

Notice of the Changes in Service Fees and Charges

28 Nov 2011

Dear Customers,

Pursuant to the Clauses 5 and 16 of our “General Terms and Conditions for Banking Services”, please be informed that as from **28 Dec 2011**, our service fees and charges will be revised as follows:

1. The following new service fee will be effective:

Services	Item	Charges
Autopay	CUP Cross Border Autopay Service	HK\$50 / RMB50 per service
General Services	Custody of Non-discharged Deeds after Full Repayment	HK\$3,000 per year
	Receive physical copy of statement	Free

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

Services	Item	Charges
Current Account (Applicable to HKD, USD and RMB Current Account)	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 / RMB200 for each overdraft plus additional interest charges for the exceeded amount at the overnight Shanghai Interbank Offered Rate + 9%p.a. or our bank's cost of fund, whichever is higher
“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, Structure Deposit, MPF Account, Outstanding Balance of Unsecured Loans Account and the Cash Values of Insurance Policies.		

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

Yours faithfully,

Bank of Communications Co., Ltd.
 Hong Kong Branch

(This is a computer print-out letter that requires no signature)