

Charges of Retail Banking Services

Effective Date: 28 Dec 2011

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
		Undue / Overdue cheque	Free of charge
		Due to the amount of a single RMB cheque exceeding RMB80,000	RMB200 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 / 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
		Cheque drawn against uncleared item	HK\$120 / US\$15 per cheque
	Cheque Marked Good for Payment	Sent by bank	HK\$200 / US\$26 per cheque plus other bank charges
		Sent by customer	HK\$80 / US\$10 per cheque
	Stop Payment on Cheque	Establishing / Cancelling record	HK\$100 / US\$13 / RMB100 per instruction
	Stop Payment on Cheque (Internet Transaction)	Establishing record	HK\$100 / US\$13 / RMB100 per instruction
	Printing of Special Cheques	Regular / Gold-plated	Handling charge
	Printing of Special Pay-in Slips		Handling charge
	Delivery of Cheque Book	By surface mail	Free of charge
		By registered mail	HK\$25 (max. 2 booklets)
	Delivery of Returned Cheque	By registered mail	Postal fee
	Account Closure within 3 months from date of Account Opening		HK\$200/US\$25/RMB180 per account
	Dormant Account with Low Balance	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
Deposit / Withdraw USD notes into / from USD Current Account		0.25% of the deposit / withdrawal amount per transaction	
Savings Account	Report loss of Passbook / Replacement of Passbook (Due to loss / damage of passbook or loss of Chop)	HK\$100 per passbook	
	Consolidated Back Item Advice	HK\$70 per copy	
	Account Closure within 3 months from date of Account Opening	HK\$200 per 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.
Service Fee (Note 1)	Average balance below HK\$5,000 equivalent (Starts from the Account Day of the previous month to the Account Day before the last Account Day of the current month)	HK\$50 per month	
Time Deposit Account (including Club Deposits)	Early uplift on Time Deposits	HK\$200 per transaction (interest penalty may be levied)	
ATM Card/ Dual Currency Card/ HKD China UnionPay Card/ MI Card	Annual fee	HK\$50 per card	
	Loss of card	Report loss and re-issue	HK\$50 per card
		Report loss only	Free of charge
		Re-issue of new card due to card lost in transit	Free of charge
	ATM cash withdrawal through BOCOM ATMs in Mainland China (ATM Card/HKD China UnionPay ATM Card/MI Card only)		HK\$8 per transaction
	ATM cash withdrawal through JETCO ATM network in Mainland China and Macau		HK\$10 per transaction
	ATM cash withdrawal through PLUS ATM network		HK\$25 per transaction
	ATM cash withdrawal through China UnionPay ATM network (Dual Currency Card only)		RMB15 per transaction
ATM cash withdrawal through China UnionPay ATM network (HKD China UnionPay ATM Card/MI Card only)		HK\$15 per transaction	
Cashier's Order	Issuance	HK\$50 per order	
	Banker's endorsement to certify the name of purchaser	Free of charge	
	Refund	HK\$50 per order	
	Report loss	HK\$50 per order plus charge for reporting to HKAB / HKICL	
	Cashier's Order Marked Good by bank	HK\$50 per order	
BComBEST Services	Maintenance	The monthly average aggregate daily credit balance of designated accounts (Note 2) in the name of the customer is less than HK\$800,000 equivalent	HK\$200 per month
	Re-applying	Re-applying within 6 months from cancellation (Note 3)	HK\$100 per application
BOCOM FORTUNE Services	Maintenance	The monthly average aggregate daily credit balance of designated accounts (Note 2) in the name of the customer is less than HK\$100,000 equivalent	HK\$50 per month
	Re-applying	Re-applying within 6 months from cancellation (Note 3)	HK\$100 per application
Credit Card	Please refer to "Bank of Communications Credit Card Fees Schedule" / "Bank of Communications CUP Dual Currency Credit Card Fees Schedule"		

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.

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.

Note 3: Also applicable to individual who had previously cancelled and re-applies the BComBEST services / BOCOM FORTUNE services in joint names, and vice versa.

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Services	Item	Charges	
Safe Deposit Box	Replacement of one key	HK\$200 per key plus handling charge	
	Breaking open of box due to loss of all keys	HK\$300 per box plus handling charge (including charge for replacement of keys)	
Autopay	Creation of new record / Amendment of record	HK\$30 per record	
	Returned Autopay	Due to insufficient funds	HK\$150 per record
		Due to other reasons	HK\$20 per record
	CUP Cross Border Autopay Service	HK\$50 / RMB50 per service	
Autopay of Payroll Service	Written Instruction	Credit into our bank's A/C	Free of charge
		Credit into other bank's A/C	HK\$3 per account (minimum HK\$50)
	Diskette Instruction	Initial set up fee	HK\$200
		Credit into our bank's A/C	Free of charge
	Credit into other bank's A/C	HK\$0.8 per account (minimum HK\$50)	
Bank Confirmation	Verification of Account Signature	HK\$150 / US\$20 per copy (HK\$20 / US\$3 for each additional copy)	
	Confirmation of Account Information	Confirmation of Account Balance	HK\$150 / US\$20 per copy (HK\$20 / US\$3 for each additional copy)
		Confirmation of Account Opening	HK\$300 / US\$39 per copy (HK\$20 / US\$3 for each additional copy)
		Confirmation of Mortgaged Property	
		Confirmation of Banking Facilities	
	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		
	Issuance of non-standardized Bank Reference Letter	HK\$300 / US\$39 per copy	
General Services	Cash withdrawal, Transfer and CHATS Outward through Savings or Current Account (Note 1)	The number of transactions conducted over our branch /sub-branch counter exceeds the "Free monthly transaction count" as time to time specified by us	Counter Service Fee of HK\$20 for each transaction that is conducted in each month after the specified number of transactions has been conducted in that month
	Account History Report for Savings or Fixed Deposit Accounts (Note 2)	Record within 1 year	HK\$250 per account
		Record within 2 years	HK\$750 per account
		Record within 3 years	HK\$1,000 per account
		Record more than 3 years (up to 7 years)	HK\$1,000 per year thereafter
	BR / CI Search		HK\$150 per search Negotiable for Offshore Company (minimum HK\$2,000)
	Outward Clean Bills Collection	Paid / Return item	HK\$150 per draft (plus correspondent bank charges)
	Inward Remittance Bought	Paid / Return item	0.5% per application form (minimum HK\$100) (plus correspondent bank charges)
	Bank Confirmation for Audit Purposes		HK\$300 per letter (over 2 years, an additional charge of HK\$100 per letter per year, up to 7 years)
	Reference Letter of Customer to Other Banks		HK\$300 per letter
	Reference Letter of Customer to Solicitors		HK\$100 per letter
	Request for Personal Data		HK\$200 per account per request (including no account maintained)
	Written Standing Instructions		HK\$100 per item
	Reprint of Annual Statement of Mortgage Account		HK\$100 per copy
	Custody of Non-discharged Deeds after Full Repayment		HK\$3,000 per year
	Request for copy of documents by Customer		HK\$50 per page (additional charge for special cases)
			HK\$200 for each Title Deed
	Gift Cheque		HK\$10 per cheque
	Gift Card		HK\$10 per card
	Coins Exchange (Note 3)		HK\$2 per sachet
	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
	HKD Coins Deposit (must be presorted) (Note 3)		HK\$2 per sachet or part thereof
	Bulk Cheque Deposit	Up to 30 pieces per day	Free of charge
		Over 30 pieces per day	HK\$1 per subsequent piece
	Foreign Currency Notes Exchange (Renminbi excluded)	Bank Customers	Free of charge (Note 4)
		Non-Bank Customers	HK\$60 per transaction
	Renminbi Currency Notes Exchange	Bank Customers	Free of charge (Note 4)
		Non-Bank Customers	HK\$50 per transaction
	Foreign Currency Notes deposit into / withdraw from the same Currency Account (USD Notes deposit account excluded)	USD	0.25% of the deposit / withdrawal amount per transaction
		Renminbi	0.1% of the deposit / withdrawal amount if the deposit / withdrawal amount per transaction is over RMB20,000
Other foreign currencies (GBP, AUD, CAD and JPY only)		0.375% of the deposit / withdrawal amount per transaction	
Facsimile	Within Hong Kong	HK\$50 (up to 5 pages)	
	Outside Hong Kong	HK\$100 (up to 2 pages)	
	Each additional page (any country)	HK\$50 per page	
Receive physical copy of statement		Free	
Photocopying of Statement (including reprint of e-consolidated statement)	Within 1 month	HK\$50 equivalent per copy	
	1 month to 7 years (up to 7 years)	HK\$70 / US\$9 / RMB70 per copy (Each statement period counted as one copy)	

Note 1: "Free monthly transaction count": BComBEST – No limit; BOCOM FORTUNE – 30 transactions; General customer – 8 transactions. Customer may also need to pay the relevant fee when conducting certain banking transactions, e.g. CHATS Outward. The Bank reserves the right to change the scope of services which are subject to the Counter Service Fee and the "Free monthly transaction count" from time to time. Exceptions apply to senior citizens (aged 65 or above).

Note 2: "Record within 1 year" means the record within one calendar year (from 1 January to 31 December). Request for less than 1 year record is still charged as "Record within 1 year".

Note 3: HK\$20 per sachet for HK\$0.1 & HK\$0.2; HK\$25 per sachet for HK\$0.5; HK\$100 per sachet for HK\$1, HK\$2 & HK\$5; HK\$200 per sachet for HK\$10.

Note 4: The bank reserves the right to levy an additional charge on bulk Foreign/ Renminbi Currency Notes Exchange.

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Services	Item	Charges	
General Services	Replacement of Copies of Advice / Receipt	Within 1 year	HK\$50 per page
		1 year to 2 years	HK\$100 per page
		2 years to 3 years	HK\$150 per page
		3 years to 4 years	HK\$200 per page
		4 years to 5 years	HK\$250 per page
		5 years to 6 years	HK\$300 per page
		6 years to 7 years (up to 7 years)	HK\$350 per page
	Cross Border Accounts Enquiry	Set up enquiry function/ Set up authorization for enquiry	HK\$200 per account
	CHATS (Counter Transaction) (Note 1)	CHATS Outward (HKD)	HK\$170 per transaction
		CHATS Outward (USD)	US\$22 / HK\$170 per transaction
		CHATS Outward (EUR)	EUR16 / HK\$170 per transaction
		CHATS Outward (RMB)	RMB170 / HK\$170 per transaction
		CHATS Outward (HKD) to Shenzhen	HK\$170 per transaction
	CHATS (Internet Transaction)	CHATS Outward (HKD)	HK\$50 per transaction
		CHATS Outward (USD)	US\$6 per transaction
		CHATS Outward (EUR)	EUR5 per transaction
		CHATS Outward (RMB)	RMB50 per transaction
		Message	Free of charge
	Electronic Clearing Transfer (Internet Transaction) (Note 2)	Electronic Clearing Transfer Outward (HKD)	HK\$5 per transaction
		Electronic Clearing Transfer Outward (RMB)	RMB5 per transaction
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	

Note 1: If you have specified that the beneficiary receives full amount, an additional recipient bank charges and cable fee of HK\$100 will be charged.

Note 2: The funds transferred via Electronic Clearing Transfer will be credited to the recipient's account after two business days. The reference to "business day" means any day on which banks in HKSAR are open for business (except Saturday, Sunday or public holiday).

- (i) Bank of Communications Co., Ltd. Hong Kong Branch (The bank) reserves the right to revise any fees, charges, special offers and other services from time to time.
- (ii) The bank reserves the right to levy a charge on transactions conducted.
- (iii) The above charges are subject to change according to newly announced charges.
- (iv) For charges not listed above, please contact us for details.
- (v) This is a translation of the original Chinese version. The above information is for reference only.