

Charges of Retail Banking Services

Effective Date: 28 Dec 2011

Remittance Services

Services	Item		Charges		
Outward Remittances	Send out	Bank Customers	Remit to our Branches in Mainland China (include Fast Transfer)	HK\$150 per request	
			Remit to other Banks or our Overseas Branches (Note 1)	HK\$180 per request	
		Non-Bank Customers (Note 1)		HK\$280 per request	
		Message (exceed 10 Chinese characters)		HK\$50 per instruction	
		Amendment / Enquiry / Cancellation		HK\$180 per instruction (plus correspondent bank charges)	
	Telegraphic Transfer	Telegraphic Transfer (Internet transaction)	Internet Foreign Currency / Overseas Bank Transfer (Note 2)	HK\$100 per request	
			Enquiry / Cancellation of Internet Foreign Currency / Overseas Bank Transfer (Note 3)	Free of charge	
			Message	Free of charge	
			Apply for amendment / enquiry / refund of Internet Foreign Currency / Overseas Bank Transfer over Counter	HK\$150 per instruction	
			Standing Instruction submitted by Overseas Chinese customer through mail		Postal fee for replying
			Postal fee for replying	HK\$10 per mail	
	Regular Remittances (usually upon a fixed period) under the "Portable Comprehensive Social Security Assistance"		First time set up	HK\$20	
			Send out	HK\$30 each time	
			Amendment (exclude amount amended by the Social Welfare Department)	HK\$20 per amendment	
			Enquiry	Free of charge	
			Refund	HK\$150 per instruction	
	Demand Draft	Issuance	Bank Customers	Issue to our Branches in Mainland China	HK\$50 per draft
				Issue to other Banks or our Overseas Branches (Note 4)	HK\$80 per draft
Non-Bank Customers (Note 4)				HK\$180 per draft	
		Refund	HK\$150 per draft (plus correspondent bank charges)		
		Report Loss / Stop Payment	HK\$280 per draft (An additional charge to HKAB for Report loss of Demand Draft plus correspondent bank charges)		
	Confirmation	Telex confirmation to Beneficiary Banks	HK\$100 per item		
	Confirmation and Enquiry of Remittances by Distance Call to Payment Banks		HK\$100 per request		
Inward Remittances	Telegraphic Transfer/ Mail	All information correct	Automatic transfer	Free of charge	
			Transfer from our Branches in Mainland China to our accounts	Free of charge	
			Transfer from other Banks or our Overseas Branches to our accounts	HK\$50 per transaction	
	Draft	Inward Remittance credit A/C with discrepancy handling charges		HK\$100 per transaction	
		Transfer applied by Beneficiary	Transfer the fund to the same beneficiary's account in other Banks or our Branches in Mainland China / our Overseas Branches	HK\$100 per transaction (plus outward remittance charges)	
			Transfer the fund to a third party's account in other Banks or our Branches in Mainland China / our Overseas Branches	HK\$200 per transaction (plus outward remittance charges)	
		Paid in Cash		HK\$100 per transaction	
		Paid in Cashier's order		HK\$100 per transaction (plus charges if issuance of cashier's order per transaction)	
	Enquiry	Request to issue Cable for Enquiry	HK\$100 per instruction		

- Notes: 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 (except Mainland China, Macau or Taiwan).
 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 will be charged. The correspondent bank charges are as follows:
 - the charge for HKD remittance : HK\$150 per request
 - the charge for USD remittance : US\$20 equivalent per request
 - the charge for EUR remittance : EUR 30 equivalent per request
 - the estimate charge for other currencies' remittance is HK\$150 equivalent. After ascertaining the charges actually charged by our correspondent bank, our Bank will charge for the difference between the actual charges and our Bank's estimate charges.
2. 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 / not HKD / USD / EUR, an additional cable fee of HK\$100 will be charged (except Mainland China, Macau or Taiwan).
 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 based on the charges actually charged by our correspondent bank or our Bank's estimate charges (whichever is higher) will be charged. The estimate charges of our Bank are as follows:
 - for transfer to Mainland China, Hong Kong or Macau : Free of charge
 - for transfer to Taiwan : HK\$140 per request
 - for transfer to other overseas countries : HK\$120 per request
 - after ascertaining the charges actually charged by our correspondent bank, our Bank is entitled to ask for reimbursement by you for the difference between the actual charges and our Bank's estimate charges.
3. A "Sent" Internet Foreign Currency / Overseas Bank Transfer cannot be cancelled. If you would like to apply for a refund, please visit our branch / sub-branches and bank charges will be levied for such application for refund.
4. If you request to issue the demand draft currency in CHF / SEK, an additional correspondent bank charge of CHF10 / SEK50 will be charged.

- (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.