

General Services Charges

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Notes:

- ++ Service Charges waiver of up to HKD200 or its equivalent per transaction for Private Banking Customers.
- # For e-Age Banking Customer, the total liquid asset of all accounts should be over HKD 100,000 or its equivalent when using the service(s). Otherwise, it will be charged as General Customer.
- ∟ Full waiver for My Child Savings Account customers
- ▲ Half fee for senior citizens
- ◆ Apply HKD amount for Cashier's Order in HKD , USD amount for Cashier's Order in USD and CNY amount for Cashier's Order in CNY
- ▼ Apply HKD amount/HKD prime rate/one-month HIBOR for account in HKD, USD amount/USD prime rate 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 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 following charges, special offers and other services in this leaflet. For charges not listed in this leaflet, please contact our branch staff for detail.

I. General Services

Item	Private Banking / Elite Club Customer	e-Age Banking Customer	Integrated Account Customer	General Customer
Cashier's Order				
a. Issuance				
- At branch	HKD 25 / USD 3 / CNY 20 per item ^{♦♦♦}	HKD 40 / USD 4.8 / CNY 32 per item [♦]	HKD 50 / USD 6 / CNY 40 per item ^{♦♦}	
- Via Internet Banking	HKD 25 per item ^{♦♦}	HKD 40 per item	HKD 50 per item	
b. Repurchase	HKD 25 / USD 3 / CNY 20 per item ^{♦♦♦}	HKD 50 / USD 6 / CNY 40 per item [♦]		
c. Stop payment for lost Cashier's Order	HKD 60 / USD 7.5 / CNY 40 per item ^{♦♦♦} plus HKICL fee			
Gift Cheque	Waived	HKD 5 per 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			
Deposits Over Counter				
a. Bulk coin deposit	2% of total amount (Over 200 pieces per customer per day, min. HKD 50)			
b. Bulk notes deposit in HKD	0.25% of total amount (Over 200 pieces / HKD 100,000 per day per customer, min. HKD 50)	0.25% of total amount (Over 200 pieces / HKD 50,000 per day per customer, min. HKD 50)		
c. Bulk cheque deposit	HKD 2 per additional cheque ^{♦♦} (Over 30 pieces per day per customer)			
Coin Exchange	HKD 2 per bag ^{♦♦♦}			

Item	Private Banking / Elite Club Customer	e-Age Banking Customer	Integrated Account Customer	General Customer
Foreign Currency Notes Exchange				
a. Bank Customer	Waived			
b. Non-bank Customer	N/A			HKD 100 per transaction
Renminbi Notes Exchange				
a. Bank Customer	Waived			
b. Non-bank Customer	N/A			HKD 50 per transaction
Foreign Currency Notes Deposit / Withdrawal				
a. USD	0.25% of total amount ⁺⁺ (For amount over USD 7,500 per day per customer / over 500 pieces of notes, min. USD 6)	0.25% of total amount [#] (For amount over USD 3,000 per day per customer / over 500 pieces of notes, min. USD 6)	0.25% of total amount (For amount over USD 2,000 per day per customer / over 500 pieces of notes, min. USD 6)	
b. Renminbi	0.25% of total amount ^{##} (For amount over CNY 20,000 per day per customer / over 200 pieces of notes, min. CNY 50)		0.25% of total amount (For amount over CNY 10,000 per day per customer / over 200 pieces of notes, min. CNY 50)	
c. Other currencies	0.25% of total amount ^{##} (Over 500 pieces of notes / the below limit on currency and amount per day per customer, min. AUD10 / GBP 5 / CAD 10 / CHF 6 / SGD10 / EUR6 / JPY1,000)			
	AUD 5,000	AUD 3,000	AUD 2,000	
	GBP 5,000	GBP 3,000	GBP 2,000	
	CAD 5,000	CAD 3,000	CAD 2,000	
	CHF 5,000	CHF 3,000	CHF 2,000	
	SGD 5,000	SGD 3,000	SGD 2,000	
	EUR 5,000	EUR 3,000	EUR 2,000	
	JPY 500,000	JPY 300,000	JPY 200,000	

Item	Private Banking / Elite Club Customer	e-Age Banking Customer	Integrated Account Customer	General Customer
Standing Instruction				
a. Set up or Amend	Waived	HKD 35 per request [#]	HKD 70 per request	
b. Set up via Internet Banking	Waived			
c. Ad hoc payment	HKD 100 per transaction			
d. Rejected item due to insufficient funds	HKD 150 per transaction			
Return of autopay instruction due to insufficient funds	HKD 150 per item			
Payroll / Auto-Fund / School Fee Collection				
a. Filled form				
- To account with the Bank	HKD 1.5 per transaction			
- To account with other bank	HKD 2 per transaction (min. HKD 100)			
b. Computer diskette				
- To account with the Bank	HKD 0.5 per transaction			
- To account with other bank	HKD 1 per transaction (min. HKD 50)			
c. Via Internet Banking upload file (only applicable to payroll)				
- To account with the Bank	HKD 0.3 per transaction			
- To account with other bank	HKD 0.6 per transaction			
- Payroll of Authority Separation	HKD 0.3 per transaction to account with the Bank; HKD 0.6 per transaction to account with other bank; Set up fee as negotiated			
- Global Payroll	HKD100 per transaction to account under the ICBC Group; HKD140 per transaction to account with other bank; Set up fee and maintenance fee as negotiated			

Item	Private Banking / Elite Club Customer	e-Age Banking Customer	Integrated Account Customer	General Customer
d. Ad hoc payroll service not via the Bank's payroll system	HKD 10 per transaction (min. HKD 200)			
e. Credit return charge	HKD 30 per transaction			
Certificate of Balance	HKD 160 per item ⁺⁺	HKD 200 per item		
Audit Confirmation	HKD 450 per request, HKD 600 per request for Expedite service (provided within 3 working days)			
Credit Information	HKD 200 per request			
Request for Personal Data	HKD 200 per request			
Bank Endorsement	HKD 75 per item ⁺⁺	HKD 150 per item		
Bank Reference Letter	HKD 240 per item ⁺⁺	HKD 300 per item		
Online statement (over the counter)	HKD 50 per copy			
Ad hoc customer portfolio summary	HKD 50 per copy ⁺⁺			
Multi-bank reporting				
a. At branch	HKD 100 per account per advice			
b. For reporting daily or real-time account movement by SWIFT MT 940 / 941 / 942 / 900 / 910 to designated bank SWIFT address	HKD 500 per account per type of advice per month			
Account History Report (only applicable to passbook savings and Time Deposit accounts only)				
a. Within 1 year from date of request	HKD 250 per account			
b. Within 2 years from date of request	HKD 750 per account			
c. Within 3 years from date of request	HKD 1,000 per account			
d. Beyond 3 years from date of request	HKD 1,000 per account per year			

Item	Private Banking / Elite Club Customer	e-Age Banking Customer	Integrated Account Customer	General Customer
Photocopying of Documents				
a. Customer records (including paid cheques, statements, vouchers and transaction advices)	HKD 50 per copy ⁺⁺			
b. Title deeds	HKD 200 per copy ⁺⁺			
Bank Guarantee				
a. Commission	1/8 of 1% per month or part thereof (min. HKD 800)			
b. Amendment	HKD 300			
Commercial Account Opening Charge				
a. Limited company incorporated in Hong Kong, Sole Proprietorship, Partnership, Unincorporated Association (e.g. Clubs, Societies, Charities, etc.)	HKD 1500			
b. Company incorporated in PRC	HKD 3000			
c. Company with complex structure (Company meeting 2 or more factors below: - With more than 3 layers of shareholding structure; or d. - That have nominee company involved as intermediary shareholders; or e. - The company's intermediary shareholders' places of incorporation and/or places of business spread across more than 3 jurisdictions; or	As negotiated (min. HKD 3000)			

<ul style="list-style-type: none"> - The company's intermediary shareholders' involved more than 2 legal forms; or - There is trust and/or foundation in the ownership structure.) 	
<p>f. Company with particular business nature, Overseas incorporated company 、 Cross-border attestation service for account opening (At designated attesting network of ICBC branches in the Mainland / Macao / Overseas), etc.</p>	<p>As negotiated (min. HKD 3000)</p>
<p>Company Search</p>	
<p>a. Local Company</p>	<p>HKD 200 per search</p>
<p>b. Offshore company</p>	<p>As negotiated (min. HKD 2,000 per search)</p>
<p>ICBC (Asia) Business Account Plus</p>	<p>HKD 200 per account per month (only applicable to company customers)</p>
<p>Cross-Boarder Business Registry</p>	<p>HKD 100 per application (only applicable to company customers)</p>
<p>Banking Account Paper Statement Service Fee (Applicable to Current Account, Statement Savings Account, Integrated Account, e-Age Banking Account, Elite Club Account and Time Deposit Account) For any paper statement received through mail during every quarter</p>	<p>HKD 10 per quarter ※※</p>

Item	Private Banking / Elite Club Customer	e-Age Banking Customer	Integrated Account Customer	General Customer
ATM Services				
a. Annual Fee				
- Easylink ATM Card		N/A		HKD 50 per card ^d
- Integrated Account / e-Age Banking / Elite Club / Private Banking Account ATM Card		Waived		N/A
- 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				
- Via the Bank's ATMs			Waived	
- Via JETCO network in Hong Kong (for HKD account only)			Waived	
d. Cash withdrawals by HKD ATM Card via ATMs outside Hong Kong (for HKD account only) ¹				
- Via ICBC ATMs in the Mainland			Waived ²	
- Via JETCO network outside Hong Kong			HKD 25 per transaction ³	
- Via CIRRUS network outside Hong Kong			HKD 30 per transaction ⁴	
- Via China UnionPay network outside Hong Kong			HKD 15 per transaction ⁵	

Item	Private Banking / Elite Club Customer	e-Age Banking Customer	Integrated Account Customer	General Customer
e. Cash withdrawals by CNY ATM Card via ATMs outside Hong Kong ¹				
- Via China UnionPay network in the Mainland	CNY 15 per transaction ⁵			

Remarks:

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

II. Current Account

Item	Private Banking / Elite Club Customer	e-Age Banking Customer	Integrated Account Customer	General Customer
Returned Cheque				
a. Due to insufficient funds	HKD 150 / USD 20 / CNY 200 per cheque [▼]			
b. Due to other reasons	HKD 70 / USD 10 / CNY 50 per cheque [▼]			
c. Due to a single cheque exceeding CNY80,000	CNY 200 per cheque			
Stop Payment				
a. Stop payment on cheque				
- At branch	HKD 100 / USD 15 / CNY 100 per request ^{▼++}			
- Via Internet/Phone Banking	HKD 35 / USD 5 / CNY 35 per request ^{▼++}	HKD 70 / USD 10 / CNY 70 per request [▼]		
b. Cancellation of stop payment order	HKD 100 / USD 15 / CNY 100 per request [▼]			
Service Fee				
a. For account with monthly average total liquid asset less than HKD 10,000 or its equivalent	HKD 50 or its equivalent per month (only applicable to company customers)			
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	HKD 200 or its equivalent per year (only applicable to company customers)			

Item	Private Banking / Elite Club Customer	e-Age Banking Customer	Integrated Account Customer	General Customer
Unauthorized Overdraft				
a. Temporary overdraft facility				
- Interest rate	HKD: HKD Prime Rate or 1-month HIBOR (whichever is higher) + 10% p.a. [▼] USD: USD Prime Rate + 10% p.a. [▼]			
- Handling fee	HKD 120 / USD 15 per item [▼]			
b. Overdraft exceeds the authorized limit				
- Interest rate	Temporary overdraft facility interest rate (as above) or 3.5% p.a. above the applicable interest rate of the respective facility (whichever is higher)			
- Handling fee	HKD 120 / USD 15 per item [▼]			
Drawing against uncleared items handling charge	HKD: HKD Prime Rate or 1-month HIBOR (whichever is higher) + 10% p.a. [▼] USD: USD Prime Rate + 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. CNY 200)			
Counter Cheque	HKD 20 per cheque			
Account closed within 3 months from its opening	HKD 200 / USD 20 / CNY 150 per account [▼]			
Account closed by the Bank due to improper conduct	HKD 200 / USD 20 / CNY 150 per account [▼]			
Printing of special cheque	At cost			
Postage for mailing of cheque book by registered mail	HKD 25 per cheque book			

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	Private Banking / Elite Club Customer	e-Age Banking Customer	Integrated Account Customer	General Customer
Report Loss of Passbook / Chop	HKD 100 or its equivalent per account ^{^++}			
Account closed within 3 months from its opening	HKD 200 or its equivalent per account			
Account closed by the Bank due to improper conduct	HKD 200 / USD 20 per account			
Service Fee				
a. For HKD Savings Account with monthly average total liquid asset less than HKD10,000	HKD 50 per month (only applicable to company customers)			
b. For account that has been inactive for more than 2 years and the account balance is less than HKD5,000 or its equivalent	HKD 200 or its equivalent per year (only applicable to company customers)			
Low Balance Accounts				
a. HKD Savings Account and My Child Savings Account	No interest will be accrued on balance less than HKD 5,000			
b. Renminbi	Interest will be accrued regardless of the balance			
c. Foreign Currencies	No interest will be accrued on balance less than:			
	USD 120 NZD 200	AUD 150 CHF 200	CAD 150 SGD 200	GBP 70 JPY 15,000 EUR 100

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.

Item	Private Banking / Elite Club Customer	e-Age Banking Customer	Integrated Account Customer	General Customer
Early uplift of Planned Savings (within 6 months from plan opening)	HKD 100			

IV. Integrated Account Services

Item	Private Banking / Elite Club Customer	e-Age Banking Customer	Integrated Account Customer	General Customer
Service Fee[^] (For customer with a designated 3-month average total liquid asset)	HKD 800,000 or above: Waived	HKD 100,000 or above: Waived	HKD 10,000 or above: Waived	N/A
	HKD 500,000 to below HKD 800,000: HKD 30 per month			
	Below HKD 500,000: HKD 300 per month			
Clean Overdraft				
a. Handling fee	1% p.a. of facility amount (min. HKD 200)			N/A
b. Interest rate	HKD Prime Rate or 1-month HIBOR (whichever is higher) + 5% p.a.			N/A
c. Surcharge on any inadequate monthly minimum repayment	HKD 200 per month			N/A
Interest rate of Auto Standby Line	HKD Prime rate -1%p.a.	N/A		
Account closed within 3 months from its opening	HKD 200 per account			N/A
Account closed by the Bank due to improper conduct	HKD 200 per account			N/A

Remarks:

1. [^] Waived for Private Banking Service Customers
2. 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. Time Deposit

Item	Private Banking / Elite Club Customer	e-Age Banking Customer	Integrated Account Customer	General Customer
Early uplift of Time Deposit	<p>Subject to the Bank's discretion, early uplift of time deposit can be allowed without accrued contract interest to be paid and will charge handling fee as calculated as follow:</p> $\text{Time Deposit Principal} \times (\text{Prime Rate}^+ - \text{Time Deposit Contract Interest Rate}) \times \text{Number of Days due to Maturity} / \text{Total Number of Days in a Year}^*$ <p>+ Subject to the rate as quoted by the Bank from time to time.</p> <p>* For HKD, GBP and SGD: 365 days; For other currencies: 360 days</p>			

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.

VI. Safe Deposit Box

Item	Private Banking / Elite Club Customer	e-Age Banking Customer	Integrated Account Customer	General Customer
Rental fee	Please refer to the Safe Deposit Box Rental List provided by relevant branch			
Loss of one key (change lock required)	HKD 200			
Loss of two keys (forced opening required)	HKD 800 (plus the box opening fees)			

VII. Outward Remittance

Item	Private Banking / Elite Club Customer	e-Age Banking Customer	Integrated Account Customer	General Customer
Demand Draft				
a. Issuance				
- At branch	HKD 50 per cheque ⁺⁺	HKD 80 per cheque #	HKD 100 per cheque [▲]	
- Via Internet Banking	Waived	HKD 64 per cheque	HKD 80 per cheque	
b. Repurchase	HKD 50 per cheque ⁺⁺	HKD100 per cheque		
c. Stop payment for lost Demand Draft	HKD 250 ⁺⁺ per item plus correspondent bank charges, if any			
Telegraphic Transfer				
a. ICBC Express (Remittance to designated branches of ICBC group and to ICBC Account)				
- At branch	HKD 120 per item	HKD 135 per item #	HKD 150 per item	
- Via Internet Banking	HKD 80 per item			
b. Application for Telegraphic Transfer				
i. Remittance to branches of ICBC group				
- At branch	HKD 120 (cable charge) per item plus correspondent bank charges, if any	HKD 150 [▲] (cable charge) per item plus correspondent bank charges, if any (20% discount on cable charge for application via branch from Private Banking Services Customers)		
- Via Internet Banking	HKD 100 (cable charge) per item plus correspondent bank charges, if any			

Item	Private Banking / Elite Club Customer	e-Age Banking Customer	Integrated Account Customer	General Customer
ii. Remittance to a beneficiary account non-ICBC group in China (including Mainland China / Hong Kong / Macau / Taiwan)				
- At branch	HKD 160 (cable charge) per item plus correspondent bank charges, if any	HKD 200 [▲] (cable charge) per item plus correspondent bank charges, if any (20% discount on cable charge for application via branch from Private Banking Services Customers)		
- Via Internet Banking	HKD 140 (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	HKD 300 [▲] (cable charge) per item plus correspondent bank charges, if any			
- Via Internet Banking	HKD 140 (cable charge) per item plus correspondent bank charges, if any			
c. Remittance service with predetermined RMB exchange rate	HKD 120 (cable charge) per item plus correspondent bank charges, if any	HKD 135 (cable charge) per item [#] plus correspondent bank charges, if any	HKD 150 (cable charge) per item plus correspondent bank charges, if any	
(Transfer fee of CNY 10-20 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	HKD 200 per item plus correspondent bank charges, if any			
Outward payment to other local banks by CHATS				
a. At branch	HKD 150 per item [▲]			
b. Via Internet Banking	HKD 50 per item			
c. Amendment / Cancellation / Enquiry of CHATS	HKD 200 per item plus correspondent bank charges, if any			

VIII. Inward Remittance

Item	Private Banking / Elite Club Customer	e-Age Banking Customer	Integrated Account Customer	General Customer
Remittance to our Bank Customer				
a. By CHATS			HKD 10 per item ^	
b. By SWIFT			HKD 60 per item ^	
c. By ICBC Express			HKD 60 per item ^	
Follow-up telex / message to remitting / correspondent banks / tracer	HKD 200 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	HKD 60 per item plus correspondent bank charges, if any			
ii. Credited to same currency account				
- In USD	0.25% (min. HKD 60) plus correspondent bank charges (if any) and credit proceeds value 7 calendar days after			
- In other currencies	0.25% (min. HKD 60) plus correspondent bank charges (if any) and credit proceeds value 14 calendar days after			
b. For cheque drawn on third country credited to HKD account or credited to same currency account	0.25% (min. HKD.60) plus transit interest, postage and correspondent bank charges, if any			
c. Returned unpaid	HKD 150 per item plus interest and correspondent bank charges, if any			

Remark:

^ Waived for Private Banking Services Customers

Item	Private Banking / Elite Club Customer	e-Age Banking Customer	Integrated Account Customer	General Customer
Cheque sent for collection				
a. For cheque drawn on foreign currencies	HKD 200 per item plus correspondent bank charges , if any			
b. For HKD cheque drawn on Macau	HKD 200 per item plus correspondent bank charges , if any			
c. Returned unpaid	HKD 150 per item plus interest and correspondent bank charges, if any			

IX. Loans Services

Item	Private Banking / Elite Club Customer	e-Age Banking Customer	Integrated Account Customer	General Customer
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)	HKD 1,000 per item			
c. Early repayment (full / partial) after the prepayment penalty period	HKD 500 per payment			
d. Request for lower interest rate	HKD 1,000 per request			
e. Issuance of document (repayment schedule / Repayment history / confirmation letter of ownership / particulars of mortgage / Outstanding balance)	HKD 200 per document			
f. Certified copies of mortgage deed / deed of assignment / sale and purchase agreement / Deed of mutual covenant	HKD 500 per set			
g. Title deed custody (after settlement of credit facility)	HKD 2,500 per year			
h. Redemption of title deed	HKD 1,000 per request			

Item	Private Banking / Elite Club Customer	e-Age Banking Customer	Integrated Account Customer	General Customer
i. Default Interest rate	Default Interest rate: 26.8% Upon full demand by the Bank when the loan is overdue, the Bank reserve the right to charge 2% on the whole sums of outstanding balance compounded monthly, from the date of full demand until the date of full repayment of the whole sums. Annualised Percentage Rate (APR) is calculated according to the method set out in the relevant guidelines referred to the Code of Banking Practice. A reference rate which includes the basic interest rate and other fees and charges of a product expressed as an annualised rate.			
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.			
c. Default Interest rate	Default Interest rate: 36% If customer fails to settle the instalment amount on due date, default interest will be charged.			

X. Hire Purchase & Leasing

Item	Private Banking / Elite Club Customer	e-Age Banking Customer	Integrated Account Customer	General Customer
Change of Vehicle Particulars	HKD 500 per request			
Vehicle replacement	HKD 1,000 per request			
Any special request for Licence Services	HKD 300 per request			
Licence Renewal for 4 months	HKD 300 per request			
Change of replacement plan (tenor / due date / repayment amount / repayment option / repayment cycle)	HKD 1,000 per request			
Request for lower interest rate	HKD 1,000 per request			
Copy of Vehicle Registration Document	HKD 20 per copy			
Repayment History / Repayment Schedule	HKD 200 per document			
Additional Charges for Settled Account Information	HKD 200 per account			
Certified copies of agreement / loan documents	HKD 200 per set			
Default Interest rate	Default Interest rate: 26.8% Upon full demand by the Bank when the loan is overdue, the Bank reserve the right to charge 2% on the whole sums of outstanding balance compounded monthly, from the date of full demand until the date of full repayment of the whole sums. Annualised Percentage Rate (APR) is calculated according to the method set out in the relevant guidelines referred to the Code of Banking Practice. A reference rate which includes the basic interest rate and other fees and charges of a product expressed as an annualised rate.			

XI. ICBC (Asia) Messaging Services

Item	Private Banking / Elite Club Customer	e-Age Banking Customer	Integrated Account Customer	General Customer
Via SMS				
Monthly Free SMS Quota Entitlement	50 SMS per month	30 SMS per month	15 SMS per month	Personal Customers : 15 SMS per month Corporate Customers : 50 SMS per month
Charges on SMS quota used in excess of the monthly free quota entitlement	HKD 0.8 per local SMS / HKD 1.5 per overseas SMS		HKD 1.0 per local SMS / HKD 1.5 per overseas SMS	
Via email	Free			

Remarks:

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.

XII. Account Companion

Item	Private Banking / Elite Club Customer	e-Age Banking Customer	Integrated Account Customer	General Customer
Message notification of account transfer via email / SMS	HKD 20 per account number per month (only applicable to company customers)			

XIII. ICBC E-Security

Item	Private Banking / Elite Club Customer	e-Age Banking Customer	Integrated Account Customer	General Customer
Risk information inquiry service (Yearly unlimited usage plan)	HKD 3,000/year (max. 10 accounts)			
Risk information inquiry service (By usage)	HKD 25-40/inquiry			

Remarks:

1. Yearly unlimited usage plan only includes basic search functions except “Rating” function, and “Rating” function will be charged separately once used.