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I. General Services

Item	Charge
Cashier's Order	
a. Issuance	
i. Bank customer	
- At branch	HKD50/USD6 per item ^{*++▲◆#}
- Via Internet Banking	HKD50 per item ^{++#}
ii. Non-bank customer	HKD120/USD15.5 per item ^{▲◆}
b. Repurchase	HKD50/USD6 per item ^{++◆#}
c. Stop payment for lost Cashier's Order	HKD60/USD7.5 per item ^{++◆#} plus HKICL fee
Gift Cheque	HKD 10 per cheque ^{*++▲#}
Cheque Mark Good	
a. Sent by customer	HKD 100 per cheque
b. Sent by bank	HKD 200 per cheque plus other bank's charge
Standing Instruction	
a. Set up or amend	HKD 70 per request
b. Set up via Internet Banking	HKD 50 per request
c. Ad hoc payment	HKD 70 per transaction
d. Rejected item due to insufficient funds	HKD 150 per transaction
Certificate of Balance	HKD 200 per item ^{++#}
Return of autopay instruction due to insufficient funds	HKD 150 per item
ATM Services	
a. Annual Fee	
i. Easylink ATM Card	HKD 50 per card ⁴
ii. Integrated Account/e-Age Banking/Elite Club/ Private Banking Account ATM Card	Free
iii. Easylink (RMB) ATM Card	CNY 50 per card
b. Replacement of lost card	HKD 50/ CNY 50 per card
c. Cash withdrawals by HKD ATM Card via ATMs in Hong Kong	
i. Via the Bank's ATMs	Free
ii. Via JETCE 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	
i. Via ICBC ATMs in the Mainland	Free ²
ii. Via JETCO network in Macau	HKD 10 per transaction ³

iii. Via CIRRUS network outside Hong Kong iv. Via China UnionPay network outside Hong Kong e. Cash withdrawals by CNY ATM Card via ATMs outside Hong Kong ¹ i. Via China UnionPay network in the Mainland	HKD 30 per transaction ⁴ HKD 15 per transaction ⁵ CNY 15 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 Also, the amount withdrawn may not be deducted from the same foreign currency account linked on the debit card as the currency that customers withdraw. 2.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) 2189 5588 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) 2189 5588 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	
Deposits Over Counter a. Bulk coin deposit (over 200 pieces per day) 2% of total deposit amount (min. HKD 50) b. Bulk notes deposit in HKD (over 200 pieces/ HKD 100,000 or its equivalent per day) 0.25% of total deposit amount (min. HKD 50) c. Bulk cheque deposit (over 30 pieces per day) HKD 2 per additional cheque ⁺⁺	
Coin Exchange HKD 2 per bag ^{++▲} #	
Foreign Currency Notes Exchange a. Bank Customer Free b. Non-bank Customer HKD 100 per transaction	
Renminbi Notes Exchange a. Bank Customer Free b. Non-bank Customer HKD 50 per transaction	
Foreign Currency Notes Deposit / Withdrawal a. USD - For amount over USD1,000 per day/ over 500 pieces of notes 0.25% of total amount(min. HKD 50) ⁺⁺ # b. Renminbi - For amount over CNY 20,000 per day 0.25% of total amount(min. CNY 42) ⁺⁺ # c. Other currencies - For amount over 1,000 equivalent per day/ over 500 pieces of notes 0.25% of total amount(min. HKD 50 equivalent) ⁺⁺ #	

Payroll/ Auto-Fund/ School Fee Collection a. Filled form i. To account with the Bank ii. To account with other bank b. Computer diskette i. To account with the Bank ii. To account with other bank c. Via Internet Banking upload file (only applicable to payroll) i. To account with the Bank ii. To account with other bank d. Ad hoc payroll service not via the Bank's payroll system e. Credit return charge	HKD 1.5 per transaction HKD 2 per transaction (min. HKD 100) HKD 0.5 per transaction HKD 1 per transaction (min. HKD 50) HKD 0.3 per transaction HKD 0.6 per transaction HKD 10 per transaction (min. HKD 200) HKD 30 per transaction
Audit Confirmation a. During the period from 1 November 2018 to 1 January 2019 b. With effect from 2 January 2019	HKD 150 per account (min. HKD 300, Max. HKD 1,000) HKD 450 per request, HKD 600 per request for Expedite service (provided within 3 working days)
Credit Information	HKD 200 per request
Account History Report a. Within 1 year from date of request b. Within 2 years from date of request c. Within 3 years from date of request d. Beyond 3 years from date of request	HKD 250 per account HKD 750 per account HKD1,000 per account HKD1,000 per account per year
Request for Personal Data	HKD 200 per request
Bank Endorsement	HKD 150 per item ⁺⁺
Bank Guarantee a. Commission b. Amendment	1/8 of 1% per month or part thereof(min. HKD 800) HKD 300
Bank Reference Letter	HKD 300 per item ⁺⁺
Company Search a. Local Company b. Offshore company	HKD 200 per search As negotiated (min. HKD 2,000 per search)
Photocopying of Documents a. Customer records (including paid cheques, statements, vouchers and transaction advices) b. Title deeds Online statement (over the counter) Ad hoc customer portfolio summary	HKD 50 per copy ⁺⁺⁺ HKD 200 per copy ⁺⁺⁺ HKD 50 per copy HKD 50 per copy ⁺⁺⁺

<p>Multi-bank reporting(for reporting daily account movement by SWIFT 940 to designated bank SWIFT address)</p> <p>Banking Account Paper Statement Service Fee (Applicable to Current Account、Statement Savings Account、Integrated Account、e-Age Banking Account、Elite Club Banking Account and Time Deposit Account) For any paper statement received through mail during every quarter</p>	<p>First 2 accounts: HKD 500 per month.Any additional account: HKD 100 per month</p> <p>HKD 10 per quarter**</p>
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II. Current Account

Item	Charge
<p>Returned Cheque</p> <p>a. Due to insufficient funds</p> <p>b. Due to other reasons</p> <p>c. Due to a single cheque exceeding CNY 80,000</p>	<p>HKD150/USD20/CNY200 per cheque▼</p> <p>HKD70/USD10/CNY50 per cheque▼</p> <p>CNY 200 per cheque</p>
<p>Stop Payment</p> <p>a. Stop payment on cheque</p> <p>- At branch</p> <p>- Via Internet Banking/Phone Banking</p> <p>b. Cancellation of stop payment order</p>	<p>HKD100/USD15/CNY100 per request⁺⁺▼</p> <p>HKD70/USD10/CNY70 per request⁺⁺▼</p> <p>HKD100/USD15/CNY100 per request▼</p>
<p>Service Fee</p> <p>a. For account with monthly average total liquid asset less than HKD 5,000 or its equivalent (only applicable to company customers)</p> <p>b. For account that has been inactive for more than 2 years and the account balance is less than HKD 5,000 or its equivalent (only applicable to company customers)</p>	<p>HKD 50 or its equivalent per month*</p> <p>HKD 200 or its equivalent per year</p>
<p>Unauthorized Overdraft</p> <p>a. Temporary overdraft facility</p> <p>- Interest rate</p> <p>- Handling fee</p> <p>b. Overdraft exceeds the authorized limit</p> <p>- Interest rate</p> <p>- Handling fee</p>	<p>HKD/USD Prime Rate or 1-month HIBOR/LIBOR (whichever is higher)+ 10% p.a.▼</p> <p>HKD120/ USD15 per item▼</p> <p>Temporary overdraft facility interest rate (as above)or 3.5% p.a.above the applicable interest rate of the respective facility (whichever is higher) ▼</p> <p>HKD 120/ USD 15 per item▼</p>
<p>Drawing against uncleared items handling charge</p>	<p>HKD/USD Prime Rate or 1-month HIBOR/LIBOR (whichever is higher)+ 10% p.a.▼</p>

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	HKD 200 per month
For customer with a 3-month average total liquid asset less than HKD 10,000	Waived
Account closed within 3 months from its opening	HKD 200 per account
Account closed by the Bank due to improper conduct	HKD 200 per account

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.

V. e-Age Banking Services

Item	Charge
For customer with a 3-month average total liquid asset	
- HKD 100,000 or above	Waived
- Below HKD100,000	Waived
e-Age Banking Account closed within 3 months from its opening	HKD 200 per account
e-Age Banking Account closed by the Bank due to improper conduct	HKD 200 per account

VI. Elite Club Banking Services

Item	Charge
For customer with a 3-month average total liquid asset	
- HKD800,000 or above	Waived
- HKD500,000 to below HKD 800,000	HKD 30 per month
- Below HKD500,000	HKD 300 per month
Auto Standby Line	
- Interest rate	HKD Prime Rate -1% p.a.
For Elite Club Account closed within 3 months from its opening	HKD 200 per account
For Elite Club Account closed by the Bank due to improper conduct	HKD 200 per account

VII. Private Banking Services

Item	Charge
For customer with a 12-month average total liquid asset below HKD10,000,000	Waived
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 permitted. 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
HK Securities Trading-related Services (HKD/RMB)	
a. Brokerage Commission	
i. Non-electronic channels	Min. HKD/RMB100 and in accordance with the following tiers of transaction amount per trade:
- Private Banking Customers / Elite Club Banking Customers	- Below HKD/RMB300,000: 0.2% HKD/RMB300,000 - below HKD/RMB1,000,000: 0.15% HKD/RMB1,000,000 or above: 0.1%
- e-Age Banking Customers / Other Customers	- Below HKD/RMB300,000: 0.25% HKD/RMB300,000 - below HKD/RMB1,000,000: 0.2% HKD/RMB1,000,000 or above: 0.1%
ii. Electronic channels	Min. HKD/RMB88 and in accordance with the following tiers of transaction amount per trade:
- Private Banking Customers	- 0.1% of transaction amount
- Elite Club Banking Customers	- Below HKD/RMB1,000,000: 0.125% HKD/RMB1,000,000 or above: 0.1%
- e-Age Banking Customers	- Below HKD/RMB1,000,000: 0.138% HKD/RMB1,000,000 or above: 0.1%
- Other Customers	- Below HKD/RMB1,000,000: 0.15% HKD/RMB1,000,000 or above: 0.1%
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. HKD/RMB2 and Max. HKD/RMB 100) ** 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.
Scrip Handling and Settlement-related Services	
a. Deposit transaction charge	
i. Physical scrip	HKD 30 per stock per transaction (waived for Private Banking Customers / Elite Club Banking Customers)
ii. Via CCASS (free of payment)	Waived
b. Withdrawal transaction charge	
i. Physical scrip	HKD5 per stock per board lot (min. HKD30)
ii. Via CCASS	HKD3.5 per stock per board lot (min. HKD30 and max. HKD2,500)
c. Stamp duty on transfer deed	HKD5 per transfer deed / certificate (the HKSAR Government's charge)
d. Receipt & delivery against payment through CCASS (Trading not through our Bank)	
i. Receipt against payment	Waived
ii. Delivery against payment	HKD 10 per stock per board lot (min. HKD 100)
Information Services	
a. Internet real-time quote service fee	HKD 0.1 per quote used in excess of the monthly free quote entitlement (rounded up to the nearest dollar, min. HKD 5 per month)
- 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 steaming quote service fee	HKD 280 per month (waived charge for the next month if the total turnover is equal to or exceeds HKD1,000,000 within a calendar month)
Streaming quote service fee on "ICBC Smart Invest" App	HKD 200 per month (waived charge for the next month if the total turnover is equal to or exceeds HKD1,000,000 within a calendar month)
c. SMS stock watch price alert service fee	HKD 1 per quote (min. HKD 5 per month)

<p>Account Maintenance</p> <p>a. Custody fee (to be collected on the first business day of June and December every year)</p> <p>b. Stock balance or account confirmation fee</p>	<p>HKD 0.15 per board lot to be charged on holdings of securities as at 31 May and 30 November (min. HKD 100, max. HKD 2,500)</p> <p>(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)</p> <p>HKD 70 per confirmation</p>
<p>Nominee Services and Corporate Actions</p> <p>a. Scrip fee</p> <p>b. Deemed book close scrip fee</p> <p>c. Collection fee (cash) of</p> <ul style="list-style-type: none"> - Cash dividend - Cash offer - Privatization - Conversion of warrants (cash settled) <p>d. Collection fee or handling charge (shares) of</p> <ul style="list-style-type: none"> - Scrip dividend - Bonus issue - Excess rights application - Tendering shares under a takeover bid - Conversion of warrants / rights (receipt of shares) <p>e. US Securities listed in Hong Kong:</p> <p>Except the following fees and charges, all other fees and charges for local securities are applicable</p> <ul style="list-style-type: none"> - Dividend collection fee - Withdrawal fee for physical scrip - Cross border transfer fee for receipt/delivery of securities - Warrant conversion, voluntary take-over, tender offers & open offers Service Fee 	<p>HKD 2.5 per board lot</p> <p>HKD 0.75 per board lot (min. HKD 20)</p> <p>0.5% of amount collected (min. HKD 20, max. HKD 2,500)</p> <p>HKD 2 per board lot (min. HKD 30, max. HKD 2,500)</p> <p>30% of dividend deducted as the US government withholding tax. Remaining dividend will be charged at the same rate as local securities</p> <p>HKD 100 handling charge per instruction, plus HKD 600 HKSCC and Depository Trust Company fee per instruction, plus out-of-pocket expenses incurred by HKSCC</p> <p>HKD 100 handling charge per instruction, plus HKD 200 HKSCC and Depository Trust Company fee per instruction, plus out-of-pocket expenses incurred by HKSCC</p> <p>HKD 100 handling charge per instruction, plus HKD 600 HKSCC and Depository Trust Company fee per instruction, plus out-of-pocket expenses incurred by HKSCC</p>
<p>Financing and Other Services</p> <p>a. Fee for claiming unclaimed benefit entitlements</p> <p>b. Account overdue interest</p>	<p>HKD 300 per claim plus HKSCC charge</p> <p>Prime Rate + 5% p.a.</p>

<p>c. Application for newly listed shares (application in name of ICBC (Asia) Nominee Ltd)</p> <ul style="list-style-type: none"> - Non-electronic channels - Electronic channels <p>d. Re-print daily statement / monthly statement</p> <ul style="list-style-type: none"> - Within 1 year - Over 1 year 	<p>(waived for Private Banking Customers / Elite Club Banking Customers / cash application amount HKD/RMB 1,000,000 or above or finance application)</p> <p>HKD/RMB 100 per application</p> <p>HKD/RMB 50 per application</p> <p>HKD 30 per copy</p> <p>HKD 60 per copy</p>
<p>Service fee for Securities Savings Plan</p>	<p>0.25% of the transaction amount (Min. HKD 50 inclusive of stamp duty, transaction levy and settlement fee)</p> <p>Except the above service fee, all other fees and charges related to Securities Accounts still apply</p>
<p>Investment transaction recording copy</p>	<p>HKD 250 per record</p>
<p>Shanghai-Hong Kong Stock Connect / Shenzhen-Hong Kong Stock Connect- (Northbound Trades Only)</p> <p>Securities Trading-related Services (RMB)</p> <p>a. Brokerage Commission</p> <p>i. Non-electronic Channels</p> <ul style="list-style-type: none"> - Private Banking Customers / Elite Club Banking Customers - e-Age Banking Customers / Other Customers <p>ii. Electronic channels</p> <ul style="list-style-type: none"> - Private Banking Customers - Elite Club Banking Customers - e-Age Banking Customers - Other Customers <p>b. Handling Fee</p> <p>c. Securities Management Fee</p> <p>d. Transfer Fee</p>	<p>Min. RMB 100 and in accordance with the following tiers of transaction amount per trade:</p> <p>Below RMB 300,000: 0.2%</p> <p>RMB 300,000 - below RMB 1,000,000: 0.15%</p> <p>RMB 1,000,000 or above: 0.1%</p> <p>Below RMB 300,000: 0.25%</p> <p>RMB 300,000 - below RMB 1,000,000: 0.2%</p> <p>RMB 1,000,000 or above: 0.1%</p> <p>Min. RMB 88 and in accordance with the following tiers of transaction amount per trade:</p> <p>0.1% of transaction amount</p> <p>Below RMB 1,000,000: 0.125%</p> <p>RMB 1,000,000 or above: 0.1%</p> <p>Below RMB 1,000,000: 0.138%</p> <p>RMB 1,000,000 or above: 0.1%</p> <p>Below RMB 1,000,000: 0.15%</p> <p>RMB 1,000,000 or above: 0.1%</p> <p>0.00487% of the consideration of a transaction per side and charged by SSE / SZSE</p> <p>0.002% of the consideration of a transaction per side and charged by CSRC</p> <p>0.002% of the consideration of a transaction per side and charged by China Clear</p> <p>0.002% of the consideration of a transaction per side and charged by HKSCC</p>

e. Stamp Duty	0.1% of the consideration of a transaction on the seller and charged by SAT Remarks: All out-of-pocket expenses will be charged back to the customer's account accordingly. All fees and charges (including but not limited to Dividend Tax and Capital Gain Tax for Shanghai and Shenzhen Northbound Trading) collected by regulators / authorities are subject to change from time to time and without prior notice.
Scrip Handling and Settlement-related Services (Via CCASS)	
a. Deposit transaction charge (free of payment)	Waived
b. Withdrawal transaction charge	RMB 3.5 per stock per board lot (min. RMB 30 and max. RMB 2,500)
Information Services	
a. Internet real-time quote service fee	HKD 0.1 per quote used in excess of the monthly free quote entitlement (rounded up to the nearest dollar, min. HKD 5 per month)
- 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. SMS stock watch price alert service fee	HKD 1 per quote (min. HKD 5 per month)
Nominee Services and Corporate Actions	
a. Collection fee (cash) of	0.5% of amount collected (min. RMB 20, max. RMB 2,500)
- Cash dividend	
- Cash offer	
- Privatization	
- Conversion of warrants (cash settled)	
b. Collection fee or handling charge (shares) of	RMB 2 per board lot (min. RMB 30, max. RMB 2,500)
- Scrip dividend	
- Bonus issue	
- Excess rights application	
- Tendering shares under a takeover bid	
- Conversion of warrants / rights (receipt of shares)	

Remark:

1. Odd lots will be counted as board lots for above fees charged per board lot.
2. The Bank reserves the right to collect the fees and charges set out in this Section IX. Investment Services in the relevant currency with equivalent value (where applicable). The exchange rate is determined by the Bank from time to time.

Abbreviations:

- HKEx - Hong Kong Exchanges and Clearing Limited
SSE - Shanghai Stock Exchange
SZSE - Shenzhen 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
<p>US Stock Trading-related Services (USD)</p> <p>a. Brokerage Commission</p> <p>i. Non-electronic channels</p> <ul style="list-style-type: none"> - Private Banking Customers - Elite Club Banking Customers - e-Age Banking Customers - Other Customers <p>ii. Electronic channels</p> <ul style="list-style-type: none"> - Private Banking Customers - Elite Club Banking Customers - e-Age Banking Customers - Other Customers <p>b. SEC fee</p> <p>c. Settlement Fee</p> <p>d. Tax</p>	<p>Min. USD30 and in accordance with the following tiers of transaction amount per trade:</p> <p>0.238% of transaction amount</p> <p>Below USD200,000: 0.3% USD200,000 or above: 0.25%</p> <p>Below USD200,000: 0.35% USD200,000 or above: 0.25%</p> <p>Below USD200,000: 0.4% USD200,000 or above: 0.25%</p> <p>Min. USD18 and in accordance with the following tiers of transaction amount per trade:</p> <p>0.138% of transaction amount</p> <p>Below USD200,000: 0.18% USD200,000 or above: 0.15%</p> <p>Below USD200,000: 0.2% USD200,000 or above: 0.15%</p> <p>Below USD200,000: 0.25% USD200,000 or above: 0.15%</p> <p>0.00221% of transaction amount on the seller (rounded up to the nearest penny)</p> <p>USD5 per transaction</p> <p>Subject to specific requirement of individual stock</p> <p>Remarks: All out-of-pocket expenses will be charged back to the customer's account accordingly. All fees and charges (including but not limited to Withholding Tax) collected by regulators / authorities are subject to change from time to time and without prior notice.</p>
<p>Script Handling and Settlement-related Services (Scripless only)</p> <p>a. Deposit transaction charge</p> <p>b. Withdrawal transaction charge</p>	<p>USD30 per stock</p> <p>USD30 per stock</p>

<p>Information Services</p> <p>a. Internet streaming quote service fee</p>	<p>HKD50 per calendar month (waived for Private Banking Customers / Elite Club Banking Customers / waived charge for the next month if successfully completed one or above US securities trading within a calendar month. Effective from the following month after registration)</p>
<p>Account Maintenance</p> <p>a. Custody fee</p>	<p>0.008% on the market value charged on holding of US securities as at 31 May and 30 November (min. USD15) (waived for Private Banking Customers / Elite Club Banking Customers / if the total turnover of US securities is equal to or exceeds USD300,000 during 6 months before the custody fee collection date)</p>
<p>Nominee Services and Corporate Actions</p> <p>a. American Depository Receipt (ADR) Fee</p> <p>b. Cash dividend</p> <p>c. Collection fee of Bonus issue</p> <p>d. Other (including but not limited to Cash offer, Privatization, Conversion of warrants (cash settled), Scrip dividend, Excess rights application, Tendering shares under a takeover bid, Conversion of warrants / rights (receipt of shares))</p>	<p>USD0.02 to 0.05 per share Remarks: Customers holding ADRs may be charged ADR fee regularly by the Depository Receipts Agent through the Bank. ADR fee is subject to the final confirmation from the Depository Receipts Agent and the captioned price range is for reference only.</p> <p>30% of dividend deducted as the US government withholding tax. Remaining dividend will be charged at 0.5% of amount collected (min. USD3)</p> <p>USD10 per transaction</p> <p>All out-of-pocket expenses will be charged back to the customer's account accordingly.</p>
<p>Overseas Securities Trading Services Fee Brokerage Commission</p> <p>- Private Banking Customers</p> <p>- Other Customers</p>	<p>0.5% of transaction amount, Min. HKD500 per trade (Other settlement fees, charges, levies or tax will applied according to certain securities markets)</p> <p>0.75% of transaction amount, Min. HKD800 per trade (Other settlement fees, charges, levies or tax will applied according to certain securities markets)</p>

<p>Investment Funds</p> <p>a. Subscription fee / redemption fee</p> <p>b. Switching fee</p> <p>c. Service fee for switching/ redemption (only applicable to Investment Funds Savings Plan with less than HKD20,000 contribution)</p> <p>d. Funds transfer-out Fee</p>	<p>In accordance with the fees stated in the explanatory memorandum or prospectus</p> <p>1% of switching amount</p> <p>HKD200 per fund</p> <p>HKD100 per fund</p>
<p>Bonds, Certificate of Deposits & Structured Products</p> <p>a. Transaction fee for secondary market (for US Bond only)</p> <p>b. Custodian Fee</p> <p>c. Account fee (for US Bonds only)</p> <p>d. Interest collection fee</p> <p>e. Transfer handling fee</p> <p>- Transfer-in</p> <p>- Transfer-out</p>	<p>USD20 per transaction (Waived for Private Banking Customers)</p> <p>0.1% p.a. on nominal value, pay in advance on/ upon</p> <p>(i) The first business day of June (ii) The first business day of December (iii)Purchase (iv)Transfer-in (minimum charge HKD150 per account)</p> <p>USD42 per month, pay on the last business day of each month (Waived for Private Banking Customers)</p> <p>NIL</p> <p>USD20 per bond(for US Bonds only), plus negotiable handling fee (Waived for Private Banking Customers)</p> <p>0.5% on nominal value, plus USD20 per bond for USD bonds (Private Banking Customers: 0.3% on nominal value, Max. USD100 per bond)</p>

Remark:

The Bank reserves the right to collect the fees and charges set out in this Section IX.

Investment Services in the relevant currency with equivalent value (where applicable).

The exchange rate is determined by the Bank from time to time.

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)	HKD 200
d. Loss of two keys(forced opening required)	HKD 800

XI. Outward Remittance

Item	Charge
Demand Draft	
a. Issuance	
i. Bank Customer	
- At branch	HKD100 per cheque ^{*++▲#}
- Via Internet Banking	HKD80 per cheque ^{++#}
ii. Non-bank customer	HKD180 per cheque [▲]
b. Repurchase	HKD80 per cheque ^{++#}
c. Stop payment for lost Demand Draft	HKD250 per item ^{++#} plus correspondent bank charges, if any
Telegraphic Transfer	
a. ICBC Express (Remittance to designated branches of ICBC group)	
i. Remittance to ICBC group	
- At branch	HKD150 per item
- Via Internet Banking	HKD80 per item
b. Application for Telegraphic Transfer	

i. Remittance to branches of ICBC group	(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)
- At branch	HKD150 [▲] (cable charge) per item plus correspondent bank charges, if any
- Via Internet Banking	HKD100 (cable charge) per item plus correspondent bank charges, if any
ii. Remittance to a beneficiary account non-ICBC group in China(including Mainland China/Hong Kong/Macau/Taiwan)	(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)
- At branch	HKD200 [▲] (cable charge) per item plus correspondent bank charges, if any
- Via Internet Banking	HKD140 (cable charge) per item plus correspondent bank charges, if any
iii. Remittance to a beneficiary account with non-ICBC group in other countries	
- At branch	HKD300 [▲] (cable charge) per item plus correspondent bank charges, if any plus 0.125% commission in lieu up to
- Via Internet Banking	HKD140 (cable charge) per item plus correspondent bank charges, if any
c. 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. Amendment/Cancellation/Enquiry of Telegraphic Transfer	
- Bank Customer	HKD200 per item plus correspondent bank charges, if any
- Non-Bank Customer	HKD300/USD40 per item plus correspondent bank charges, if any
Outward payment to other local banks by CHATS	
- At branch	HKD150 per item [▲]
- Via Internet Banking	HKD50 per item

XII. Inward Remittance

Item	Charge
Remittance to our Bank Customer - By CHATS - By SWIFT	HKD10 per item (Waived for Private Banking Customers) HKD60 per item (Waived for Private Banking Customers)
- By ICBC Express	HKD60 per item (Waived for Private Banking Customers)
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
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	0.25% (min HKD60) plus correspondent bank charges, if any
b. Paid in same currency	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	2% flat on past due instalment amount monthly/1% flat on past due instalment amount bi-weekly
b. Change of repayment plan (tenor/due date/repayment amount/repayment option/repayment cycle)	HKD1,000 per item
c. Early repayment (full/partial)after the prepayment penalty period	HKD500 per payment
d. Request for lower interest rate	HKD1,000 per request
e. Issuance of document (repayment schedule/Repayment history/confirmation letter for ownership/particulars of mortgage/Outstanding balance)	HKD200 per document
f. Certified copies of mortgage deed/ deed of assignment/sale and purchase agreement/ Deed of mutual covenant	HKD500 per set
g. Title deed custody (after settlement of credit facility)	HKD2,500 per year
h. Redemption of title deed	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	1.5% on outstanding balance
b. Surcharge on late payment	3% flat on past due instalment amount monthly. No minimum amount of default interest will be applied.

XIV. Hire Purchase & Leasing

Item	Charge
Change of Vehicle Particulars	HKD500 per request

Vehicle replacement	HKD1,000 per request
Any special request for Licence Services	HKD300 per request
Licence Renewal for 4 months	HKD300 per request
Change of replacement plan (tenor/due date/repayment amount/repayment option/repayment cycle)	HKD1,000 per request
Request for lower interest rate	HKD1,000 per request
Copy of Vehicle Registration Document	HKD20 per copy
Repayment History / Repayment Schedule	HKD200 per document
Additional Charges for Settled Account Information	HKD200 per account
Certified copies of agreement/ loan documents	HKD200 per set

XIV.ICBC(Asia) Messaging Services

Item	Charge
a. Via SMS	
- Private Banking Customers/ Elite Club Banking Customers :50 free SMS quota per month	HKD0.8 per local SMS/HKD1.5 per overseas SMS quote used in excess of the monthly free quote entitlement
- e-Age Banking Customers: 30 free SMS quota per month	HKD0.8 per local SMS/HKD1.5 per overseas SMS quote used in excess of the monthly free quote entitlement
- Other Personal Customers: 15 free SMS quota per month	HKD1.0 per local SMS/HKD1.5 per overseas SMS quote used in excess of the monthly free quote entitlement
- Corporate Customers: 50 free SMS quota per month	HKD1.0 per local SMS/HKD1.5 per overseas SMS quote used in excess of the monthly free quote 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 HKD30 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 Allowance/Comprehensive Social Security Assistance and low income customers can also apply for fee exemption. Please contact our branch staff for details.
- ※※ Exemption to senior citizens, customers aged below 18. Customers receiving Government Disability Allowance/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 branch staff for details