

Service Charges

Service Charges

March 2016

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I. General Services

Item	Charge
Cashier's Order	
a. Issuance	
i. Bank customer	HKD50/USD6 per item***◆#
- At branch	HKD50 per item**#
- Via Internet Banking	
ii. Non-bank customer	HKD100/USD12 per item◆◆
b. Repurchase	HKD50/USD6 per item**◆◆
c. Stop payment for lost Cashier's Order	HKD50/USD5 per item***◆# plus HKICL fee
Gift Cheque	HKD10 per cheque***◆#
Cheque Mark Good	
a. Sent by customer	HKD100 per cheque
b. Sent by bank	HKD200 per cheque plus other bank's charge
Standing Instruction	
a. Set up or amend	HKD70 per request
b. Set up via Internet Banking	HKD50 per request
c. Ad hoc payment	HKD70 per transaction
d. Rejected item due to insufficient funds	HKD150 per transaction
Certificate of Balance	HKD100 per item***#
Return of autopay instruction due to insufficient funds	HKD150 per item
ATM Services	
a. Annual Fee	
i. Easylink ATM Card	HKD50 per card ⁴
ii. Integrated Account / e-Age Banking / Elite Club / Private Banking Account ATM Card	Free
iii. Easylink (RMB) ATM Card	
b. Replacement of lost card	CNY50 per card
c. Cash withdrawals by HKD ATM Card via ATMs in Hong Kong	HKD50 / CNY50 per card
i. Via the Bank's ATMs	
ii. Via JETCO network in Hong Kong (for HKD account only)	Free
d. Cash withdrawals by HKD ATM Card via ATMs outside Hong Kong (for HKD account only) ¹	Free
i. Via ICBC ATMs in the Mainland	Free ²
ii. Via JETCO network in Macau	HKD10 per transaction ³
iii. Via CIRRUS network outside Hong Kong	HKD30 per transaction ⁴
iv. Via China UnionPay network outside Hong Kong	HKD15 per transaction ⁵
e. Cash withdrawals by CNY ATM Card via ATMs outside Hong Kong ¹	
i. Via China UnionPay network in the Mainland	CNY15 per transaction ⁵

Remark: 1. Please be reminded that when customers perform ATM withdrawal transactions overseas, whether the transaction account type being able to be selected or not is determined by the acquiring bank. Also, the amount withdrawn may not be deducted from the same foreign currency account linked on the debit card as the currency that customers withdraw.

2. For ATM transactions made via ICBC ATMs in the Mainland and settled in HKD, the withdrawal amount will be first converted from the local currency to USD and then to HKD, at the actual transaction exchange rate set by ICBC and ICBC (Asia) respectively. For enquiries about the reference exchange rates, please visit ICBC's website www.icbc.com.cn and ICBC (Asia)'s website www.icbcasia.com or call ICBC (Asia)'s Customer Service Hotline at (852) 218 95588 respectively.

3. For ATM transactions made abroad and settled in HKD via the JETCO network, if the transaction currency is CNY, the withdrawal amount is converted to HKD at the actual transaction exchange rate set by JETCO acquiring banks and shown on the ATM screen while processing the transaction. If the transaction currency is MOP, the withdrawal amount is converted to HKD at the daily exchange rate set by JETCO. For enquiries about the exchange rate for MOP, please call the JETCO hotline on (852) 2520 1747.

4. For ATM transactions made abroad and settled in HKD via Cirrus network, the withdrawal amount will be first converted from the local currency to USD and then to HKD, at the actual transaction exchange rate set by MasterCard and ICBC (Asia) respectively. For enquiries about the reference exchange rates, please visit MasterCard's website www.mastercard.com/global/currencyconversion and ICBC (Asia)'s website www.icbcasia.com or call ICBC (Asia)'s Customer Service Hotline at (852) 218 95588 respectively.

5. For ATM transactions made abroad and settled in HKD via the UnionPay network, the withdrawal amount of local currency is converted to HKD at the daily exchange rate set by UnionPay. For enquiries about the daily exchange rate, please visit UnionPay's website www.unionpayintl.com.

I. General Services

Item	Charge
Deposits Over Counter	
a. Bulk coin deposit (over 200 pieces per day)	2% of total deposit amount (min. HKD50)
b. Bulk notes deposit in HKD (over 200 pieces / HKD100,000 or its equivalent per day)	0.25% of total deposit amount (min. HKD50)
c. Bulk cheque deposit (over 30 pieces per day)	HKD2 per additional cheque ⁺⁺
Coin Exchange	HKD2 per bag ^{++▲}
Foreign Currency Notes Exchange	
a. Bank Customer	Free
b. Non-bank Customer	HKD100 per transaction
Renminbi Notes Exchange	
a. Bank Customer	Free
b. Non-bank Customer	HKD50 per transaction
Payroll / Auto-Fund / School Fee Collection	
a. Filled form	
- To account with the Bank	HKD1.5 per transaction
- To account with other bank	HKD2 per transaction (min. HKD100)
b. Computer diskette	
- To account with the Bank	HKD0.5 per transaction
- To account with other bank	HKD1 per transaction (min. HKD50)
c. Via Internet Banking upload file (only applicable to payroll)	
- To account with the Bank	HKD0.3 per transaction
- To account with other bank	HKD0.6 per transaction
d. Ad hoc payroll service not via the Bank's payroll system	HKD10 per transaction (min. HKD200)
e. Credit return charge	HKD30 per transaction
Audit Confirmation	HKD150 per account Min. HKD300, Max. HKD1,000
Credit Information	HKD200 per request
Account History Report	
a. Within 1 year from date of request	HKD250 per account
b. Within 2 years from date of request	HKD500 per account
c. Within 3 years from date of request	HKD1,000 per account
d. Beyond 3 years from date of request	HKD1,000 per account per year
Request for Personal Data	HKD200 per request
Bank Endorsement	HKD150 per item ⁺⁺⁺
Bank Guarantee	
a. Commission	1/8 of 1% per month or part thereof (min. HKD800)
b. Amendment	HKD300
Bank Reference Letter	HKD300 per item ⁺⁺⁺
Company Search	
a. Local company	HKD200 per search
b. Offshore company	As negotiated (min. HKD2,000 per search)
Photocopying of Documents	
a. Customer records (including paid cheques, statements, vouchers and transaction advices)	HKD50 per copy ⁺⁺
b. Title deeds	HKD200 per copy ⁺⁺
Online statement (over the counter)	HKD50 per copy
Ad hoc customer portfolio summary	HKD50 per copy ⁺⁺
Multi-bank reporting (for reporting daily account movement by SWIFT 940 to designated bank SWIFT address)	First 2 accounts: HKD500 per month Any additional account: HKD100 per month

II. Current Account

Item	Charge
Returned Cheque a. Due to insufficient funds b. Due to drawer's technical error c. Due to a single cheque exceeding CNY 80,000	HKD150 / USD20 / CNY200 per cheque▼ HKD70 / USD10 / CNY50 per cheque▼ CNY200 per cheque
Stop Payment a. Stop payment on cheque - At branch - Via Internet Banking / Phone Banking b. Cancellation of stop payment order	HKD100 / USD15 / CNY100 per request ⁺⁺ ▼ HKD70 / USD10 / CNY70 per request ⁺⁺ ▼ HKD100 / USD15 / CNY100 per request▼
Service Fee a. For account with monthly average total liquid asset less than HKD5,000 or its equivalent b. For account that has been inactive for more than 2 years and the account balance is less than HKD5,000 or its equivalent (only applicable to company customers)	HKD50 or its equivalent per month [※] HKD200 or its equivalent per year
Unauthorized Overdraft a. Temporary overdraft facility - Interest rate - Handling fee b. Overdraft exceeds the authorized limit - Interest rate - Handling fee	HKD / USD Prime Rate or 1-month HIBOR / LIBOR (whichever is higher) + 10% p.a.▼ HKD120 / USD15 per item▼ Temporary overdraft facility interest rate (as above) or 3.5% p.a. above the applicable interest rate of the respective facility (whichever is higher) HKD120 / USD15 per item▼
Drawing against uncleared items handling charge	HKD / USD Prime Rate or 1-month HIBOR/LIBOR (whichever is higher) + 10% p.a.▼
Fund transfer to RMB Current Account (only applicable to the cheque drawn on the RMB account with insufficient fund)	1% of transfer amount (min. CNY200)
Counter Cheque	HKD20 per cheque
Account closed within 3 months from its opening	HKD200 / USD20 / CNY150 per account▼
Account closed by the Bank due to improper conduct	HKD200 / USD20 / CNY150 per account▼
Printing of special cheque	At cost
Postage for mailing of cheque book by registered mail	At cost

Remark: Average total liquid asset includes all deposit balances and the market value of investments. For sole name holders, their other joint name accounts will also be included.

III. Savings Account

Item	Charge
Report Loss of Passbook / Chop	HKD100 or its equivalent per account ^{++▲}
Account closed within 3 months from its opening	HKD200 or its equivalent per account
Account closed by the Bank due to improper conduct	HKD150 / USD15 per account [▼]
Service Fee	
a. For HKD Savings Account with monthly average total liquid asset less than HKD5,000 (waived for My Child Savings Account)	HKD50 per month [*]
b. For account that has been inactive for more than 2 years and the account balance is less than HKD5,000 or its equivalent (only applicable to company customers)	HKD200 or its equivalent per year
Low Balance Accounts	
a. HKD Savings Account and My Child Savings Account	No interest will be accrued on balance less than HKD5,000
b. Renminbi	Interest will be accrued regardless of the balance
c. Foreign Currencies	No interest will be accrued on balance less than:
	AUD150 GBP70
	CAD150 JPY15,000
	CHF200 NZD200
	DKK1,000 SGD200
	EUR100 USD120
Foreign Currency Notes Deposit / Withdrawal	
a. USD	
- For amount over USD1,000 per day	0.25% of total amount ^{++#}
b. Renminbi	
- For amount over CNY20,000 per day	0.125% of total amount (min. CNY30) ^{++#}
c. Other currencies	
- For amount over USD1,000 equivalent per day	0.25% of total amount ^{++#}
d. Bulk deposit and withdrawal (except CNY)	
- For amount equal to USD1,000 equivalent or less but with notes more than 500 pieces per deposit / withdrawal	0.25% of total amount
Early uplift of Planned Savings (within 6 months from plan opening)	HKD100

Remark: Average total liquid asset includes all deposit balances and the market value of investments.
For sole name holders, their other joint name accounts will also be included.

IV. Integrated Account

Item	Charge
Clean Overdraft	
a. Handling fee	1% p.a. of facility amount (min. HKD200)
b. Interest rate	HKD Prime Rate or 1-month HIBOR (whichever is higher) + 5% p.a.
c. Surcharge on any inadequate monthly minimum repayment	HKD200 per month
For customer with a 3- month average total liquid asset less than HKD10,000	HKD15 per month (free for 1st year)
Account closed within 3 months from its opening	HKD100 per account
Account closed by the Bank due to improper conduct	HKD100 per account

V. e-Age Banking Services

Item	Charge
For customer with a 3-month average total liquid asset	
- HKD100,000 or above	Waived
- Below HKD100,000	HKD50 per month
e-Age Banking Account closed within 3 months from its opening	HKD100 per account
e-Age Banking Account closed by the Bank due to improper conduct	HKD100 per account

VI. Elite Club Banking Services

Item	Charge
For customer with a 3-month average total liquid asset	
- HKD800,000 or above	Waived
- HK\$500,000 – below HK\$800,000	HKD30 per month
- Below HKD500,000	HKD300 per month
Auto Standby Line	
- Interest rate	HKD Prime rate -1% p.a.
For Elite Club Account closed within 3 months from its opening	HKD100 per account
For Elite Club Account closed by the Bank due to improper conduct	HKD100 per account

VII. Private Banking Services

Item	Charge
For customer with a 12-month average total liquid asset below HKD10,000,000	HKD1,000 per month
Auto Standby Line	
- Interest rate	HKD Prime rate -1% p.a.

Remark: Average total liquid asset includes all deposit balances and the market value of investments. For sole name holders, their other joint name accounts will also be included.

VIII. Time Deposit

Item	Charge
Early uplift of Time Deposit	Subject to the Bank's discretion and handling charges

Remark: The Bank reserves the right NOT to pay any interest accrued if an early uplift is premitted. In addition, after deduction of relevant handling charges, the amount received by you may be less than the principal amount of your time deposit.

IX. Investment Services

Item	Charge
Trading-related Services (HKD)	
a. Brokerage Commission	
i. Non-electronic channels	Min. HKD100 and in accordance with the following tiers of transaction amount per trade: - Below HKD300,000: 0.2% - HKD300,000 – below HKD1,000,000 : 0.15% - HKD1,000,000 or above: 0.1% - Below HKD300,000: 0.25% - HKD300,000 – below HKD1,000,000 : 0.2% - HKD1,000,000 or above: 0.1%
- Private Banking Customers / Elite Club Banking Customers	
- e-Age Banking Customers / Other Customers	
ii. Electronic channels	Min. HKD88 and in accordance with the following tiers of transaction amount per trade: - Below HKD1,000,000: 0.125% - HKD1,000,000 or above: 0.1% - Below HKD1,000,000: 0.138% - HKD1,000,000 or above: 0.1% - Below HKD1,000,000: 0.15% - HKD1,000,000 or above: 0.1%
- Private Banking Customers / Elite Club Banking Customers	
- e-Age Banking Customers	
- Other Customers	
b. Transaction levy	0.0027% of transaction amount (SFC's charge payable by both buyer and seller)
c. Trading fee	0.005% of transaction amount (HKEx's charge payable by both buyer and seller)
d. Stamp duty	0.1% of transaction amount in rounded up to the nearest dollar (the HKSAR Government's charge payable by both buyer and seller)
e. Settlement fee	0.002% of transaction amount (Min. HKD2 and Max. HKD100)
Trading-related Services (RMB)	
a. Brokerage Commission	
i. Non-electronic channels	Min. RMB100 and in accordance with the following tiers of transaction amount per trade: - Below RMB300,000: 0.2% - RMB300,000 – below RMB1,000,000 : 0.15% - RMB1,000,000 or above: 0.1% - Below RMB300,000: 0.25% - RMB300,000 – below RMB1,000,000 : 0.2% - RMB1,000,000 or above: 0.1%
- Private Banking Customers / Elite Club Banking Customers	
- e-Age Banking Customers / Other Customers	
ii. Electronic channels	Min. RMB88 and in accordance with the following tiers of transaction amount per trade: - Below RMB1,000,000: 0.125% - RMB1,000,000 or above: 0.1% - Below RMB1,000,000: 0.138% - RMB1,000,000 or above: 0.1% - Below RMB1,000,000: 0.15% - RMB1,000,000 or above: 0.1%
- Private Banking Customers / Elite Club Banking Customers	
- e-Age Banking Customers	
- Other Customers	
b. Transaction levy*	0.0027% of transaction amount (SFC's charge payable in HK Dollars by both buyer and seller)
c. Trading fee*	0.005% of transaction amount (HKEx's charge payable in HK Dollars by both buyer and seller)
d. Stamp duty*	0.1% of transaction amount in rounded up to the nearest dollar (the HKSAR Government's charge payable in HK Dollars by both buyer and seller)
e. Settlement fee*	0.002% of transaction amount payable in HK Dollars (Min. HKD2 and Max. HKD100)
	* RMB denominated Stocks transaction will be settled in RMB, for any charge that involves exchange of RMB against HKD, it will be calculated based on the exchange rate published by HKEX on the same trading day.

IX. Investment Services

Item	Charge
Overseas Securities Trading Services Fee Brokerage Commission - All Customers	0.75% of transaction amount, Min. HKD800 per trade (Other settlement fees, charges, levies or tax will be applied according to certain securities markets)
Scrip Handling and Settlement-related Services a. Deposit transaction charge i. Physical scrip ii. Via CCASS (free of payment) b. Withdrawal transaction charge i. Physical scrip ii. Via CCASS c. Stamp duty on transfer deed d. Receipt & delivery against payment through CCASS (trading not through our Bank) i. Receipt against payment ii. Delivery against payment	HKD30 per stock per transaction (waived for Private Banking Customers / Elite Club Banking Customers) Waived HKD5 per board lot (min. HKD30) HKD3.5 per board lot (min. HKD30 and max. HKD2,500) HKD5 per transfer deed / certificate (the HKSAR Government's charge) 0.125% on payment amount plus deposit transaction charge [HKD10 per board lot (HKD6 per board lot of deposit of board lots in excess of 100), min. HKD30] and CCASS charge [0.002% on settlement amount, plus HKD2.20 per transaction (min. HKD4.20 and max. HKD102.20)] (min. HKD134.20) 0.125% on payment amount plus CCASS charge [0.002% on settlement amount plus HKD2.20 per transaction (min. HKD4.20, max. HKD102.20)] (min. HKD104.20)
Information Services a. Internet real-time quote service fee - Private Banking Customers: Unlimited free real time quote - Elite Club Banking Customers: 500 free real time quote per month - e-Age Banking Customers: 400 free real time quote per month - Other Customers: 300 free real time quote per month b. Internet streaming quote service fee c. SMS stock watch price alert service fee	HKD0.1 per quote used in excess of the monthly free quote entitlement (rounded up to the nearest dollar, min. HKD5 per month) HKD280 per month (waived charge for the next month if the total turnover is equal to or exceeds HKD1,000,000 within a calendar month) HKD1 per quote (min. HKD5 per month)
Account Maintenance a. Custody fee (to be collected on the first business day of June and December every year) b. Stock balance or account confirmation fee	HKD0.15 per board lot to be charged on holdings of securities as at 31 May and 30 November (min. HKD100, max. HKD2,500) (waived for Private Banking Customers / Elite Club Banking Customers / if the total turnover is equal to or exceeds HKD200,000 during the 6 months before the custody fee collection date) HKD70 per confirmation

IX. Investment Services

Item	Charge
Nominee Services and Corporate Actions a. Scrip fee b. Deemed book close scrip fee c. Collection fee of - Cash dividend - Cash offer - Privatization - Conversion of warrants (cash settled) d. Collection fee or handling charge of - Scrip dividend - Bonus issue - Excess rights application - Tendering shares under a takeover bid - Conversion of warrants / rights (receipt of shares)	HKD2.5 per board lot HKD0.75 per board lot (min. HKD20) 0.5% of amount collected (min. HKD20, max. HKD2,500) HKD2 per board lot (min. HKD30, max. HKD2,500)
Financing and Other Services a. Fee for claiming unclaimed benefit entitlements b. Account overdue interest c. Application for newly listed shares (application in the name of ICBC (Asia) Nominee Ltd) HKD - Non-electronic channels - Electronic channels d. Application for newly listed shares (application in the name of ICBC (Asia) Nominee Ltd) RMB - Non-electronic channels - Electronic channels e. Re-print daily statement / monthly statement - Within 1 year - Over 1 year	HKD300 per claim plus HKSCC charge Prime Rate + 5% p.a. (waived for Private Banking Customers / Elite Club Banking Customers) HKD100 per application HKD50 per application (waived for Private Banking Customers / Elite Club Banking Customers) RMB100 per application RMB50 per application HKD30 per copy HKD60 per copy
US Securities listed in Hong Kong : except the following fees and charges, all other fees and charges for local securities are applicable a. Dividend collection fee b. Withdrawal fee for physical scrip c. Cross border transfer fee for receipt / delivery of securities d. Warrant conversion, voluntary take-over, tender offers & open offers Service Fee	30% of dividend deducted as the US government withholding tax. Remaining dividend will be charged at the same rate as local securities HKD100 handling charge per instruction, plus HKD600 HKSCC and Depository Trust Company fee per instruction, plus out-of-pocket expenses incurred by HKSCC HKD100 handling charge per instruction, plus HKD200 HKSCC and Depository Trust Company fee per instruction, plus out-of-pocket expenses incurred by HKSCC HKD100 handling charge per instruction, plus HKD600 HKSCC and Depository Trust Company fee per instruction, plus out-of-pocket expenses incurred by HKSCC
Service fee for Securities Savings Plan	0.25% of the transaction amount (Min. HKD50 inclusive of stamp duty, transaction levy and settlement fee) Except the above service fee, all other fees and charges related to Securities Accounts still apply
Investment transaction recording copy	HKD250 per record
Shanghai-Hong Kong Stock Connect-Northbound Trades Only Trading-related Services (RMB) a. Brokerage Commission b. Handling Fee c. Securities Management Fee d. Transfer Fee	Min. RMB100 and in accordance with the following tiers of transaction amount per trade: Below RMB300,000: 0.25% RMB300,000 - below RMB1,000,000: 0.20% RMB1,000,000 or above: 0.10% 0.00487% of the consideration of a transaction per side and charged by SSE 0.002% of the consideration of a transaction per side and charged by CSRC 0.002% of the consideration of a transaction per side and charged by ChinaClear 0.002% of the consideration of a transaction per side and charged by HKSCC Remarks 3

IX. Investment Services

Item	Charge
e. Stamp Duty	0.100% of the consideration of a transaction on the seller and charged by SAT
Scrip Handling and Settlement-related Services(Via CCASS) a. Deposit transaction charge (free of payment) b. Withdrawal transaction charge	Waived RMB3.5 per board lot (min. RMB30 and max. RMB2,500)
Nominee Services and Corporate Actions a. Collection fee of - Cash dividend - Cash offer - Privatization - Conversion of warrants (cash settled) b. Collection fee or handling charge of - Scrip dividend - Bonus issue - Excess rights application - Tendering shares under a takeover bid - Conversion of warrants/ rights (receipt of shares)	0.5% of amount collected (min. RMB20, max. RMB2,500) RMB2 per board lot (min. RMB30, max. RMB2,500)

Fees and taxes to be confirmed with the relevant regulators/ authorities:

Item	Description	Charged by
New CCASS Fee	- A new fee for providing depository and nominee services to CPs for SSE Securities - Subject to SFC's approval	HKSCC
Dividend Tax	- Applicable to cash dividend and bonus issue - Subject to clarification with SAT	SAT
Capital Gain Tax	- Applicable to share disposal - Subject to clarification with SAT	SAT

Remark: 1. All fees and charges determined by the Government of Hong Kong Special Administrative Region/ HKEx/ SSE/ SFC/ CSRC/ HKSCC/ ChinaClear/ SAT may be changed from time to time. The Bank will give notice of charges as soon as reasonably practicable.
2. Odd lots will be counted as board lots for above fees charged per board lot.
3. HKSCC will waive 50% of the fee during the period from 15 February 2016 (the effective date of the change to the General Rules of CCASS) until 12 August 2016.

Abbreviations: HKEx - Hong Kong Exchanges and Clearing Limited
SSE - Shanghai stock Exchange
SFC - Securities and Futures Commission of Hong Kong
CSRC - China Securities Regulatory Commission
HKSCC - Hong Kong Securities Clearing Company Limited
ChinaClear - China Securities Depository and Clearing Corporation Limited
SAT - State Administration of Taxation of China

Item	Charge
Investment Funds a. Subscription fee / redemption fee b. Switching fee c. Service fee for switching / redemption (only applicable to Investment Funds Savings Plan with less than HKD20,000 contribution) d. Funds transfer-out Fee	In accordance with the fees stated in the explanatory memorandum or prospectus 1% of switching amount HKD200 per fund HKD100 per fund
Bonds, Certificate of Deposits & Structured Products a. Transaction fee for secondary market (for US Bonds only) b. Custodian Fee c. Account fee (for US Bonds only) d. Interest collection fee e. Transfer handling fee - Transfer-in - Transfer-out	USD20 per transaction 0.1% p.a. on nominal value, pay in advance on / upon (i) The first business day of June (ii) The first business day of December (iii) Purchase (iv) Transfer-in (minimum charge HKD150 per account) USD42 per month, pay on the last business day of each month Nil - USD20 per bond (for US bonds only), plus negotiable handling fee - 0.5% on nominal value, plus USD20 per bond for USD bonds

X. Safe Deposit Box

Item	Charge
Safe Deposit Box	
a. Rental fee	Please refer to the Safe Deposit Box Rental List provided by relevant branch
b. Rental deposit	Equivalent to one-year prevailing rental fee in advance
c. Loss of one key (change lock required)	HKD200
d. Loss of two keys (forced opening required)	HKD800

XI. Outward Remittance

Item	Charge
Demand Draft	
a. Issuance	
i. Bank Customer	HKD80 per cheque ^{***}
- At branch	HKD80 per cheque ^{***}
- Via Internet Banking	HKD150 per cheque [▲]
ii. Non-bank Customer	HKD80 per cheque ^{***}
b. Repurchase	HKD250 per item ^{***} plus correspondent bank charges, if any
c. Stop payment of lost Demand Draft	
Telegraphic Transfer	
a. ICBC Express (Remittance to designated branches of ICBC group)	
i. Remittance to ICBC account	HKD150 per item
- At branch	HKD80 per item
- Via Internet Banking	HKD200 per item
ii. Remittance to beneficiary without ICBC account	
b. Application for Telegraphic Transfer	
i. Remittance to branches of ICBC group	HKD150 [▲] (cable charge) per item plus correspondent bank charges, if any
- At branch	HKD100 (cable charge) per item plus correspondent bank charges, if any
- Via Internet Banking	
ii. Remittance to banks of non-ICBC group	HKD200 [▲] (cable charge) per item plus correspondent bank charges, if any
- At branch	HKD140 (cable charge) per item plus correspondent bank charges, if any
- Via Internet Banking	
iii. HKD telegraphic transfer (outside HK) except payment remit to Mainland China / Taiwan / Macau	HKD200 [▲] (cable charge) per item plus correspondent bank charges, if any, plus 0.125% commission in lieu up to HKD500,000 and 0.0625% for the remaining balance (min. HKD100; max. HKD1,000)
- At branch	HKD140 (cable charge) per item plus correspondent bank charges, if any
- Via Internet Banking	(20% discount on cable charge for application via branch from Private Banking Services Customers / Elite Club Banking Services Customers; 10% discount on cable charge for application via branch from e-Age Banking Services Customers)
c. Telegraphic Transfer to Mainland China	
i. Remittance in RMB to branches of ICBC group	HKD150 (cable charge) per item plus correspondent bank charges, if any
- At branch	HKD100 (cable charge) per item plus correspondent bank charges, if any
- Via Internet Banking	
ii. Remittance in RMB to branches of non-ICBC group	HKD200 (cable charge) per item plus correspondent bank charges, if any
- At branch	HKD140 (cable charge) per item plus correspondent bank charges, if any
- Via Internet Banking	
iii. Remittance Express Service	HKD150 (cable charge) per item plus correspondent bank charges, if any
iv. Remittance service with predetermined RMB exchange rate	HKD150 (cable charge) per item plus correspondent bank charges, if any (Transfer fee of CNY10-20 will be deducted from the remittance amount if transfer to ICBC branches outside Shanghai or to non-ICBC banks)
d. Telegraphic Transfer contains Chinese characters	HKD50 per request

XI. Outward Remittance

Item	Charge
e. Amendment / Cancellation / Enquiry of Telegraphic Transfer i. Bank Customer ii. Non-Bank Customer f. Additional cable charge for non-domicile currency (not applicable to HKD / USD remittance to Mainland China)	HKD200 per item plus correspondent bank charges, if any HKD300 / USD40 per item plus correspondent bank charges, if any HKD100 per request
Outward payment to other local banks by CHATS - At branch - Via Internet Banking	HKD150 per item [▲] HKD50 per item

XII. Inward Remittance

Item	Charge
Remittance to our Bank Customer - By CHATS - By SWIFT - By ICBC Express	HKD10 per item HKD60 per item HKD60 per item
Remittance to Non-Bank Customer - Remittance in HKD by ICBC Express - Remittance in USD by ICBC Express	HKD60 per item USD10 per item
Remittance in HKD to other bank customer	HKD150 per item
Remittance in foreign currency to other bank customer a. By cash - Paid in HKD - Paid by same currency notes b. By Telegraphic Transfer, Demand Draft or Mail Transfer c. By Cashier's Order or CHATS	HKD60 per item 1/4 of 1% (Min. HKD100) per item HKD200 per item HKD150 per item
Follow-up telex / message to remitting / correspondent banks / tracer	HKD200 each plus overseas correspondent bank charges, if any
Foreign Currency Cheque Purchased a. For cheque drawn on the country of same currency i. Credited to HKD account ii. Credited to same currency account - In USD - In other currencies b. For cheque drawn on third country credited to HKD account or credited to same currency account c. Returned unpaid	HKD60 per item plus correspondent bank charges, if any 0.25% (min. HKD60), plus correspondent bank charges (if any) and credit proceeds value 7 calendar days after 0.25% (min. HKD60), plus correspondent bank charges (if any) and credit proceeds value 14 calendar days after 0.25% (min. HKD60), plus transit interest, postage and correspondent bank charges, if any HKD150 per item plus interest and correspondent bank charges, if any

XII. Inward Remittance

Item	Charge
Cheque sent for Collection a. For cheque drawn on foreign currencies b. For HKD cheque drawn on Macau c. Returned unpaid	HKD200 per item plus correspondent bank charges, if any HKD200 per item plus correspondent bank charges, if any HKD150 per item plus interest and correspondent bank charges, if any
Encashment of Travellers' Cheques a. Paid in HKD at the Bank's buying rate b. Paid in same currency	0.25% (min. HKD60) plus correspondent bank charges, if any HKD2 per cheque (min. HKD60) plus correspondent bank charges (if any), and plus 1/4 of 1% (min. HKD50) on the first USD50,000 (or its equivalent in other currencies); commission on balance in excess of USD50,000 is subject to quotation from the Bank

XIII. Loans Services

Item	Charge
Mortgage Loan a. Surcharge on late payment b. Change of repayment plan (tenor / due date / repayment amount / repayment option / repayment cycle) c. Early repayment (full / partial) after the prepayment penalty period d. Request for lower interest rate e. Issuance of document (repayment schedule / repayment history / confirmation letter for ownership, particulars of mortgage / outstanding balance) f. Certified copies of mortgage deed / deed of assignment / sale and purchase agreement / Deed of mutual covenant g. Title deed custody (after settlement of credit facility) h. Redemption of title deed	2% flat on past due instalment amount monthly / 1% flat on past due instalment amount bi-weekly HKD1,000 per item HKD500 per payment HKD1,000 per request HKD200 per document HKD500 per set HKD2,500 per year HKD1,000 per request
Demand / Term Loan Surcharge on late interest or principal payment	Min. 3.5% p.a. above the applicable interest rate of the respective facility, calculated on a daily basis until the date of repayment
Personal Loan / Tax Loan a. Handling fee for early redemption b. Surcharge on late payment	1.5% on outstanding balance 5% flat on past due instalment amount monthly (min. HKD100)

XIV. Hire Purchase & Leasing

Item	Charge
Change of Vehicle Particulars Vehicle replacement Any special request for Licence Services Licence Renewal for 4 months Change of repayment plan (tenor / due date / repayment amount / repayment option or frequency) Request for lower interest rate Copy of Vehicle Registration Document Repayment History / Repayment Schedule Additional Charges for Settled Account Information	HKD500 per request HKD1,000 per request HKD300 per request HKD300 per request HKD1,000 per request HKD1,000 per request HKD20 per copy HKD200 per document HKD200 per account

XV. Credit Card (General HKD Credit Card)

Item	Charge
Annualized Percentage Rate (APR) for Retail Purchase	APR for Retail Purchase is 16.08%- 31.89% when you open your account and it will be reviewed from time to time. The Bank will not charge you interest if you pay your balance in full by the due date each month. Otherwise, interest will be charged on: (i) the unpaid balance from the date after the previous Statement date on a daily basis until payment in full, and (ii) the amount of each new Card Transaction (posted into since the previous Statement date) from the posting date of that new Card Transaction on a daily basis until payment in full.
APR for Cash Advance	APR for Cash Advance is 18.06%-36.76% when you open your account and it will be reviewed from time to time. Interest will be charged on the amount of cash advance from the post date on a daily basis until payment in full.
Interest Free Period	Up to 55 days (No interest-free period on cash advance transaction)
Minimum Payment	All interest and fees and charges, overdue payment amount (if any) and over credit limit amount (if any), plus 1% of outstanding principal. (Minimum HKD50, whichever is higher)
Annual Membership Fee (per card) Visa Signature Card Platinum Card Gold / Titanium Card Classic Card	Principal Card Supplementary Card HKD1,800 HKD900 HKD1,000 HKD500 HKD480 HKD240 HKD240 HKD120 An annual fee is payable on issue and on each anniversary date of issuance of a new Card.
Cash Advance Handling Charge	Finance charge will accrue on each cash advance from the post date of cash advance until repayment in full. A handling charge of each cash advance will also be levied. 3% of the cash advance amount per transaction (minimum HKD50)
Fees relating to Foreign Currency Transaction (Not applicable to UnionPay Dual Currency Card)	Foreign currency transactions made outside Hong Kong are converted into HKD and debited to your Card Account. The exchange rate may differ from the rate on the transaction date due to market fluctuation. 1.9% of every transaction effected in a currency other than Hong Kong Dollars (inclusive of 1% exchange charges by Card Association and 0.9% charges by the Bank on the transaction amount).
Fees relating to Settling Foreign Currency Transaction in Hong Kong Dollars	Customers may sometimes be offered the option to settle foreign currency transactions in Hong Kong dollars at the point of sale overseas. Such option is a direct arrangement offered by the overseas merchants and not the card issuer. In such cases, customers are reminded to ask the merchants for the foreign currency exchange rates and the percentage of handling fees to be applied before the transactions are entered into since settling foreign currency transactions in Hong Kong dollars may involve a cost higher than the foreign currency transaction handling fee. The relevant fee for settling foreign currency transactions in Hong Kong dollars is not charged by the Bank.
Late Payment Fee	If you fail to make the specified Minimum Payment by the Payment Due Date, late payment charge will be levied. 5% of the minimum payment due (minimum HKD130; maximum HKD250)
Over-the-limit Fee	If the Outstanding Balance exceeds the Credit Limit, over-the-limit fee will be levied. HKD150 per statement cycle
Returned Cheque / Rejected Autopay Handling Charge	HKD110 per cheque / per transaction

XV. Credit Card (General HKD Credit Card)

Item	Charge
Card Cancellation Fee	If you voluntarily terminate your credit card within one year of its first issue, cancellation fee will be levied.
Principal Card	HKD700 per card
Supplementary Card	HKD400 per card
Card Replacement Fee	HKD100 per card (for each re-issued card before expiry of the existing card)
Fund Transfer Between Card Account	HKD200 per transfer
Credit Balance Refund / Withdrawal Handling Charge	HKD60 per cashier order issued for credit balance refund. Cash withdrawal on credit balance either over-the-counter or through ATM will be treated as Cash Advance and charge accordingly.
Dispute Handling Charge	HKD150 per unfounded dispute transaction
Statement Retrieval Charge	HKD50 per statement cycle
Sales Slip Retrieval Charge	HKD50 per copy
Credit Limit Upgrade Handling Charge	
Temporary Upgrade	HKD50 per application
Permanent Upgrade	HKD100 per application
Reference Letter Handling Charge	HKD200 per letter
Audit Confirmation Charge	HKD300 per confirmation
Charge for over-the- counter payment per card	HKD20 for each transaction

* The Annualized Percentage Rate is calculated according to the Code of Banking Practice.

XVI. Credit Card (Visa Dual Currency Credit Card)

Item	Charge
Annualized Percentage Rate (APR) for Retail Purchase	APR for Retail Purchase is 16.08%- 31.89%* (HKD account) and 19.86%* (RMB account) when you open your account and it will be reviewed from time to time. The Bank will not charge you interest if you pay your balance in full by the due date each month. Otherwise, interest will be charged on: (i) the unpaid balance from the date after the previous Statement date on a daily basis until payment in full, and (ii) the amount of each new Card Transaction (posted into since the previous Statement date) from the posting date of that new Card Transaction on a daily basis until payment in full.
APR for Cash Advance	APR for Cash Advance is 18.06%- 36.76%* (HKD account) and 20.54%* (RMB account) when you open your account and it will be reviewed from time to time. Interest will be charged on the amount of cash advance from the post date on a daily basis until payment in full.
Interest Free Period	Up to 55 days (No interest-free period on cash advance transaction)
Minimum Payment	
HKD Account	All interest and fees and charges, overdue payment amount (if any) and over credit limit amount (if any), plus 1% of outstanding principal. (minimum HKD50, whichever is higher)
RMB Account	The summation of the following 3 items in the respective card account: (1) the unpaid amount of the minimum payment amount shown on previous statement, (2) the amount by which the outstanding amount payable as stated in the current statement ("Current Outstanding Amount") exceeds the credit limit assigned to the card account and (3) 10% of the balance of the Current Outstanding Amount after deduction of the above 2 items.
Annual Membership Fee (per card)	
Platinum Card	Principal Card HKD1,000 Supplementary Card HKD500
Gold Card	HKD480 HKD240
Classic Card	HKD240 HKD120
	An annual fee is payable on issue and on each anniversary date of issuance of a new Card.

XVI. Credit Card (Visa Dual Currency Credit Card)

Item	Charge
Cash Advance Handling Charge	Finance charge will accrue on each cash advance from the post date of cash advance until repayment in full. A handling charge of each cash advance will also be levied.
HKD or foreign currencies Cash Advance	3% of the cash advance amount per transaction (minimum HKD50)
RMB Cash Advance	1% of the cash advance amount per transaction (minimum RMB2; maximum RMB100); subject to different regions, additional RMB2 to RMB4 per transaction will be levied if the cash advance is made through UnionPay ATM network in Mainland China.
Fees relating to Foreign Currency Transaction (Not applicable to UnionPay Dual Currency Card)	Foreign currency transactions made outside Hong Kong are converted into HKD and debited to your Card Account. The exchange rate may differ from the rate on the transaction date due to market fluctuation. 1.9% of every transaction effected in a currency other than Hong Kong Dollars (inclusive of 1% exchange charges by Card Association and 0.9% charges by the Bank on the transaction amount).
Fees relating to Settling Foreign Currency Transaction in Hong Kong Dollars	Customers may sometimes be offered the option to settle foreign currency transactions in Hong Kong dollars at the point of sale overseas. Such option is a direct arrangement offered by the overseas merchants and not the card issuer. In such cases, customers are reminded to ask the merchants for the foreign currency exchange rates and the percentage of handling fees to be applied before the transactions are entered into since settling foreign currency transactions in Hong Kong dollars may involve a cost higher than the foreign currency transaction handling fee. The relevant fee for settling foreign currency transactions in Hong Kong dollars is not charged by the Bank.
Late Payment Fee	If you fail to make the specified Minimum Payment by the Payment Due Date, late payment charge will be levied.
HKD Account	5% of the minimum payment due (minimum HKD130; maximum HKD250)
RMB Account	5% of the minimum payment due (minimum RMB1)
Over-the-limit Fee	If the Outstanding Balance exceeds the Credit Limit, over-the-limit fee will be levied.
HKD Account	HKD150 per statement cycle
RMB Account	5% on the overlimit amount (minimum RMB5; maximum RMB300)
Returned Cheque / Rejected Autopay Handling Charge	HKD110 per cheque / per transaction
HKD Account	HKD100 per cheque / per transaction
RMB Account	
Card Cancellation Fee	If you voluntarily terminate your credit card within one year of its first issue, cancellation fee will be levied.
Principal Card	HKD700 per card
Supplementary Card	HKD400 per card
Card Replacement Fee	HKD100 per card (for each re-issued card before expiry of the existing card)
Fund Transfer Between Card Account	HKD200 per transfer
Credit Balance Refund / Withdrawal Handling Charge	HKD60 per cashier order issued for credit balance refund. Cash withdrawal on credit balance either over-the-counter or through ATM will be treated as Cash Advance and charge accordingly.
HKD Account	1% on the withdrawal amount (minimum RMB2; maximum RMB100); subject to different regions, additional RMB2 to RMB4 per transaction will be levied if the withdrawal is made through UnionPay ATM network in Mainland China.
RMB Account	
Handling Charge of Card Repayment over-the-counter in Mainland China	0.5% on repayment amount transaction (minimum RMB2; maximum RMB100). This charge is applicable to cardholder who cannot present the credit card or appoints 3rd party for card repayment.
Dispute Handling Charge	HKD150 per unfounded dispute transaction
Statement Retrieval Charge	HKD50 per statement cycle
Sales Slip Retrieval Charge	HKD50 per copy
Credit Limit Upgrade Handling Charge	HKD50 per application
Temporary Upgrade	HKD100 per application
Permanent Upgrade	
Reference Letter Handling Charge	HKD200 per letter
Audit Confirmation Charge	HKD300 per confirmation

* The Annualized Percentage Rate is calculated according to the Code of Banking Practice.

XVII. Credit Card (UnionPay Dual Currency Credit Card)

Item	Charge
Annualized Percentage Rate (APR) for Retail Purchase	APR for Retail Purchase is 16.08%- 31.89%* when you open your account and it will be reviewed from time to time. The Bank will not charge you interest if you pay your balance in full by the due date each month. Otherwise, interest will be charged on: (i) the unpaid balance from the date after the previous Statement date on a daily basis until payment in full, and (ii) the amount of each new Card Transaction (posted into since the previous Statement date) from the posting date of that new Card Transaction on a daily basis until payment in full.
APR for Cash Advance	APR for Cash Advance is 18.06% - 36.76%* when you open your account and it will be reviewed from time to time. Interest will be charged on the amount of cash advance from the post date on a daily basis until payment in full.
Interest Free Period	Up to 55 days (No interest-free period on cash advance transaction)
Minimum Payment	All interest and fees and charges, overdue payment amount (if any) and over credit limit amount (if any), plus 1% of outstanding principal. (HKD Account: minimum HKD50, whichever is higher) (RMB Account: minimum RMB50, whichever is higher)
Annual Membership Fee (per card) Platinum Card Gold Card	Principal Card Supplementary Card HKD1,000 HKD500 HKD480 HKD240 An annual fee is payable on issue and on each anniversary date of issuance of a new Card.
Cash Advance Handling Charge	Finance charge will accrue on each cash advance from the post date of cash advance until repayment in full. A handling charge of each cash advance will also be levied. HKD Account: 3% of the cash advance amount per transaction (minimum HKD50) RMB Account: 3% of the cash advance amount per transaction (minimum RMB50)
Fees relating to Foreign Currency Transaction	Not applicable
Fees relating to Settling Foreign Currency Transaction in Hong Kong Dollars	Customers may sometimes be offered the option to settle foreign currency transactions in Hong Kong dollars at the point of sale overseas. Such option is a direct arrangement offered by the overseas merchants and not the card issuer. In such cases, customers are reminded to ask the merchants for the foreign currency exchange rates and the percentage of handling fees to be applied before the transactions are entered into since settling foreign currency transactions in Hong Kong dollars may involve a cost higher than the foreign currency transaction handling fee. The relevant fees for settling foreign currency transactions in Hong Kong dollars are not charged by the Bank.
Late Payment Fee	If you fail to make the specified Minimum Payment by the Payment Due Date, late payment charge will be levied. HKD Account: 5% of the minimum payment due (minimum HKD130; maximum HKD250) RMB Account: 5% of the minimum payment due (minimum RMB130; maximum RMB250)

XVII. Credit Card (UnionPay Dual Currency Credit Card)

Item	Charge
Over-the-limit Fee	If the Outstanding Balance exceeds the Credit Limit, over-the-limit fee will be levied. HKD Account: HKD150 per statement cycle RMB Account: RMB150 per statement cycle
Returned Cheque / Rejected Autopay / Handling Charge HKD Account RMB Account	HKD110 per cheque / per transaction RMB110 per cheque / per transaction
Card Cancellation Fee Principal Card Supplementary Card	If you voluntarily terminate your credit card within one year of its first issue, cancellation fee will be levied. HKD700 per card HKD400 per card
Card Replacement Fee	HKD100 per card (for each re-issued card before expiry of the existing card)
Fund Transfer Between Card Account	HKD200 per transfer
Credit Balance Refund / Withdrawal Handling Charge	HKD60 per cashier order issued for credit balance refund. Cash withdrawal on credit balance either over-the-counter or through ATM will be treated as Cash Advance and charge accordingly.
Dispute Handling Charge	HKD150 per unfounded dispute transaction
Statement Retrieval Charge	HKD50 per statement cycle
Sales Slip Retrieval Charge	HKD Account: HKD50 per copy RMB Account: RMB50 per copy
Credit Limit Upgrade Handling Charge	HKD Account: HKD50 per application for temporary upgrade; HKD100 per application for permanent upgrade. RMB Account: RMB50 per application for temporary upgrade; RMB100 per application for permanent upgrade. (Only HKD Account handling charge will be applied for applying credit limit upgrade on both HKD Account and RMB Account at the same time)
Reference Letter Handling Charge	HKD200 per letter
Audit Confirmation Charge	HKD300 per confirmation

* The Annualized Percentage Rate is calculated according to the Code of Banking Practice.

XVIII. ICBC (Asia) Messaging Services

Item	Charge
a. Via SMS - Private Banking Customers / Elite Club Banking Customers: 50 free SMS quota per month - e-Age Banking Customers: 30 free SMS quota per month - Other Personal Customers: 15 free SMS quota per month - Corporate Customers: 50 free SMS quota per month	HKD 0.8 per local SMS/ HKD 1.5 per overseas SMS quota used in excess of the monthly free quota entitlement HKD 0.8 per local SMS/ HKD 1.5 per overseas SMS quota used in excess of the monthly free quota entitlement HKD 1.0 per local SMS/ HKD 1.5 per overseas SMS quota used in excess of the monthly free quota entitlement HKD 1.0 per local SMS/ HKD 1.5 per overseas SMS quota used in excess of the monthly free quota entitlement
b. Via email	Free

Remark: 1. Local SMS means SMS received by a Hong Kong mobile phone.

2. Overseas SMS means SMS received by a non-Hong Kong mobile phone.

Notes: * Half fee for Integrated Account holders

Service charges waiver of up to HKD50 or its equivalent per transaction for e-Age Banking customers

++ Service charges waiver of up to HKD200 or its equivalent per transaction for Private Banking Customers and Elite Club Banking Customers

△ Full waiver for My Child Savings Account customers

▲ Half fee for senior citizens

◆ Apply HKD amount for Cashier's Order in HKD and USD amount for Cashier's Order in USD

▼ Apply HKD amount / HKD prime rate / one-month HIBOR for account in HKD, USD amount / USD prime rate / one-month LIBOR for account in USD and CNY amount for account in RMB

※ Exemption to senior citizens, customers aged below 18 and customers with any of the following products / services: Private Banking Services, Elite Club Banking Services, e-Age Banking Services, Integrated Account, loans, mortgages, investment funds, bond, structured products, securities and time deposits

Customers receiving Government Disability Allowances / Comprehensive Social Security Assistance and low-income customers can also apply for fee exemption. Please contact our branch staff for details.

The Bank reserves the right to revise the above charges, special offers and other services in this leaflet. For charges not listed in this leaflet, please contact our branches for details.