



<p>Deposit charge</p> <p>Opening an account (opening account review fee): -For Individual:HKD1,000 -For entity:established in Hong Kong/Taiwan:HKD1,000 established in overseas:HKD5,000</p> <p>Business Registration / Company Registration Search: HKD150 <u>By express: - Hong Kong: HKD100</u> - Taiwan area: HKD120 - Other areas: HKD140</p> <p>Postage: <u>HKD60</u></p> <p>Returned cheques: - Due to insufficient funds: HKD150 -Due to other reasons:HKD50</p> <p>Overdraft: HKD100+ balance overdrafts are also charged at the basic lending rate +2%</p> <p><u>Bulk cheque deposit (per customer per day):</u> <u>Over 30 cheques:HKD1 per additional cheque</u></p> <p>Stopped payment cheque (each): HKD100</p> <p>Printed cheque fee (per copy): HKD50 (if the monthly average balance exceeds HKD200,000 preferential treatment is free)</p> <p>Mark Good: HKD200 Mark Good cashier order:HKD200 Cashier's order: - Issue of a cashier's order(HKD/USD): HKD80 Report loss of a cashier's order to HKICL: HKD50 + HKICL charge HKD300</p> <p><u>Deposit/Withdrawal of cash(daily accumulated amount of cash)</u> <u>- HKD100,000 and above: total amount * 0.25%</u> <u>- USD1,000 and above: total amount * 0.5% ; Below USD1,000: USD5</u> <u>- CNY5,000 and above: total amount * 0.5% ; Below CNY5,000: CNY25</u> HK\$1,000,000 and above Below HK\$1,000,000 (Please inform us in advance if you withdraw cash more than the equivalent of HKD100,000) Audit confirmation: HKD250 Reply to law firm requesting census customer information: HKD250 Set up direct debit authorization: HKD50 Change signature seal: <u>For Individual HKD300</u>、<u>For entity:established HKD500</u></p> <p><u>Dormant account:</u> <u>-dormant account fee:HKD200</u> -account reactivation fee:HKD1,000 <u>-account maintenance fee:HKD200/per half year</u></p> <p>Reprint statement/advice/receipt service (duration from apply date/excluded postage/within 7years): -within 1 month:waived -within 1 year :HKD100/Per item -within 2 year :HKD300/Per item -within 3 year :HKD450/Per item -within 4 year :HKD550/Per item -within 5 year :HKD650/Per item -within 6 year :HKD750/Per item -within 7 year :HKD850/Per item</p> <p>Open a bank certificate: - Credit to prove HKD250 - Account balance certificate HKD150 - Open an account to prove HKD150</p> <p>Reissue passbook: HKD50 Settle the account within three months of opening an account: HKD200 The current account is cleared and the unused chequebook (each): HKD50 *Paper statement service: The Bank will charge HKD20/per half-year from July 2020.</p>	<p>Net-Banking:</p> <p>Net-banking: Annual fee: free 24-hour enquiry service: Free Online cheque book application: Free Transfer and Remittance Service: - Transfer to Hua Nan Bank Hong Kong Branch A/C: Free - Transfer to the Hua Nan Bank any branch in Taiwan A/C: HKD150 -Wire transfer to other registered local and overseas banks: HKD200</p>
<p>Clean Bills Collection:</p> <p>Foreign Cheques HKD200 per cheque plus correspondent bank's charges (if any)</p> <p>Local Clearing Cheques HKD100 per cheque (for inter-branch only)</p> <p>Returned Unpaid Cheques HKD200 per cheque plus correspondent bank's charges (if any)</p> <p>Outward Remittance:</p> <p>Wire transfer to Hua Nan Bank other branch / other Bank: HKD100(handling fee) + HKD150 (postal electricity fee)</p> <p>Cancellation / Remittance / Telegraph Consultation / Modification of Wire Transfer: HKD150</p> <p>Intermediary wire fees: HKD10</p> <p>Inward Remittance:</p> <p>Hua Nan Bank other branch remitted (each): HKD50</p> <p>Other Bank remitted (including using the clearing house automatic transfer system) (each): HKD65</p> <p>Hua Nan Bank other branch e-Banking remitted (each): HKD50</p> <p>Fax remittance message / water bill (each): HKD30</p>	<p>Fund Trading:</p> <p>* Subscription fee rate: - Single: 5% of the card (currently, the equity fund promotion discount is 2.5%, and the bond fund promotion discount is 1.5%) - Regular quota: 5% for the card; (currently the promotion offer is 2.5%) Conversion Fund Fee: 1% (included) Reissue Fund Account Monthly Statement: HK\$50 per copy</p> <p>* Class B funds do not have a subscription fee, but they are subject to different processing fees depending on the redemption time. Please contact this branch for details.</p> <p>* This branch may collect fees, remuneration or benefits from the product issuer/provider from time to time (including but not limited to commission Gold / memorial fee / bonus). The branch will provide commission/credit fees/bonus details in response to customer requests. Please refer to the fund sales documents for other fees and details specific to the fund.</p> <p>Import Services :</p> <p>(A) Opening Documentary Credits (L/C) :</p> <p>On Documentary Credit amount divided into 3 tiers as below: - On the first USD50,000 (or equivalent in other currencies), 1/4% (0.25%) for each validity period of six months, minimum charge HKD400 - On any balance in excess of USD50,000 but within USD500,000, 1/8% (0.125%) - On any balance in excess of USD500,000, 1/16% (0.0625%)</p> <p>(B) Opening Back-To-Back Documentary Credits :</p> <p>Charges on the basis as above part (A), except minimum charge HKD600</p> <p>(C) Transfer of Documentary Credits :</p> <p>(1) Whole Transfer :</p> <p>i) Local Transfer HKD400 per item ii) Foreign Transfer HKD450 per item</p> <p>(2) Partial Transfer :</p> <p>On Transfer amount divided into 3 tiers as below: - On the first USD50,000 (or equivalent in other currencies), 1/4% (0.25%) for each validity period of six months - On any balance in excess of USD50,000 but within USD500,000, 1/8% (0.125%) - On any balance in excess of USD500,000, 1/16% (0.0625%) - Minimum Charge : Local Transfer HKD550 per item Foreign Transfer HKD600 per item</p> <p>(D) Opening Guarantee or Bond/Standby Letters of Credit (L/C) :</p> <p>1/8% (0.125%) on Guarantee or Bond/Standby L/C amount for each validity period of one month, minimum charge HKD500</p> <p>(E) L/C Overdrawn Commission : L/C overdrawn amount will be charged on the basis as above part (A), except minimum charge HKD300</p> <p>(F) Amendments to Credits :</p> <p>1) Amendments to part (A) and (B) :</p> <p>i) Extension of Validity :</p> <p>a) If the extension is still within the six-month period which had been charged, a flat charge of HKD350 per item b) If the extension is beyond the six-month period, L/C outstanding amount will be charged on the basis as above part (A)</p> <p>ii) Increase in L/C Amount: On the basis as above part (A)</p> <p>iii) Applicable to amendment(s) other than Extension of Validity and Increase in L/C amount, a flat charge of HKD350 per item</p>



Import Services (cont'd) :	Export Services :
<p>2) Amendments to part (C) (1) above, a flat charge of HKD350 per item</p> <p>3) Amendments to part (C) (2) above :</p> <p>i) Increase in L/C Amount: On the basis as above part (C)(2)</p> <p>ii) Applicable to amendment(s) other than Increase in Transfer amount, a flat charge of HKD350 per item</p> <p>4) Amendments to part (D) above :</p> <p>i) Extension of Validity and Increase in L/C Amount: On the basis as above part (D)</p> <p>ii) Applicable to amendment(s) other than Extension of Validity and Increase in L/C amount, a flat charge of HKD350 per item</p> <p>(G) Import Collection (including Open Account "OA") : On Bill amount divided into 3 tiers as below: - On the first USD50,000 (or equivalent in other currencies), 1/8% (0.125%), minimum charge HKD300 - On any balance in excess of USD50,000 but within USD500,000, 1/16% (0.0625%) - On any balance in excess of USD500,000, 1/32% (0.03125%)</p> <p>(H) Shipping Guarantees :</p> <p>i) A flat charge of HKD300 will be collected for each guarantee issued.</p> <p>ii) In case the original transport documents are not ultimately received through our bank or not received by our bank within three months, an additional charge of 1/4% (0.25%) of the invoice value of the goods (minimum charge HKD300) will be charged on the first USD50,000 (or equivalent in other currencies), on any balance in excess USD50,000 but within USD500,000, 1/8% (0.125%) and on any balance in excess of USD500,000, 1/16% (0.0625%)</p> <p>(I) Acceptance Commission : For L/C acceptance and payment under usance bills/drafts, commission of 1/12% (0.08333%) on bill/draft amount per month, minimum charge HKD300</p> <p>(J) Commission In Lieu of Exchange : For foreign currency bills/collection settled in original currency, on bill amount divided into 3 tiers as below: - On the first USD50,000 (or equivalent in other currencies), 1/4% (0.25%), minimum charge HKD300 - On any balance in excess of USD50,000 but within USD500,000, 1/8% (0.125%) - On any balance in excess of USD500,000, 1/16% (0.0625%)</p> <p>(K) Hong Kong Dollar Bill Commission : For Hong Kong Dollar bills/collection, on bill amount divided into 3 tiers as below: - On the first USD50,000 (or equivalent in other currencies), 1/4% (0.25%), minimum charge HKD300 - On any balance in excess of USD50,000 but within USD500,000, 1/8% (0.125%) - On any balance in excess of USD500,000, 1/16% (0.0625%)</p> <p>(L) Payment Commission : USD40(Local) / USD50 (Overseas) per item</p> <p>(M) Discrepancy Fee : USD60 per item</p> <p>Postage and Telecommunication Charges : Charges will be levied at current rates and based on mailing weight, method and location</p>	<p>Documentary Credit/Amendment Advising Commission :</p> <p>- Bank Customers HKD300 per item - Non-Bank Customers HKD350 per item</p> <p>Documentary Credits Reported Lost : HKD300 per item</p> <p>Negotiation :</p> <p>(1) Checking Fee : HKD300 per item</p> <p>(2) Small Amount Bill Commission : On bill amount less than USD10,000 (or equivalent in other currencies), handling charge HKD200 per item</p> <p>(3) Commission In Lieu of Exchange : For foreign currency bills paid in original currency, on bill amount divided into 3 tiers as below: - On the first USD50,000 (or equivalent in other currencies), 1/4% (0.25%), minimum charge HKD300 - On any balance in excess of USD50,000 but within USD500,000, 1/8% (0.125%) - On any balance in excess of USD500,000, 1/16% (0.0625%)</p> <p>(4) Transit Interest : Sight L/C : As per the prevailing rate of different currency x 10/360 days Usance L/C : As per the prevailing rater of different currency x (discount period + 10 days)/360 days or actual days/360days **Same for HKD and GBP currencies except based on 365 days ***Additional interest and/or charges will be levied subject to the actual date and amount received by our bank after negotiation</p> <p>Export Collection (Under L/C and Documentary Collection) :</p> <p>(1) Collection Commission/Handling Commission : On bill amount divided into 3 tiers as below: - On the first USD50,000 (or equivalent in other currencies), 1/8% (0.125%), minimum charge HKD300 - On any balance in excess of USD50,000 but within USD500,000, 1/16% (0.0625%) - On any balance in excess of USD500,000, 1/32% (0.03125%)</p> <p>(2) Commission In Lieu of Exchange : For foreign currency bills paid in original currency, on bill amount divided into 3 tiers as below: - On the first USD50,000 (or equivalent in other currencies), 1/4% (0.25%), minimum charge HKD300 - On any balance in excess of USD50,000 but within USD500,000, 1/8% (0.125%) - On any balance in excess of USD500,000, 1/16% (0.0625%)</p> <p>L/C Negotiation/Collection to Local Banks :</p> <p>(1) With Recourse :</p> <p>a) Handling Commission, on bill amount divided into 3 tiers as below: - On the first USD50,000 (or equivalent in other currencies), 1/4% (0.25%), minimum charge HKD300 - On any balance in excess of USD50,000 but within USD500,000, 1/8% (0.125%) - On any balance in excess of USD500,000, 1/16% (0.0625%)</p> <p>b) Checking Fee : HKD250 per item (if any)</p> <p>(2) Without Recourse :</p> <p>a) Handling Commission, on bill amount divided into 3 tiers as below: - On the first USD50,000 (or equivalent in other currencies), 1/8% (0.125%), minimum charge HKD300 - On any balance in excess of USD50,000 but within USD500,000, 1/16% (0.0625%) - On any balance in excess of USD500,000, 1/32% (0.03125%)</p> <p>b) Checking Fee : HKD250 per item (if any)</p> <p>Postage and Telecommunication Charges : Charges will be levied at current rates and based on mailing weight, method and location</p>



<p>Export Services (cont'd):</p> <p>Confirmation of Documentary Credits Opened by Other Banks: 1/16% (0.0625%) on L/C amount per month for the validity of the documentary credit, minimum charge HKD400. In those cases where we are asked to add confirmation to credit which provide for deferred payment, an additional charge of 1/16% (0.0625%) per month should be levied covering the period from the expiry date of the credit to the latest date on which deferred payment may be received.</p> <p>Reimbursement Commission : A flat charge of USD40.00 per item (telex fee and postage will be levied separately)</p> <p>REMARKS :</p> <ol style="list-style-type: none">1. Calculation of the validity period: For validity period of six months, a period of less than six months is also charged as one validity period. For validity period of one month, a period of less than a full month is also charged as one validity period.2. The above charges detailed are general charges only and are subject to change without prior notice. If customers request other services, additional charges may be levied.3. If you have any questions or require special arrangements, please contact our Import and Export Department.	
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