

Effective from 1 December, 2022

General Banking Services Charges

Type of Services		Charges/Details
CURRENT ACCOUNT		
Return cheque	Insufficient funds -- HKD/USD cheque -- RMB cheque	HKD150.00 / USD18.00 / CNY200.00 per returned cheque
	Customer's technical errors -- HKD/USD cheque -- RMB cheque	HKD50.00 / USD6.50 / 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)
Dishonoured 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 8% 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 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	

Type of Services		Charges/Details
CURRENT ACCOUNT		
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 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
Monthly service fee (only applicable to corporate customers)	Average monthly balance of "Swiss Franc" ("CHF") in CHF Savings Account or Multi-Currency Savings Account exceeds CHF500,000.00	Subject to a monthly service fee based on 1.00% per annum of the average monthly balance of CHF in the current month. The monthly service fee will be calculated in CHF.

Type of Services		Charges/Details
SAVINGS ACCOUNT		
Monthly service fee (only applicable to corporate customers)	Average monthly balance of "Danish Krone" ("DKK") in DKK Savings Account or Multi-Currency Savings Account exceeds DKK4,000,000.00	Subject to a monthly service fee based on 0.85% per annum of the average monthly balance of DKK in the current month. The monthly service fee will be calculated in DKK.
	Average monthly balance of "Swedish Krona" ("SEK") in SEK Savings Account or Multi-Currency Savings Account exceeds SEK5,000,000.00	Subject to a monthly service fee based on 1.00% per annum of the average monthly balance of SEK in the current month. The monthly service fee will be calculated in SEK.
	Average monthly balance of "Euro" ("EUR") in EUR Savings Account or Multi-Currency Savings Account exceeds EUR5,000,000.00	Subject to a monthly service fee based on 0.40% per annum of the average monthly balance of EUR in the current month. The monthly service fee will be calculated in EUR.
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 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

Type of Services	Charges/Details
SAVINGS ACCOUNT	
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 NZD500 SGD500 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
TIME DEPOSIT	
Early uplifting	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: 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 *Subject to the rate as quoted by us from time to time.

Type of Services		Charges/Details
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
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
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

Type of Services	Charges/Details
ATM cash withdrawal via "VISA / PLUS" network (Applicable to BOC Visa Credit Card linked with bank accounts) ⁴	HKD25.00 per transaction
ATM cash withdrawal via "MasterCard / Cirrus" network (Applicable to BOC MasterCard Credit Card linked with bank accounts) ⁵	HKD25.00 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
Issuance of an e-Cashier's Order (HKD / USD / RMB)	HKD50.00 / USD6.00 / CNY40.00
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)

Type of Services		Charges/Details	
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)	
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 (Submission of files to branches or designated locations)	Account held with NCB, BOCHK or Chiyu ⁶	HKD0.50 / CNY0.40 per item (subject to a minimum of HKD20.00 / CNY17.00 per instruction)
		Account held with other banks	HKD1.00 / CNY0.80 per item (subject to a minimum of HKD30.00 / CNY25.00 per instruction)
Autopay-out for corporate clients	Instruction fee (File uploading via electronic channels)	Account held with NCB, BOCHK or Chiyu ⁶	HKD0.30 / CNY0.25 per item
		Account held with other banks	HKD0.60 / CNY0.50 per item
Autopay-	Setup of autopay records	HKD15.00 / CNY13.00 per item	

Type of Services		Charges/Details	
in for corporate clients	Setup or amendment of standing instruction for autopay-in	HKD60.00 / CNY48.00 per item	
	Instruction fee (Submission of files to branches or designated locations)	Account held with NCB, BOCHK or Chiyu ⁶	HKD0.50 / CNY0.40 per item (subject to a minimum of HKD20.00 / CNY17.00 per instruction)
		Account held with other banks	HKD1.00 / CNY0.80 per item (subject to a minimum of HKD30.00 / CNY25.00 per instruction)
AUTOPAY			
Autopay-in for corporate clients	Instruction fee (File uploading via electronic channels)	Account held with NCB, BOCHK or Chiyu ⁶	HKD0.30 / CNY0.25 per item
		Account held with other banks	HKD0.60 / CNY0.50 per item
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 (Submission of files to branches or designated locations)	Account held with NCB, BOCHK or Chiyu ⁶	HKD0.50 / CNY0.40 per item (subject to a minimum of HKD20.00 / CNY17.00 per instruction)	

Type of Services		Charges/Details
	Account held with other banks	HKD1.00 / CNY0.80 per item (subject to a minimum of HKD30.00 / CNY25.00 per instruction)
Instruction fee File uploading via electronic channels	Account held with NCB, BOCHK or Chiyu ⁶	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 ⁷		HKD180.00 per transaction
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 ⁶ : Waived Account held with other banks: HKD55.00 per transaction

Type of Services		Charges/Details
HKD/RMB funds transfer (FPS) to other banks conducted via electronic channels		HKD30.00 / CNY24.00 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
OTHER SERVICES		
Account Opening Application ⁹ -- 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

Type of Services		Charges/Details
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 ⁸
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
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
OTHER SERVICES		

Type of Services		Charges/Details
Bulk cash deposit/ transaction(HKD/RMB) ¹⁰		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
Encashment of demand draft	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
Counter transactions for Corporate Customers		HKD20.00 per transaction, free for first ten transactions per month ¹¹

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. 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 1% conversion charge.
5. For transaction conducted via the "MasterCard/Cirrus" network through bank account, the transaction amount is first converted to US dollars, and then to Hong Kong dollars, at the daily exchange rates set by MasterCard at the time of the transaction plus 1% conversion charge (Exchange rate can be enquired via the website of MasterCard).
6. "NCB" refers to Nanyang Commercial Bank, Limited. "BOCHK" refers to Bank of China (Hong Kong) Limited. and "Chiyu" refers to Chiyu Banking Corporation Limited.
7. 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.
8. 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.
9. (1). Applicable to existing customers adding new accounts/new customers opening new accounts. The Bank will charge this fee from the new account when the new account is successfully opened. (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.
10. Nanyang Commercial Bank, Limited reserves the right to levy extra charge.
11. The following transactions conducted over the branch counters of NCB are considered as counter transactions: cash deposits, cash withdrawals, cheque deposits, fund transfers and mixed deposit. The total number of counter transactions in a month is calculated based on those conducted in respect of all accounts maintained with NCB by a corporate customer, as well as those initiated by third parties (including cash and cheque deposits to the corporate customer's account). Besides, our corporate customers will be entitled to certain number of



monthly free counter transactions based on their Business Integrated Account type. Please contact our staff for details. Any counter transaction fee payable will be deducted from the corporate customer's HKD savings or current account.

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