

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 貴司最新之修訂如下：

1. 銀行服務收費的調整

由 2023 年 07 月 01 日起，本行部份服務收費將調整如下：

修訂以下收費項目（修訂處見底線字）：

服務分類		項 目		收 費	
定期存款賬戶 (包括零存整付存款)		到期前提取		<p>除非銀行同意，定期存款未到期不得提取。若銀行同意未到期提取，則銀行將不需對該項存款支付利息，並有權收取手續費。手續費按照下列計算方式收取(取其高者)，最低手續費為等值港幣 200 元。</p> <p>港元 / 美元</p> <p>1. 定期存款本金 X (最優惠利率* - 定期存款年利率) X 到期日尚餘日數 ÷ 一年總日數#</p> <p>2. 定期存款本金 X (同業拆息利率 (港元適用)* 或「期限 SOFR」利率 (美元適用)* - 定期存款年利率) X 到期日尚餘日數 ÷ 一年總日數#</p> <p>人民幣</p> <p>1. 定期存款本金 X (定期存款年利率 + 1%) X 到期日尚餘日數 ÷ 360 日</p> <p>2. 定期存款本金 X (財資市場公會 CNH 利率* - 定期存款年利率) X 到期日尚餘日數 ÷ 360 日</p> <p>其他貨幣</p> <p>1. 定期存款本金 X (定期存款年利率 + 1%) X 到期日尚餘日數 ÷ 一年總日數#</p> <p>2. 定期存款本金 X 2% X 到期日尚餘日數 ÷ 一年總日數#</p> <p>*有關利率將按本行不時公佈的利率為準；以原存單餘下存期之天數，選取本行有提供之最接近 2 個存期的利率作比較，取高者利率計算。 #港幣、英鎊及新加坡元：365 日；其他貨幣：360 日</p>	
匯出匯款	票匯	發出匯票	本行客戶	匯交本行國內分行	每張 港幣50元
				匯交其他銀行或本行海外分行(註3)	每張 港幣100元
			非本行客戶(註3)		每張 港幣180元
<p>註3: 若票匯貨幣為瑞典克朗，另加收 瑞典克朗50元 之代理行費用。若票匯貨幣為美元，選擇代理行為 Bank of America，另加收15美元代理行費用。/ 若票匯貨幣為美元，選擇代理行為 Bank of Communications，另加收50 美元代理行費用。</p>					

由 2023 年 07 月 01 日(「生效日」)起，貴司可向登入本行網頁 www.bankcomm.com.hk 瀏覽最新的銀行服務收費表。

本行感謝 貴司一直以來的支持，並將繼續竭誠為 貴司提供優質的銀行服務。本行謹通知 貴司，如 貴司不接納上述的任何修訂，貴司須於生效日之前根據相關的現有條款終止有關賬戶或服務。如於生效日後仍保留 貴司的賬戶及/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
(於中華人民共和國註冊成立的股份有限公司) 謹啟

2023 年 05 月
(本函為毋須簽署之電腦編印文件)

交通銀行股份有限公司香港分行 (於中華人民共和國註冊成立的股份有限公司)
香港中環畢打街 20 號
電話 +852-28419611 傳真 +852-28106993
www.bankcomm.com.hk

May 2023

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 Banking Services

With effect from 1 July 2023, our charges for the following banking services will be adjusted as follows :

The following service fees and charges will be revised (amendments shown in underlined text):

Services		Item		Charges	
Time Deposit Account (including Club Deposits)		Early uplift on Time Deposits		Unless agreed by the Bank, time deposits cannot be withdrawn before maturity. If the Bank agrees the time deposit to be withdrawn before maturity, no interest will be payable and handling fee will be charged by the Bank based on the following formulae (whichever is higher) subject to a minimum of HKD200.00.- or equivalent. HKD/USD 1. Time Deposit Principal x (Prime Rate* - Time Deposit Interest Rate) x No. of <u>Remaining Days</u> ÷ Total No. of Days in a year [#] 2. Time Deposit Principal x (<u>Interbank Offered Rate (Applicable to HKD)</u> * or <u>“TERM SOFR” Rate (Applicable to USD)</u> * - Time Deposit Interest Rate) x No. of <u>Remaining Days</u> ÷ Total No. of Days in a year [#] CNY 1. Time Deposit Principal x (Time Deposit Interest Rate + 1%) x No. of <u>Remaining Days</u> ÷ 360 days 2. Time Deposit Principal x (TMA CNH Interest Rate* - Time Deposit Interest Rate) x No. of <u>Remaining Days</u> ÷ 360 days Other Currencies 1. Time Deposit Principal x (Time Deposit Interest Rate + 1%) x No. of <u>Remaining Days</u> ÷ Total No. of Days in a year [#] 2. Time Deposit Principal x 2% x No. of <u>Remaining Days</u> ÷ Total No. of Days in a year [#] *Subject to the rate as quoted by the Bank from time to time. <u>Based on the remaining number of days of the early uplifted time deposit, the Bank will choose the interest rates of the two nearest interest periods for comparison and take the higher interest rate for calculation.</u> #For HKD, GBP and SGD: 365 days; For other currencies: 360 days	
Outward Remittances	Demand Draft	Issuance	Bank Customers	Issue to our Branches in Mainland China	HK\$50 per draft
			Non-Bank Customers (Note 3)	Issue to other Banks or our Overseas Branches (Note 3)	HK\$100 per draft
				HK\$180 per draft	
Note 3: If you request to issue the demand draft currency in SEK, an additional correspondent bank charge of SEK50 will be charged. <u>If you request to issue the demand draft currency in USD and select BANK OF AMERICA as the correspondent bank, an additional correspondent bank charge of USD15.00 will be charged. If you request to issue the demand draft currency in USD and select BANK OF COMMUNICATIONS as the correspondent bank, an additional correspondent bank charge of USD50.00 will be charged.</u>					

You may access the latest version of the Charges of Banking Services by visiting our website at www.bankcomm.com.hk from 1 July 2023 (“Effective Date”) onwards.

Thank you for your support over the years and we will continue to provide you with 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. Maintaining the account(s) and/or continuing to use the service(s) after the Effective Date 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., Ltd. Hong Kong Branch
(A joint stock company incorporated in the People’s Republic of China with limited liability)
 (This is a computer print-out letter that requires no signature)