

**Private Banking Services Fees**

Services	Charges
<b>Account service related</b>	
Account Opening Fee	Nil
Account Maintenance Fee	Nil
Certificated of Account Balance	AUD 20 per account
Term Deposit Early Termination Penalty Charge	Early termination rate of broken day and a penalty fee may also apply if term deposit terminate before maturity date
Back Valuation Arrangement Fee	Back Valuation Charge may apply and by arrangement
Overdraft Arrangement Fee	Overdraft Charge may apply and by arrangement
<b>Electronic Banking Service</b>	
Joining Fee	Nil
Annual Fee	Nil
Block / Unblock User Login	AUD 15 per trip
Reset User Login Password	AUD 15 per trip
Security Device <sup>5</sup>	
First Issuance	Nil
Replacement	AUD 20 per device
Token Reactivation	AUD 15 per device

Services	Charges	
<b>Transfer</b>		
	<b>EBanking</b>	<b>Over Counter</b>
Transfer to ICBC Australian Account	Nil	Nil
Transfer to Overseas ICBC Group Account <sup>4</sup>	AUD 16 per transaction	AUD 25 per transaction
Transfer to other Bank's Account		
Within Australia (AUD)		
EFT (Regular Transfer)	Nil	AUD 5 per transaction
RTGS (Urgent Transfer) (Additional charge may apply by beneficiary bank )	AUD 20 per transaction	AUD 25 per transaction
Osiko <sup>®</sup> Payment	Nil	AUD 10 per transaction
Within Australia (Other than AUD) (Additional charge may apply by intermediary and beneficiary bank )	AUD 20 per transaction	AUD 25 per transaction
Outside Australia (International) (Third Party Charge: Additional USD 30 per transaction will be charged for guaranteed USD products, USD50 per transaction will be charged for inquiry and amendment, USD 25 per transaction will be charged for return of principle. Additional Charge may be applied by intermediary and beneficiary Bank)	AUD 20 per transaction	AUD 25 per transaction
Local Transfer Dishonour/Return Fee (Additional charge may be applied by beneficiary bank )	AUD 15 per transaction	
Local Transfer Trace Request	AUD 70 per transaction (Additional charge may be applied by beneficiary bank)	
SWIFT Payment Cancellation/Amendment	AUD 25 per transaction (Additional charge may be applied by beneficiary bank)	

<b>BPAY®</b>	
BPAY® Payment	Nil
BPAY® Payment Reversal <sup>6</sup>	AUD 20 per transaction
<b>Inward Transfer (Pay to account held with us/Credit)</b>	
Within Australia (AUD RTGS)	Nil
Within Australia (other than AUD)	AUD 10 per transaction
Outside Australia	AUD 10 per transaction
<b>Cheque</b>	
Cheque Book Request <sup>6</sup>	Nil
Outwards Cheque Clearing (drawn on AU banks)	Nil
Inward Cheque Clearing (ICBC's cheque paid)	Nil
Return unpaid cheque drawn on AU bank	AUD 20 per transaction
Return ICBC's cheque unpaid	AUD 20 per transaction
Process stop payment on an ICBC cheque	AUD 15 per transaction
Special Answer drawn on an AU bank	AUD 15 per transaction
Bank Cheque Issurance	AUD 5 per transaction
<b>Statements</b>	
Statement Request	Nil
Retrieval of Statement <sup>6</sup>	AUD 10 per statement

Terms and Conditions:

1. The information herein is correct at the date of printing. For current information please visit our website at [www.icbc.com.au](http://www.icbc.com.au) or contact our Customer Service Centre
2. All information, content and material provided herein may be suspended, withdrawn or changed by ICBC at any time without notice.
3. References to "ICBC", "we", "us" and "our" are references to Industrial and Commercial Bank of China Limited, Sydney Branch.
4. References to "ICBC Group" are references to Industrial and Commercial Bank of China Limited, its subsidiaries and its associated companies.
5. Security Device includes USB Token, Password Token and future devices issued by ICBC. First 6 tokens free, additional token AUD \$20 each plus delivery cost.
6. Conditions apply, please contact our Customer Service Centre for further details.