

親愛的客戶：

### 客戶通知

為向客戶提供更完善及更優質的銀行服務，交通銀行股份有限公司香港分行（「本行」）會定期檢討各項銀行產品及服務，並就有關收費及條款作出修訂。現謹通知 閣下最新之修訂如下：

#### 1. 銀行服務收費的調整

由2018年11月30日起，本行部份服務收費將調整如下（修訂處見底線字）：

##### a. 修訂以下收費項目：

服務分類	項目		收費
一般服務	開立特別公司賬戶	信託性質賬戶	每次 HK\$15,000
		公司架構具有三層以上	每次 HK\$15,000
	開立海外註冊公司賬戶		每次 HK\$15,000
	託收票據	收妥或退票	每張票據計收 HK\$150，另加掛號或快遞費如下；（另加代理行費用） 掛號信件費：所有地區一律 HK\$30； 快遞信件費：澳門 HK\$130； 非澳門 HK\$250
	大量港元現鈔存入/提取/處理	每位客戶每天交易(必須已分類)張數超過200張或金額超過 HK\$50,000	每張 HK\$0.3 或按每筆金額之 0.5% 計收，取高者(最低收 HK\$100)
	存入/提取/處理外幣現鈔（不包括美元鈔戶）	美元	按每筆存入 / 提取 / 處理金額之 0.25% 計收
		人民幣	按每筆存入 / 提取 / 處理金額之 0.25% 計收 (最低收 RMB20)
		其他外幣（祇限英鎊、澳元、加元及日圓）	按每筆存入 / 提取 / 處理金額之 0.375% 計收
	存入港元輔幣（必須已分類）		300個輔幣或以下豁免 300個輔幣以上按存入之金額2%計收（最低收HK\$50）
	人民幣現鈔兌換	本行客戶	每筆HK\$50；另加收存入 / 提取 / 處理外幣現鈔費用
	CHATS 轉賬（櫃檯交易）（註1）	要求以 CHATS 代撥款（港元）到其他 CHATS 銀行	每筆 HK\$180
		要求以 CHATS 代撥款（美元）到其他 CHATS 銀行	每筆 US\$23 / HK \$180
		要求以 CHATS 代撥款（歐羅）到其他 CHATS 銀行	每筆 EUR 17 / HK \$180
		要求以 CHATS 代撥款（人民幣）到其他 CHATS 銀行	每筆 RMB 180 / HK \$180
		要求以 CHATS 代撥款（港元）到深圳銀行	每筆 HK \$180
	CHATS 轉賬（企業網上銀行交易）（註1）	要求以 CHATS 代撥款（港元）到其他 CHATS 銀行	每筆 HK\$50
		要求以 CHATS 代撥款（美元）到其他 CHATS 銀行	每筆 US\$6
		要求以 CHATS 代撥款（歐羅）到其他 CHATS 銀行	每筆 EUR5
		要求以 CHATS 代撥款（人民幣）到其他 CHATS 銀行	每筆 RMB50
		附言費	免

註1：若客戶指定收款人收取全數，需另加收款銀行費用 HK\$300(已包郵電費)，本行在確定收款行實收費用後，向客戶另收不足的差額。

### 匯款服務

服務分類	項目			收費	
匯出匯款	電匯	發出電報	本行客戶	匯交其他銀行或本行 海外分行 (註1)	每次 HK\$220
			非本行客戶 (註1)		每次 HK\$300
	網上匯款 (企業網上銀行交易)	網上外幣 / 海外銀行轉賬 (註1)		每次 HK\$100	

註1：若電匯至歐羅地區 / 英國而金額等於或少於 EUR150 / GBP100，另加收 HK\$190 代理行手續費。  
若選擇的匯款貨幣為非收款國家的當地貨幣 / 非港元、非美元或非歐羅，另加收 HK\$100 郵電費。若客戶指定所有代理行費用由客戶承擔 (收款人收取全數)，需另加收等值 HK\$350 之代理行費。  
本行在確定代理行實收費用後，向客戶另收不足的差額。

### 放款服務

服務分類	項目		收費
其他相關服務/ 費用	客戶要求影印資料	其他授信文件	每頁HK\$50

#### b. 新增以下收費項目：

服務分類	項目	收費
一般服務	開立本地註冊公司賬戶	每次 HK\$1,200

#### c. 刪除以下收費項目：

服務分類	項目		收費	刪除原因
匯入匯款	電匯 / 信匯 / 票匯	收款人提取現金	每次 HK\$100	並未提供此服務
一般服務	大量人民幣現鈔存 入/交易	每位客戶每天存入紙幣 (必須 已分類) 張數超過 200 張或每 位客戶每天存入金額超過 RMB50,000	每張 RMB0.3 (最低收 RMB100) 或按每筆金額 之 0.5% 計收, 取高者	收費參考“存入 / 提取 處理外幣現鈔 (不包括美元鈔戶) - 人民幣”

本行感謝閣下一直以來的支持，並將繼續竭誠為閣下提供優質的銀行服務。本行謹通知閣下，如閣下不接納上述的任何修訂，閣下須於相關修訂生效之前根據相關的現有條款終止有關賬戶或服務。如於相關修訂生效後仍保留閣下的賬戶及/或繼續使用服務，則將被視為閣下已接納上述之所有修訂。

閣下如有任何查詢，請於辦公時間內與本行任何分行聯絡或致電本行客戶服務熱線 398 95559。

交通銀行股份有限公司香港分行 謹啟

2018年10月

(本函為毋須簽署之電腦編印文件)

October 2018

Dear Customers,

### Customer Notice

To provide better and more efficient banking services to customers, Bank of Communications Co Ltd Hong Kong Branch (“Bank”) has been keeping all products and services under regular review, and necessary amendments will be made to the relevant charges, terms and conditions. Please be informed of the following latest changes:

#### 1. Adjustment of Charges for Retail Banking Services

With effect from 30 November 2018, our charges for the following retail banking services will be adjusted as follows (as the underlined below):

##### a. The following service fees and charges will be revised:

Services	Item		Charges	
General Services	Special Company Account Opening	Trust account	HK\$15,000 per request	
		Company with more than 3 layers in its structure	HK\$15,000 per request	
	Overseas Company Account Opening		HK\$15,000 per request	
	Outward Clean Bills Collection	Paid / Return item		HK\$150 per draft (plus registered mail or courier charges as below arrangement) (plus correspondent bank charges) <u>By Registered Mail:</u> All countries HK\$30; <u>By Courier:</u> Macau: HK\$130; Non Macau: HK\$250
	Large amount of HKD Note deposit / withdrawal / processing	Over 200 notes (must be presorted) or over HK\$50,000 per day per customer	HK\$0.3 per note or 0.5% of the amount per transaction, whichever is higher (minimum HK\$100)	
	Foreign Currency Notes deposit / withdrawal / processing (USD Notes deposit account excluded)	USD	0.25% of the deposit / withdrawal / processing amount per transaction	
		Renminbi	0.25% of the deposit / withdrawal / processing amount per transaction (minimum RMB 20)	
		Other foreign currencies (GBP, AUD, CAD and JPY only)	0.375% of the deposit / withdrawal / processing amount per transaction	
	HKD Coins Deposit (must be presorted)		300 coins or below: free 300 coins above : 2% of the total amount for deposit, subject to a minimum fee HK\$50 per transaction	
	Renminbi Currency Notes Exchange	Bank Customers	HK\$50 per transaction, plus Foreign Currency Notes deposit / withdrawal / processing charge	
	CHATS (Counter Transaction) (Note 1)	CHATS Outward (HKD)	CHATS Outward (HKD)	HK\$180 per transaction
			CHATS Outward (USD)	US\$23 / HK\$180 per transaction
			CHATS Outward (EUR)	EUR 17 / HK\$180 per transaction
			CHATS Outward (RMB)	RMB180 / HK\$180 per transaction
CHATS Outward (HKD) to Shenzhen			HK\$180 per transaction	
CHATS (Corporate Internet Banking Transaction) (Note 1)	CHATS Outward (HKD)	CHATS Outward (HKD)	HK\$50 per transaction	
		CHATS Outward (USD)	US\$6 per transaction	
		CHATS Outward (EUR)	EUR 5 per transaction	
		CHATS Outward (RMB)	RMB50 per transaction	
		Message	Free of charge	
Note 1: If you have selected the option for all bank charges to be borne by you (the beneficiary receives full amount), an additional recipient bank charges of HK\$300 (cable fee included) will be charged. After ascertaining the charges actually charged by recipient bank, our Bank will charge for the difference between the actual charges and our Bank's estimated charges.				

#### Remittance Services

Services	Item		Charges
Outward Remittances	Telegraphic Transfer	Send out	Bank Customers Remit to other Banks or our Overseas Branches (Note 1)
			Non-Bank Customers (Note 1)
	Telegraphic Transfer via Internet Banking (Corporate Internet Banking Transaction)	Internet Foreign Currency / Overseas Bank Transfer (Note 1)	HK\$100 per request

Note 1: Remittance to the Euro Zone / the UK in the amount equal to or less than EUR150 / GBP100, an additional correspondent commission of HK\$190 will be charged. If the remit currency is not the local currency of the recipient country or not HKD / USD / EUR, an additional cable fee of HK\$100 will be charged. If you have selected the option for all bank charges to be borne by you (the beneficiary receives full amount), an additional correspondent bank charges of HK\$350 equivalent will be charged. After ascertaining the charges actually charged by the correspondent bank, our Bank will charge for the difference between the actual charges and our Bank's estimated charges.

#### Loan Services

Services	Item		Charges
Other related Services / Fee	Request for copy by Customer	Other Loan Documents	HK\$50 per page

b. The following service fees and charges will be added:

Services	Item	Charges
General Services	Local Company Account Opening	HK\$1,200 per request

c. The following service fees and charges will be deleted:

#### Remittance Services

Services	Item		Charges	Reason
Inward Remittances	Telegraphic Transfer/Mail Transfer/Demand Draft	Paid in Cash	HK\$100 per transaction	No longer provided service
Services	Large amount of RMB Note Deposit (must be presorted)	Over 200 notes or over RMB50,000 per day per customer	RMB0.3 per note (minimum RMB 100) or 0.5% of the amount per transaction, whichever is higher	Refer to charge item "Foreign Currency Notes deposit / withdrawal / processing (USD Notes deposit account excluded) – Renminbi"

Thank you for your support over the years and we will continue to provide you quality services. If you do not wish to accept any of the above amendments, you shall terminate the relevant account(s) or service(s) in accordance with the relevant existing terms and conditions before the effective date of the amendment. Maintaining the account(s) and/or continuing to use the service(s) after the effective date of the amendment will be regarded as your acceptance of all of the above amendments.

Should you have any queries, please contact any of our branch or call our Customer Services Hotline at 398 95559 during office hours.

Yours faithfully,

**Bank of Communications Co., Limited Hong Kong Branch**  
 (This is a computer print-out letter that requires no signature)