



Retail Banking Service Charges

A. General Services

Item	Charge
Management Fee	Waived
Minimum Account Balance Requirement (HKD) ¹	Not applicable
Paper Statement	HK\$100 per item

¹ Please note that there is no minimum HKD (or equivalent) balance requirement.
Other fees (e.g., transaction fees, FX-related charges) may apply as set out in our Fee Schedule.

B. Payment Services

B1. Inward payments

Item	Charge
Inward Payment through Faster Payment System (FPS)	Waived
Inward Payment through Internal transfer	Waived
Inward Remittance (CHATS)	Waived
Inward Remittance (SWIFT)	Waived
Inward Remittance - Returned	Waived

B2. Outward payments²

Item	Charge
Outward Payment through Faster Payment System (FPS)	Waived
Outward Payment through Internal transfer	Waived
CNY/USD Local Transfer (CHATS)	Waived
CNY/USD Local Transfer (CHATS) - Returned/ Enquiry/ Amendment/ Cancellation ³	CNY: CN¥ 200 per item USD: US\$ 35 per item
Cross-border Remittance (SWIFT)	Charges paid by payee: <ul style="list-style-type: none"> - HKD: HK\$ 50 per item - CNY: CN¥ 50 per item - USD: US\$ 10 per item Charges paid by payer: <ul style="list-style-type: none"> - USD: US\$ 30 per item
Cross-border Remittance (SWIFT) - Returned/ Enquiry/ Amendment/ Cancellation ³	HKD: HK\$ 200 per item CNY: CN¥ 200 per item USD: US\$ 35 per item

² Please note that the charges are not refundable regardless of whether the requested transfer/remittance is successful. Some overseas banks may impose additional overseas charges (including charges levied by beneficiary bank and correspondent banks) and may deduct such charges from the remittance amount.

³ We will charge these fees when we attempt to process your request for refund, inquiry, amendment, or cancellation of a transfer/remittance, even if the attempt is ultimately unsuccessful.

C. Time Deposit

Item	Charge
Early Uplift fee	<p>We may, at our discretion, allow uplift of time deposit before maturity. Time deposit interest accrued will not be paid and handling fee, with calculation stated below, will apply:</p> <ul style="list-style-type: none"> - HKD: The charge for each uplift request is 1% of the time deposit principal or a minimum charge of HK\$ 1,000, whichever is higher



- CNY: The charge for each uplift request is 1% of the time deposit principal or a minimum charge of CN¥ 1,000, whichever is higher
- USD: The charge for each uplift request is 1% of the time deposit principal or a minimum charge of US\$ 130, whichever is higher

Please note that the Retail Banking Service Charges will be collected at each time of Early Uplift, regardless of whether the time deposit is partly or wholly uplifted.

The Retail Banking Service Charges will not be refundable once the request is fulfilled.

Effective from 24 Sep 2025