免	
●港幣匯款到中國	港幣250元	豁免	
●港幣匯款到澳門	港幣150元	港幣70元	
●人民幣匯款到中國	港幣180元	港幣70元	
●外幣匯款到香港以外地方	港幣150元	港幣70元	

➢所有代理行費用由申請人支付 (全數匯出)	每次電報費	每次手續費	
●港幣匯款到香港以外地方 (中國及澳門除外)	港幣500元[*]	匯款額之0.125% (最低收費港幣70元; 最高收費港幣1,000元)	

●港幣匯款到大眾銀行深圳分行	港幣100元[**]	豁免	
●港幣匯款到中國	港幣250元[**]	豁免	
●港幣匯款到澳門	港幣500元[*]	港幣70元	
●人民幣匯款到中國	港幣180元[**]	港幣70元	
●外幣匯款到香港以外地方	港幣500元[*]	港幣70元	
[*] 已包括電報費港幣250元和代理行費用^港幣250元(代理行費用^港幣250元為不可退還，如實際被徵收的費用高於港幣250元，本行則有權收回差額。)			
[**] 另加代理行費用^			

(ii) 香港本地匯款			
➢經分行以 CHATS 匯出	每次港幣200元		
➢付全數給受益人銀行之附加手續費	每次港幣200元		
➢經網上理財或 PBHK Digi 以美元 CHATS 匯出 (只適用於個人賬戶)	每次美元7元		
➢經網上理財辦理支薪服務 (轉賬至其他本地銀行)	每項港幣2元		

其他收費	
(i) 更改 / 取消 / 查詢	每次港幣250元另加代理行費用^
(ii) 附有中文字的付款細節 (人民幣匯款免費)	每次港幣100

一般服務			
商業登記調查			
●本地公司	每次港幣 300 元		
●海外公司	按成本 (最低收費每次港幣 2,000 元)		
修訂公司資料			
●更改董事/合夥人/授權簽署人/股東	每次修改港幣 300 元		
公司開戶費用			
●特別公司 ◊	港幣 8,000 元		
●其他	港幣 800 元		
禮券	每張港幣 10 元 ◊		
本票			
●本行客戶	每張港幣 50 元 ◊		
●報失	每張港幣 50 元; 另加結算所費用		
●補發	每張港幣 50 元		
●重購	每張港幣 50 元		
常行指示			
●建立費	每次港幣 70 元		
●修改或取消	每次港幣 70 元		
存款不足			
●支付常行指示	每次港幣 150 元		
●自動轉賬	每次港幣 150 元		
保付支票			
●客戶自行保付	每張港幣 100 元；另加其他銀行費用		
●銀行代客保付	每張港幣 200 元；另加其他銀行費用		
代發薪金			
●建立費	每次港幣 200 元		
●手續費	每一指示(十項或以下)港幣 50 元 (最低收費港幣 50 元)		
複印銀行紀錄			
●存摺儲蓄戶口			
●一年內	每戶港幣 250 元		
●兩年內	每戶港幣 750 元		
●三年內	每戶港幣 1,000 元		
●超過三年(每年加收)	每戶港幣 1,000 元		
●支票 / 結單儲蓄戶口	每份港幣 50 元 (每一結單週期作一份計)		
●綜合結單	每份港幣 50 元 (每一結單週期作一份計)		
影印支票 / 傳票 / 過賬通知書	每張港幣 50 元		
核數證明書	每份港幣 350 元		
戶口資歷證明書	每份港幣 300 元		
戶口結存證明書	每份港幣 150 元		
印鑑證明	每份港幣 300 元		
大眾卡			
●年費	每張港幣 30 元或其等值 (首年豁免)		
●遺失補領	每張港幣 50 元或其等值		
●於海外透過「銀通」自動櫃員機進行現金提款 ◊	每次港幣 10 元		

輔幣找換	每袋(100 個輔幣)港幣 5 元
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大額現金存款	存款總額之 0.25% (最低收費港幣 100 元)
每客戶每天超過 100 張港幣以上	

大量輔幣存款 （每客戶每天）	每 100 枚輔幣收取港幣 3 元 (最低收費港幣 50 元)
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大量支票存款 （每戶口每天多於 30 張）	每張港幣 2 元 (超過30張支票以後之收費)
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外幣現金存款 / 提款 （每客戶每天就相同貨幣）		
●相同貨幣戶口		
●美元	≤ 美元 1,500 元	免費
	> 美元 1,500 元	總額之 0.25% (最低收費港幣 50 元)
●人民幣	> 20,000 元人民幣	總額之 0.25% (最低收費港幣 50 元)
●其他貨幣		
	最高:澳元 800 元/紐元 800 元/加元 800 元/歐元 500 元/英磅 500 元/日元 70,000 元/泰國銖 20,000 元	免費
	超過澳元 800 元/紐元 800 元/加元 800 元/歐元 500 元/英磅 500 元/日元 70,000 元/泰國銖 20,000 元	總額之0.25% (最低收費港幣 50 元)

外幣找換		
●本行客戶	免費	
●非本行客戶	每項或每次港幣 100 元	
郵件寄存待收服務	每戶 / 每綜合結單每年港幣 1,000 元 (預付)	
查閱個人資料要求		
●申領個人資料紀錄	每次收費港幣 300 元	

◊ 當透過「銀通」網絡於海外自動櫃員機進行現金提款交易，若交易貨幣為非港幣，交易金額將以港幣結算，並將按照交易時該「銀通」會員銀行於自動櫃員機畫面所顯示的匯率進行兌換。

只適用於美元及加元。

^ 代理行費用如有任何更改，恕不另行通知。

◊ (1)公司沒有在香港註冊 (2)香港註冊公司與控股股東是海外公司或非香港永久性居民 (3)貨幣兌換行業公司 (4)公司結構超過3層。

♣ 每位長者咭持有人可每天免收一次。

此服務收費表適用於外幣賬戶之所有收費項目，除非已有訂定以外幣收費之金額，有關項目費用可以港幣或其等值及以本行現行之兌換率計算之外幣支付。

若干個別服務的收費，並未包括在上述的收費表內，詳情請向本行查詢。

本收費表之英文本與中文本如有任何歧異之處，概以英文本為準。