

30 December, 2024

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 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 |

| Type of Services | Charges/Details | |
|---|---|-----|
| 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 | |
| Other foreign currency notes deposit to / withdrawal from T/T account | Waived if daily deposit /withdrawal amount per account within the following limits: | |
| | AUD | 500 |
| | CAD | |
| | CHF | |
| | EUR | |
| | GBP | |
| | NZD | |
| SGD | | |
| JPY | 70,000 | |
| THB | 10,000 | |
| | 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 | |
| | Other currencies (any amount): subject to buying/selling of HKD notes | |

| 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 |
| 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 |

| Type of Services | | | Charges/Details |
|---|---|--|--|
| 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) |
| 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 (File uploading via electronic channels) | Account held with NCB, BOCHK or Chiyu ⁴ | 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 (File uploading via electronic channels) | Account held with NCB, BOCHK or Chiyu ⁴ | HKD0.30 / CNY0.25 per item |
| | | Account held with other banks | HKD0.60 / CNY0.50 per item |

| Type of Services | | Charges/Details |
|--|--|-------------------------------------|
| 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 File uploading via electronic channels | Account held with NCB, BOCHK or Chiyu ⁴ | 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 |
| 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 |

| Type of Services | | Charges/Details |
|--|---|---|
| LOCAL BANK TRANSFER - OUTWARD | | |
| 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 |
| 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 | |

| Type of Services | | Charges/Details |
|--|-------------------------------------|---|
| OTHER SERVICES | | |
| 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 |
| 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 |

| Type of Services | | Charges/Details |
|---|--|---|
| OTHER SERVICES | | |
| 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 |

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. "NCB" refers to Nanyang Commercial Bank, Limited. "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 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.
8. Nanyang Commercial Bank, Limited reserves the right to levy extra charge.

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