

General Banking Services Charges

Type of Services		Charges/Details
CURRENT ACCOUNT		
Return cheque	Insufficient funds -- HKD/USD cheque	HKD150.00/ USD18.00 per returned cheque
	-- RMB cheque	CNY200.00 per returned cheque
	Customer's technical errors -- HKD/USD cheque	HKD50.00 / USD6.50 per returned cheque
	-- RMB cheque	CNY50.00 per returned cheque
	RMB cheque amount exceeding CNY80,000.00	CNY200.00 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
		HKD100.00/ USD13.00 / CNY 80.00 per instruction (through Corporate Internet Banking)
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/CNY20.00 plus non-local postage (Postage will be waived if delivery address is in HK)
Dishonored cheque returned by registered mail		HKD25.00/USD3.00/CNY20.00 per cheque plus non-local postage (Postage will be waived if delivery address is in HK)
Account closed within 3 months after account opening		HKD200.00 per account
Monthly service fee	HKD current account	Waived

Type of Services		Charges/Details	
CURRENT ACCOUNT			
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 the Secured Overnight Financing Rate plus 4% (whichever is higher)
		RMB	CNY120.00 per cheque and O/D interest calculated at CNY prime rate plus 10% or overnight CNY HIBOR plus 10% (whichever is higher)
	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 10% or the Secured Overnight Financing Rate plus 4% (whichever is higher)
		RMB	CNY120.00 per cheque and O/D interest calculated at CNY prime rate plus 10% or overnight CNY HIBOR plus 10% (whichever is higher)
	Against uncleared items		HKD120.00/USD15.00/ CNY120.00 per cheque
Deposit USD notes into USD (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	

Type of Services		Charges/Details
CURRENT ACCOUNT		
Withdraw USD notes from USD (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 CNY200.00 per transaction.
SAVINGS ACCOUNT		
Replacement of a passbook		HKD100.00 per account
Account closed within 3 months after A/C opening date		HKD50.00 per account
Monthly service fee	HKD savings account	Waived
	RMB savings account	Waived
HKD Savings Account ¹	Cash withdrawal or fund transfer over the counter	Waived
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 (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 (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

Type of Services	Charges/Details								
SAVINGS ACCOUNT									
<p>Other foreign currency notes deposit to / withdrawal from T/T account</p>	<p>Waived if daily deposit /withdrawal amount per account within the following limits:</p>								
	<table border="1" style="width: 100%; height: 100%;"> <tr> <td style="width: 50%; text-align: center;">Customer Type</td> <td style="width: 50%;"></td> </tr> <tr> <td style="text-align: center;">Currency</td> <td></td> </tr> </table>	Customer Type		Currency		Private Banking customers	NCB Wealth Management customers	Personal Integrated Banking customers	Other customers (including Corporate customers)
	Customer Type								
	Currency								
	AUD CAD CHF EUR GBP NZD SGD	3,500	3,000	1,500	500				
JPY	400,000	300,000	150,000	70,000					
THB	20,000	20,000	10,000	10,000					
<p>Subject to 0.25% of the deposit amount or 0.125% of the withdrawal amount (applicable to NCB Wealth Management customers or Private Banking customers); and 0.3125% of the deposit amount or 0.1875% of the withdrawal amount (applicable to Personal Integrated Banking customers and other customers, including corporate customers).</p>									
<p>Other currencies (any amount): subject to buying/selling of HKD notes</p>									

Type of Services		Charges/Details
TIME DEPOSIT		
Early uplifting		<p>If we exercise our discretion to allow uplift of time deposit before maturity, no interest will be payable and the customer must pay charges calculated based on the following formulae (whichever is higher) subject to a minimum of HKD200.00:</p> <ol style="list-style-type: none"> 1. Time Deposit Principal x [(Prime Rate* - 2.50%) - Time Deposit Interest Rate] x No. of Days due to Maturity/Total No. of Days in a Year 2. Time Deposit Principal x (Inter-Bank Offer Rate* - Time Deposit Interest Rate) x No. of Days due to Maturity/Total No. of Days in a Year <p>*Subject to the rate as quoted by us from time to time.</p>
Automatic Teller Machine (ATM) CARD		
Annual Fee	ATM Card (with HKD account as the primary account)/ NCB Fast Cash Card	Waived
	ATM Card (with RMB account as the primary account)	Waived
	ATM Card-Business	Waived

Type of Services		Charges/Details
Automatic Teller Machine (ATM) CARD		
Card Replacement Fee	Replacement due to customer's loss of a ATM Card (with HKD account as the primary account)/ NCB Fast Cash Card	HKD50.00
	Replacement due to customer's loss of a ATM Card (with RMB account as the primary account)	CNY50.00
	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	CNY50.00
ATM cash withdrawal via "JETCO" network ²	Cash withdrawal in the Mainland of China /Macau	HKD20.00 per transaction
Cash withdrawal in Hong Kong via "CUP" ATM network ³	Cash withdrawal from RMB account with ATM Card	CNY15.00 per transaction
	Cash withdrawal from HKD account with ATM Card	HKD15.00 per transaction

Type of Services		Charges/Details
Automatic Teller Machine (ATM) CARD		
Cash withdrawal outside Hong Kong via "CUP" ATM network ³	Cash withdrawal from RMB account with ATM Card	CNY50.00 per transaction
	Cash withdrawal from HKD account with ATM Card	HKD50.00 per transaction
JETCO Cardless Withdrawal		
ATM cash withdrawal via "JETCO" network	Cash withdrawal in Macau	HKD15.00 per transaction
SAFE DEPOSIT BOX		
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)
CASHIER'S ORDER		
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
BANK CERTIFICATION		
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)

Type of Services			Charges/Details
AUTOPAY			
Setup or amendment of direct debit authorization (DDA) record			Waived
Setup or amendment of standing instruction for autopay-out			HKD60.00 / CNY48.00 per item
Autopay-out for corporate clients	Instruction fee	Account held with the Bank	HKD0.30 / CNY0.25 per item
		Account held with other banks	HKD0.60 / CNY0.50 per item
Autopay-in for corporate clients	Setup of autopay records		HKD15.00 / CNY13.00 per item
	Setup or amendment of standing instruction for autopay-in		HKD60.00 / CNY48.00 per item
	Instruction fee	Account held with the Bank	HKD0.30 / CNY0.25 per item
		Account held with other banks	HKD0.60 / CNY0.50 per item
AUTOPAY			
Returned autopay (due to insufficient funds)	Direct debit authorization (DDA)		HKD150.00/ CNY130.00 per item
	Standing instruction for autopay-out		HKD150.00/ CNY130.00 per item
Re-processing of direct debit authorization (DDA) instruction			HKD100.00/ CNY90.00 per item
PAYROLL			
Instruction fee	Account held with the Bank		HKD0.30 / CNY0.25 per item
	Account held with other banks		HKD0.60 / CNY0.50 per item
Re-processing of payroll instruction			HKD100.00/ CNY90.00 per instruction
LOCAL BANK TRANSFER - OUTWARD			
HKD/USD/EUR/RMB funds transfer to other bank via Express Transfer (RTGS/CHATS) conducted via branches ⁵			HKD180.00 per transaction

Type of Services		Charges/Details
Handling charge for Amendment/Enquiry/Cancellation/Returned Express Transfer (RTGS/CHATS)		HKD150.00 per transaction
HKD/USD/EUR/RMB funds transfer (FPS/ RTGS/ CHATS) to other banks conducted via electronic channels	Personal customers	Waived
HKD/USD/EUR/RMB funds transfer to other banks via Express Transfer (RTGS/CHATS) conducted via electronic channels	Corporate Customers	Account held with BOCHK or Chiyu ⁴ :Waived
HKD/RMB funds transfer (FPS) to other banks conducted via electronic channels		Account held with other banks: HKD55.00 per transaction
LOCAL BANK TRANSFER - INWARD		
HKD/USD/EUR/RMB (via FPS/ RTGS/ CHATS)	Personal customers	Waived
HKD/USD/EUR/RMB (via RTGS / CHATS) (Applicable to incoming RTGS/CHATS amount equivalent to above HKD500.00)	Corporate Customers	HKD15.00 per transaction
HKD/RMB (via FPS)		Waived
DESIGNATED MAINLAND BANK⁹ TRANSFER - OUTWARD		
Transfer RMB to designated mainland bank ⁹ via "Payment Connect" ¹⁰	Personal customers	Waived
DESIGNATED MAINLAND BANK⁹ TRANSFER - INWARD		
Transfer HKD/RMB from designated mainland bank ⁹ via "Payment Connect" ¹⁰	Personal customers	Waived

Type of Services		Charges/Details
OTHER SERVICES		
Account Opening Application ⁷ -- Hong Kong and Mainland China companies -- Overseas companies -- Special Companies		HK\$1,200.00 per company HK\$10,000.00 per company HK\$10,000.00 per company (whichever is higher)
Change of company information (Change of directors/partners/committee members/authorised signatories)		HK\$300.00 per transaction
Company Search	Limited company	HKD150.00
	Unlimited company	HKD100.00
Request for savings/time deposit account records	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 ⁶
Setting up / Amendment of standing instruction		HKD70.00
Written funds transfer instruction without using standard form of NCB		HKD150.00 per instruction
Provision of duplicate copy of customer's information		HKD50.00 per page plus operating costs
Gift cheque(HKD/RMB)		NCB's customer: HKD10.00 per item

Type of Services		Charges/Details
OTHER SERVICES		
Notional Precious Metals Passbook	Replacement of Passbook	HKD100.00 per account
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(HKD/RMB) ⁸		0.25% of the total amount for depositing above 200 notes / above HKD100,000.00 ; 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
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
Auto-debit payment (Only applicable to NCB (CHINA) ¹¹ mortgage instalments)		HKD10.00 per transaction

Remarks :

1. Including HKD Flexi-Savings Account which is under HKD Savings Account now.
2. For transaction conducted via the "JETCO" network, if the transaction currency is Renminbi, the transaction amount is converted at the exchange rates set by the "JETCO" member bank which is displayed on the ATM screen at the time of the transaction.
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 China UnionPay.
4. "BOCHK" refers to Bank of China (Hong Kong) Limited. and "Chiyu" refers to Chiyu Banking Corporation Limited.
5. If Beneficiary Bank Charges are requested to be borne by remitter, the Bank is entitled to collect the charges plus extra handling charges of the Bank in advance. The chargeable amount is determined by the Bank with reference to the collection records of the related beneficiary bank without notice, and the collected amount is not refundable. But, if the actual claims exceeded the collected amount, the Bank is entitled to collect the shortfall. Please also note that this charge option requires more work and the Beneficiary Bank generally collect higher amount than if they are otherwise borne by beneficiary.
6. With effect from 29 March 2020, personal banking customers who select receiving e-Statements only can obtain copies of previous consolidated monthly statements dated March 2018 or before (only within 7 years from the application date) from our branches. The handling fees of the first 6 paper statement copies (6 months) for each year can be waived. If the number of paper statements requested exceeds the free offer stated, a handling fee will be levied for each additional paper statement.
7. (1). Applicable to existing customers adding new accounts/new customers opening new accounts. The Bank will charge this fee when applying to open/add the new accounts, the application fee is non-refundable regardless of the result of the application. (2). Overseas companies refer to companies that are not incorporated in Hong Kong or Mainland China, regardless of whether such companies are registered as non-Hong Kong companies under Part 16 of the Companies Ordinance of Hong Kong (Cap 622). (3). Special Companies refer to those which involve three or more layers in their ownership/controlling structures (e.g. a company's shares are held by its ultimate beneficial owner through multiple layers of intermediate holding companies), or involve trust arrangement.
8. Nanyang Commercial Bank, Limited reserves the right to levy extra charge.
9. Customers could find the list of designated Mainland banks from the Payment Connect page in internet banking or phone banking. Path for internet banking: Transfer/Payment > Payment Connect > UnRegistered Payee > Recipient Bank Pull Down Menu. Path for phone banking: All Functions > Registered Payee > Mainland/Overseas Payee > New Payment Connect Payee > Recipient Bank Pull Down Menu

10. Through the linkage of faster payment systems in the Mainland and Hong Kong (i.e. the Mainland's Internet Banking Payment System (IBPS) and Hong Kong's Faster Payment System (FPS)) for cross-boundary remittances.
11. "NCB (CHINA)" refers to Nanyang Commercial Bank (China), Limited.

The above service charges are for reference only. The Bank reserves the right to revise the service charges from time to time. For charges not listed above, please contact our staffs.

Nanyang Commercial Bank, Limited