

## Notice of the Changes in Service Fees and Charges

31 July 2010

Dear Customers,

Pursuant to the Clauses 5 and 16 of our “General Terms and Conditions for Banking Services”, we hereby give you notice that as from **31 August 2010**, our service fees and charges will be revised as follows:

1. The following new service fee (“Counter Service Fee”) will be effective:

Services	Item		Charges
Current Account (Applicable to HKD, USD and RMB Current Account)	Stop Payment on Cheque (Internet Transaction)	Establishing record	HK\$100 / US\$13 / RMB100 per instruction
		Gift Card	HK\$10 per card
General Services	BOCOM Account (Mainland (Online Instant Transfer)	Transfer to saving account(s) of “Pacific Debit Card” of Bank of Communications in Mainland China (HKD)	HK\$ 100 per transaction
		Transfer to saving account(s) of “Pacific Debit Card” of Bank of Communications in Mainland China (USD)	US\$13 per transaction

2. The following service fees and charges will be revised:

Services	Item		Charges
Current Account (Applicable to HKD, USD and RMB Current Account)	Returned Cheque	Due to insufficient funds	HK\$150 / US\$20 / RMB200 per cheque
		Due to technical error(s) made by customers	HK\$60 / US\$8 / RMB50 per cheque
	Temporary Overdraft	O/D exceeds credit limit / O/D without credit limit	HK\$120 for each overdraft plus additional interest charges for the exceeded amount at our HKD Best Lending Rate + 9%p.a. or HIBOR, whichever is higher / US\$15 for each overdraft plus additional interest charges for the exceeded amount at our USD Best Lending Rate + 9%p.a. or LIBOR, whichever is higher
		Cheque drawn against uncleared item	HK\$120 / US\$15 per cheque
Savings Account	Dormant Account with Low Balance	For single currency account: No transaction in account for 2 or more consecutive years and the credit balance at any time is less than HK\$2,000 equivalent (When the aggregate balance falls to zero, the account will be closed without further notice)	HK\$120 equivalent per account per half year
		For multi-currency account: No transaction in account for 2 or more consecutive years and the total credit balance of all currencies at any time is less than HK\$2,000 equivalent (When the aggregate balance falls to zero, the account will be closed without further notice)	1. HK\$120 equivalent per account per half year 2. The charge will be debited from the balance in HKD first. If the balance in HKD is less than HK\$120, the difference will be debited from other available currency(ies) in alphabetical order until a total amount of HK\$120 is debited.
Cashier's Order	Cashier's Order	Marked Good by bank	HK\$50 per order
Safe Deposit Box	Replacement of one key Breaking open of box due to loss of all keys		HK\$200 per key plus handling charge HK\$300 per box plus handling charge (including charge for replacement of keys)
		Confirmation of Account Opening Confirmation of Mortgaged Property Confirmation of Banking Facilities	HK\$300 / US\$39 per copy (HK\$20 / US\$3 for each additional copy)
Bank Confirmation	Issuance of Bank Reference Letter	Sponsorship for relative further studies	HK\$300 / US\$39 per copy (HK\$20 / US\$3 for each additional copy)
		Staff visa application	
		Tourist visa application	
		Employment of overseas workers	
		General business certificate	

3. The content of the following service fees and charges will be revised:

Services	Item		Charges
ATM Card/ Dual Currency Card/ HKD China UnionPay Card/ MI Card	ATM cash withdrawal through China UnionPay ATM network (HKD China UnionPay ATM Card/MI Card only)		HK\$15 per transaction
General Services	HKD Notes Deposit (must be presorted)	Over 300 notes per day per customer	HK\$0.3 per note (minimum HK\$100) or 0.5% of the amount per transaction, whichever is higher
<p>“Savings Account- Service Fee” Note 1: Exemptions apply to senior citizens (aged 55 or above), corporate accounts, association accounts, trustee accounts and customers who are using the designated product(s) or service(s) determined by our Bank from time to time. The designated products/services include: BComBEST, BOCOM FORTUNE, mortgage, overdraft or loan, Bo Bo Savings Account, securities account, investment account, FX margin trading, time deposits/club deposits, Bank of Communications Pacific Credit Card, S2 Payroll Account.</p> <p>“BComBEST/BOCOM FORTUNE Services-Maintenance” Note 2: Savings Account, Current Account, Time Deposit Account, Securities Account, Equity Linked Investment Account, Debt Instrument Account, Investment Funds Account, FX Margin Trading Account – Cash Margin, Structure Deposit and MPF Account.</p>			

Should you have any queries, please feel free to contact us.

Yours faithfully,

Bank of Communications Co., Ltd.  
Hong Kong Branch