

General Services Charges

Index

| | | |
|-------|--------------------------------|---------|
| I. | General Services | 1 - 8 |
| II. | Current Account | 9 - 10 |
| III. | Savings Account | 11 - 12 |
| IV. | Integrated Account Services | 13 - 14 |
| V. | Time Deposit | 15 |
| VI. | Safe Deposit Box | 15 |
| VII. | Outward Remittance | 16 - 17 |
| VIII. | Inward Remittance | 18 - 19 |
| IX. | Loans Services | 20 - 21 |
| X. | Hire Purchase & Leasing | 22 |
| XI. | ICBC (Asia) Messaging Services | 23 |
| XII. | Account Companion | 23 |
| XIII. | ICBC E-Security | 24 |

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, Wise Gold 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 / Wise Gold / 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 ^{▲♦} | |
| 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) | | | |
| Item | Private Banking / Wise Gold / | e-Age Banking Customer | Integrated Account Customer | General Customer |

| | Elite Club Customer | | | |
|--|--|--|---|-------------------------|
| Coin Exchange | HKD 2 per bag ^{▲++} | | | |
| 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 / Wise Gold / 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 / Wise Gold / 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 / Wise Gold / 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 | As negotiated (min. HKD 3000) | | | |

| | |
|--|---|
| <p>3 jurisdictions; or - The company's intermediary shareholders' involved more than 2 legal forms; or - There is trust and/or foundation in the ownership structure.)</p> | |
| <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 3000 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, Wise Gold 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 / Wise Gold / Elite Club Customer | e-Age Banking Customer | Integrated Account Customer | General Customer |
|--|---|-------------------------------------|--------------------------------|------------------------------|
| ATM Services | | | | |
| a. Annual Fee | | | | |
| - Easylink Debit Card (HKD) | | N/A | | HKD 50 per card ^d |
| - Private Banking Debit Card (HKD) / Elite Club Debit Card (HKD) | Waived | N/A | | |
| - Wise Gold Debit Card (HKD) | Waived | N/A | | |
| - Easylink Debit Card (CNY) | | 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 UnionPay network outside Hong Kong | | HKD 15 per transaction ⁵ | | |

| Item | Private Banking / Wise Gold / 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 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 Industrial and Commercial Bank of China (Asia)'s website www.icbcasia.com or call Industrial and Commercial Bank of China (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 Industrial and Commercial Bank of China (Asia) respectively. For enquiries about the reference exchange rates, please visit MasterCard's website www.mastercard.com and Industrial and Commercial Bank of China (Asia)'s website www.icbcasia.com or call Industrial and Commercial Bank of China (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 / Wise Gold / 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 / Wise Gold / 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 / Wise Gold / 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 | AUD 150 | CAD 150 | GBP 70 | EUR 100 |
| | NZD 200 | CHF 200 | SGD 200 | JPY 15,000 | AED 5,000 |
| | DKK 1,000 | MXN 5,000 | THB 10,000 | ZAR 5,000 | |

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 / Wise Gold / 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 / Wise Gold / 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 3,000,000 or above: Waived** | HKD 800,000 or above: Waived*** | HKD 100,000 or above: Waived | HKD 10,000 or above: Waived | N/A |
| | HKD 800,000 to below HKD 3,000,000: HKD 30 per month** | | | | |
| | HKD 500,000 to below HKD 800,000: HKD 30 per month | | Below HKD 100,000: Waived | Below HKD 10,000: Waived | |
| | 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 |

| Item | Private Banking / Wise Gold / Elite Club Customer | e-Age Banking Customer | Integrated Account Customer | General Customer |
|---|---|---------------------------|--------------------------------|------------------|
| 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.
3. ** Only applicable to Wise Gold Customer
4. *** Only applicable to Elite Club Customer

V. Time Deposit

| Item | Private Banking / Wise Gold / 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 / Wise Gold / 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 / Wise Gold / Elite Club Customer | e-Age Banking Customer | Integrated Account Customer | General Customer |
|---|--|--|--------------------------------|------------------|
| Demand Draft | | | | |
| a. Repurchase | HKD 50 per cheque ⁺⁺ | | HKD100 per cheque | |
| b. 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 / Wise Gold / 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 / Wise Gold / 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 / Wise Gold / 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 / Wise Gold / 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 / Wise Gold / Elite Club Customer | e-Age Banking Customer | Integrated Account Customer | General Customer |
|---|---|---------------------------|--------------------------------|------------------|
| i. Default Interest rate | <p>Default Interest rate: 26.8%</p> <p>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.</p> <p>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.</p> | | | |
| 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 | | | |

X. Hire Purchase & Leasing

| Item | Private Banking / Wise Gold / 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 | <p>Default Interest rate: 26.8%</p> <p>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.</p> <p>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.</p> | | | |

XI. ICBC (Asia) Messaging Services

| Item | Private Banking / Wise Gold / 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 / Wise Gold / 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 / Wise Gold / 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.