

**Effective from 16<sup>th</sup> April 2012**
**General Banking Services Charges**

Type of Services		Charges/Details	
CURRENT ACCOUNT			
Return cheque	Insufficient funds -- HKD/USD cheque -- RMB cheque	HKD150.00 / USD18.00 per returned cheque RMB200.00/HKD200.00 per returned cheque	
	Customer's technical errors -- HKD/USD cheque -- RMB cheque	HKD50.00 / USD6.50 per returned cheque RMB50.00/HKD50.00 per returned cheque	
	RMB cheque amount exceeding RMB80,000.00	RMB200.00/HKD200.00 per returned cheque	
Mark 'good' cheque	Dispatched by bank	HKD200.00 per cheque (plus drawee bank charges )	
	Dispatched by customer	HKD60.00 per cheque	
Stopped payment order		HKD100.00 per instruction	
Special-printed cheque		Prevailing cost	
Special-printed deposit slips		Prevailing cost	
Cheque book delivery	By ordinary mail	Waived	
	By registered mail	HKD25.00/USD3.00/RMB20.00 plus non-local postage (Postage will be waived if delivery address is in HK)	
Dishonoured cheque returned by registered mail		HKD25.00/USD3.00/RMB20.00 per cheque plus non-local postage (Postage will be waived if delivery address is in HK)	
Account closed within 3 months after A/C opening		HKD180.00 per account	
Monthly fee	Combined average monthly balance in HKD current account(s) and savings account(s) below HKD5,000.00	HKD60.00 per month <sup>1</sup>	
Temporary overdraft / overdrawn	Unauthorized overdraft	HKD	HKD120.00 per cheque and O/D interest calculated at prime rate plus 10% or overnight HIBOR (whichever is higher)
		USD	USD15.00 per cheque and O/D interest calculated at US prime rate plus 10% or overnight LIBOR plus 4% (whichever is higher)
		RMB	RMB120.00 per cheque and O/D interest calculated at CNY HIBOR plus 10%
	Exceeded overdraft limit	HKD	HKD120.00 per cheque and O/D interest calculated at prime rate plus 10% or overnight HIBOR (whichever is higher)
		USD	USD15.00 per cheque and O/D interest calculated at US prime rate plus 8% or overnight LIBOR plus 4% (whichever is higher)
		RMB	RMB120.00 per cheque and O/D interest calculated at CNY HIBOR plus 10%
Against uncleared items		HKD120.00/USD15.00/RMB120.00 per item	

Type of Services		Charges/Details
<b>CURRENT ACCOUNT</b>		
HKD Dormant A/C	No deposit or withdrawal for 2 years and the balance below HKD2,000.00 (Account with zero balance will be closed without notice)	HKD100.00 for every six months
USD Dormant A/C	No deposit or withdrawal for 2 years and the balance below USD200.00 (Account with zero balance will be closed without notice)	USD12.00 for every six months
RMB Dormant A/C	No deposit or withdrawal for 2 years and the balance below RMB2,000.00 (Account with zero balance will be closed without notice)	RMB50.00 for every six months
Deposit USD notes into USD T/T (current) account		Subject to 0.25% on full amount if daily deposit exceeds USD1,500.00 per account; Daily deposit of USD1,500.00 or below: Waived
Withdraw USD notes from USD T/T (current) account		Subject to 0.25% on full amount if daily withdrawal exceeds USD1,500.00 per account; Daily withdrawal of USD1,500.00 or below: Waived
Deposit RMB notes into RMB (current) account		Subject to 0.125% of the deposit amount in HKD or a minimum of HKD15.00 will be charged per transaction.
RMB cheque handling charges	Transfer into account to cover insufficient funds	Subject to 1% of the total transfer amount, or a minimum of RMB200.00 per transaction.
<b>SAVINGS ACCOUNT</b>		
Replacement of a passbook		HKD100.00 per account
Account closed within 3 months after A/C opening date		HKD50.00 per account
Monthly fee	Combined average monthly balance in HKD current account(s) and savings account(s) below HKD5,000.00	HKD60.00 per month <sup>1</sup>
	RMB savings account average monthly balance below RMB5,000.00	RMB50.00 per month
'Flexi-Savings Account'	Cash withdrawal or fund transfer over the counter	HKD20.00 per transaction
	Convert 'Flexi-Savings Account' into general savings account	HKD20.00 per transaction
HKD Dormant A/C	No deposit or withdrawal for 2 years and the balance below HKD2,000.00 (Account with zero balance will be closed without notice)	HKD100.00 for every six months

Type of Services		Charges/Details
<b>SAVINGS ACCOUNT</b>		
For those accounts remaining dormant for more than two years with a balance lower than the minimum balance .  (Accounts with zero balance will be closed without notice.)	Minimum balance	Every six months (per currency)
	RMB2,000.00	RMB50.00
	USD200	USD15.00
	GBP200	GBP15.00
	EUR200	EUR15.00
	AUD300	AUD15.00
	CAD300	CAD15.00
	CHF300	CHF15.00
	NZD300	NZD15.00
	DKK2,000	DKK50.00
	NOK2,000	NOK50.00
	SEK2,000	SEK50.00
JPY30,000	JPY1,500.00	
THB6,000	THB800.00	
Deposit RMB notes into RMB (savings) account	0.125% of the deposit amount or a minimum of HKD15.00 will be charged in HKD per transaction.	
Deposit USD notes into USD T/T (savings) account	Subject to 0.25% on full amount if daily deposit exceeds USD1,500.00 per account; Daily deposit of USD1,500.00 or below: Waived	
Withdraw USD notes from USD T/T (savings) account	Subject to 0.25% on full amount if daily withdrawal exceeds USD1,500.00 per account; Daily withdrawal of USD1,500.00 or below: Waived	
Other foreign currency notes deposit to / withdrawal from T/T account	Waived if daily deposit/ withdrawal amount per account within the following limits: AUD500                      CAD500 CHF500                      EUR500 GBP500                      JPY70,000 Subject to 0.3125% of deposit amount, or 0.1875% of withdrawal amount if the daily amount exceeds the above limit  Other currencies (any amount): subject to buying/ selling of HKD notes	
<b>FIXED DEPOSIT</b>		
Early uplifting	The Bank reserves the right to levy charges	
<b>BOC CARD</b>		
Annual Fee	BOC Card (with HKD account as the primary account)/ NCB Fast Cash Card <sup>2</sup>	HKD50.00
	BOC Card (with RMB account as the primary account)/ BOC Card (RMB)	RMB50.00
Card Replacement Fee	Replacement due to customer's loss of a BOC Card (with HKD account as the primary account)/ NCB Fast Cash Card	HKD50.00
	Replacement due to customer's loss of a BOC Card (with RMB account as the primary account)/BOC Card (RMB)	RMB50.00
	Non-receipt of new card	Waived
Replacement of a damaged card	New card with HKD account as the primary account	HKD50.00
	New card with RMB account as the primary account	RMB50.00
ATM cash withdrawal via "JETCO"	Cash withdrawal in the Mainland of China & Macau	HKD20.00 per transaction

Type of Services		Charges/Details	
<b>BOC CARD</b>			
ATM cash withdrawal via “中銀通”	Cash withdrawal in the Mainland of China	HKD15.00 per transaction	
Cash withdrawal via “CUP” ATM network <sup>3</sup>	Cash withdrawal with BOC Card (RMB) in the Mainland of China	RMB15.00 per transaction	
	Cash withdrawal from RMB account with BOC Card	RMB15.00 per transaction	
	Cash withdrawal from HKD account with BOC Card	HKD15.00 per transaction	
ATM cash withdrawal via “VISA / PLUS” network <sup>4</sup>	Cash withdrawal in the Mainland of China and other places	HKD25.00 per transaction	
“JETCO” Interbank Transfer		HKD10.00 per transaction	
Issuance of a gift cheque via ATM		HKD5.00 per transaction	
<b>SAFE DEPOSIT BOX</b>			
Replacement of a key		HKD100.00 (plus key replacement cost)	
Drilling of box and replacement of lost keys		HKD200.00 ( plus box opening fee and lock replacement costs)	
<b>CASHIER’S ORDER</b>			
Issuance of a cashier’s order (HKD/USD/RMB)		HKD50.00	
Verification of the purchaser’s identity		Waived	
Cancellation of cashier’s order and redeposit into purchaser’s account		HKD50.00 per item	
Report loss of a cashier’s order to HKICL		HKD50.00 plus HKICL charges	
Mark ‘good’ - cashier’s order (HKD/USD/RMB)		HKD50.00 per item	
<b>BANK CERTIFICATION</b>			
Banker’s endorsement		HKD150.00 (HKD20.00 for each additional copy)	
Confirmation of account balance		HKD100.00 (HKD20.00 for each additional account)	
Auditor’s confirmation		HKD300.00 per set	
Banker’s reference letter		HKD300.00 (HKD25.00 for each additional copy)	
<b>AUTOPAY</b>			
Setup or amendment of direct debit authorization (DDA) record		HKD15.00 / RMB13.00 per item	
Setup or amendment of standing instruction for autopay-out		HKD25.00 / RMB20.00 per item	
Autopay-out for corporate clients	Instruction fee (Submission of files to branches or designated locations)	Account held with NCB, BOCHK or Chiyu <sup>5</sup>	HKD0.30 / RMB0.25 per item (subject to a minimum of HKD20.00 / RMB17.00 per instruction)
		Account held with other banks	HKD0.60 / RMB0.50 per item (subject to a minimum of HKD30.00 / RMB25.00 per instruction)
	Instruction fee (File uploading via electronic channels)	Account held with NCB, BOCHK or Chiyu <sup>5</sup>	HKD0.30 / RMB0.25 per item
		Account held with other banks	HKD0.60 / RMB0.50 per item

Type of Services		Charges/Details	
<b>AUTOPAY</b>			
Autopay-in for corporate clients	Setup of autopay records	HKD15.00 / RMB13.00 per item	
	Setup or amendment of standing instruction for autopay-in	HKD25.00 / RMB20.00 per item	
	Instruction fee (Submission of files to branches or designated locations)	Account held with NCB, BOCHK or Chiyu <sup>5</sup>	HKD0.35 / RMB0.30 per item (subject to a minimum of HKD20.00 / RMB17.00 per instruction)
		Account held with other banks	HKD0.65 / RMB0.55 per item (subject to a minimum of HKD30.00 / RMB25.00 per instruction)
	Instruction fee (File uploading via electronic channels)	Account held with NCB, BOCHK or Chiyu <sup>5</sup>	HKD0.35 / RMB0.30 per item
		Account held with other banks	HKD0.65 / RMB0.55 per item
Returned autopay (due to insufficient funds)	Direct debit authorization (DDA)	HKD150.00/ RMB130.00 per item	
	Standing instruction for autopay-out	HKD150.00/ RMB130.00 per item	
Re-processing of direct debit authorization (DDA) instruction		HKD100.00/ RMB90.00 per item	
<b>PAYROLL</b>			
Instruction fee (Submission of files to branches or designated locations)	Account held with NCB, BOCHK or Chiyu <sup>5</sup>	HKD0.30 / RMB0.25 per item (subject to a minimum of HKD20.00 / RMB17.00 per instruction)	
	Account held with other banks	HKD0.60 / RMB0.50 per item (subject to a minimum of HKD30.00 / RMB25.00 per instruction)	
Instruction fee File uploading via electronic channels	Account held with NCB, BOCHK or Chiyu <sup>5</sup>	HKD0.30 / RMB0.25 per item	
	Account held with other banks	HKD0.60 / RMB0.50 per item	
Re-processing of payroll instruction		HKD100.00/ RMB90.00 per instruction	
<b>OTHER SERVICES</b>			
Company Search	Limited company	HKD150.00	
	Unlimited company	HKD100.00	
Savings/Fixed deposit accounts Record	1 year	HKD250.00 per account	
	2 years	HKD750.00 per account	
	3 years	HKD1,000.00 per account	
	More than 3 years (maximum 7 years)	HKD1,000.00 per additional year	
Request for copy of account statements (from 1 month up to 7 years from the date of request)		HKD50.00 per statement cycle	
Setting up / Amendment of standing instruction		HKD70.00	
Written funds transfer instruction without using standard form of the Bank		HKD125.00 per instruction	
Photocopy services		HKD50.00 per page plus operating costs	
		HKD180.00 for each title deed or document	
Gift cheque(HKD/RMB)		HKD10.00 per item	
RTGS/CHATS	Fund transfer via RTGS/CHATS (Conducted via branch)	HKD160.00 / USD22.00 / EUR20.00 / RMB150.00 per transaction	
	Fund transfer via RTGS/CHATS (Conducted via electronic channels)	HKD50.00 / USD7.00 / EUR5.00 / RMB40.00 per transaction	
	Incoming RTGS/CHATS (Applicable to incoming RTGS/CHATS amount equivalent to above HKD1,000.00 / USD120.00 / EUR120.00 / RMB1,000.00)	HKD12.00/USD1.50/EUR1.25/RMB10.00 per transaction	

Type of Services		Charges/Details
RTGS/CHATS	Returned incoming RTGS/CHATS (Applicable to returned incoming RTGS/CHATS amount equivalent to above HKD1,000.00 / USD120.00 / EUR120.00 / RMB1,000.00)	HKD150.00/USD20.00/EUR20.00/RMB150.00 per transaction
<b>OTHER SERVICES</b>		
Electronic transfer (Express Processing)	Funds transfer to other local banks via Electronic Transfer (Express Processing) by Internet Banking	HKD30.00 per transaction
Electronic transfer	Funds transfer to other local banks via Electronic Transfer by Internet Banking	HKD10.00/ RMB8.00 per item
Change of coins	10 or 20 cents	HKD1.00 for every HKD20.00
	Others	HKD1.00 for every HKD50.00
Bulk coins deposit (must be presorted)		2% of total amount for deposit of 500 coins or above; Subject to a minimum fee of HKD50.00 per transaction
Bulk cash deposit/ transaction <sup>6</sup>		0.25% of the total amount for deposit of 500 notes or above/ of the total amount of HKD100,000.00 or above; Subject to a minimum fee of HKD50.00 per transaction
Bulk cheque deposit	Up to 30 pieces per day	Waived
	Charges for each cheque if more than 30 pieces per day	HKD1.00
Money exchange (Non-account holders)		HKD100.00 per transaction
Encashment of demand draft	Cheques issued by Bank of China / NCB / Chiyu <sup>5</sup>	0.25% of draft amount (minimum HKD50.00) plus correspondent bank's charge (if any)
	Cheques issued by other banks	0.375% of the draft amount (minimum HKD50.00) plus correspondent bank's charge (if any)
	Returned unpaid items	HKD100.00 plus correspondent bank's charge (if any) and interest
Clean bills	Sent for collection (applicable to non-bills transactions)	HKD150.00 per item (including postage) plus correspondent bank's charge
	Returned / Unpaid items	HKD100.00 plus correspondent bank's charge (if any) and interest

Remark :

- "1" Customers should designate ONE HKD savings account and ONE HKD current account for the calculation of the consolidated monthly average balance. If the consolidated monthly average balance is at or over HKD5,000, the monthly fee will be waived. If such balance falls below HKD5,000, a monthly fee of HKD60 will be charged. For accounts other than those designated ones, the monthly fee will be charged to each individual account if its monthly average balance falls below the requirement.  
Senior citizens aged 65 or above, account holders aged below 18, recipients of Government Disability Allowances/ Comprehensive Social Security Assistance, or NCB customers taking up designated products / services\* can apply for monthly fee waiver of HKD current and savings account.  
\* Inclusive of NCB Wealth Management, i-Free Integrated Account Service, Happy Kids Savings account, Corporate Account, Overdraft Facility, Mortgage, Fixed Deposits, Securities Account, Metals & FX Margin Trading, FX Margin Trading (HK), Credit Card, Safe Deposit Box and Notional Precious Metals Passbook
- "2" Annual fee waiver for those aged 65 or above .
- "3" For transaction conducted via the "CUP" network, if the transaction currency is Hong Kong dollars or Renminbi, the transaction amount is converted directly at the exchange rates set by NCB at the time of the transaction. If the transaction currency involves currency other than Hong Kong dollars or Renminbi, the transaction amount is converted directly at the daily exchange rates set by UnionPay.
- "4" For transactions conducted via the "VISA/PLUS" network, the amount withdrawn is converted directly into Hong Kong dollars at the daily exchange rates set by VISA plus around 1% conversion charge.
- "5" "BOCHK" refers to Bank of China (H.K.) Ltd. and "Chiyu" refers to Chiyu Banking Corporation Limited.
- "6" Nanyang Commercial Bank, Limited reserves the right to levy extra charge.  
- Other Charges may apply, please contact our staff for details.  
- We reserve the right to amend the service charges.