



## Fubon Bank (Hong Kong) Limited (the “Bank”) List of Service Charges for Retail Banking Services (Effective from 19 July 2021)

The information in this list of service charges is for customer’s reference with regard to the charges for various services offered by the Bank.

The listed charges are valid at the time of release and are subject to change. The Bank reserves the right to revise or introduce any service charges from time to time. For charges not contained in this list of service charges, please contact our branch staff for details.

Service Item	Fee
<b>Account Related Services</b>	
Cheque book ordering - delivery by registered mail <sup>(1)</sup>	HK\$25 or equivalent per cheque book
Stop payment	HK\$100 / US\$13 / RMB¥100 per paper cheque / e-Cheque
Cancel stop payment	HK\$100 / US\$13 / RMB¥100 per paper cheque / e-Cheque
Inward clearing returned cheque - insufficient funds	HK\$150 / US\$20 / RMB¥200 per paper cheque / e-Cheque
- due to cheque amount exceeding RMB¥80,000 <sup>(2)</sup>	RMB¥200 per paper cheque / e-Cheque
- other reasons due to technical error	HK\$100 / US\$15 / RMB¥80 per paper cheque / e-Cheque
RMB cheque handling - switching of deposit by customer to cover insufficient funds	1% of the deposit to cover the insufficient funds of RMB Current Account (min. RMB¥200)
Returned autopay Casual overdraft - HK Dollar Current Account	HK\$150 per transaction
- US Dollar Current Account	HK\$120 plus the Bank’s HK Dollar Prime Rate + 10% p.a. US\$15 plus the Bank’s US Dollar Prime Rate + 10% p.a.
Uplift of fixed deposit before maturity	No interest will be payable and the customer must pay charges calculated based on the below formula subject to a minimum of HK\$300: <b>HKD</b> Time Deposit Principal x [HKD Prime Rate <sup>(3)</sup> or Contract Rate plus 2% p.a. (whichever is higher) – Contract Rate] x Remaining Days to Maturity Date ÷ Total Number of Days in a Year <b>Foreign Currencies</b> Time Deposit Principal x 2% p.a. x Remaining Days to Maturity Date ÷ Total No. of Days in a Year
Premature termination of Target Savings Plan	Customer must pay charges calculated based on the below formula subject to a minimum of HK\$300: Deposit Principal x (Interbank Rate – Contract Rate) x Remaining Days to Maturity Date ÷ Total Number of Days in a Year

RMB notes deposit & withdrawal <sup>(4)</sup> - deposit over RMB¥10,000 per customer per day - withdrawal over RMB¥10,000 per customer per day	0.25% of total deposit amount per transaction 0.25% of total withdrawal amount per transaction
USD notes deposit & withdrawal (including Current Account, Multi-Currency Account, Savings Account and Fixed Deposit Account) <sup>(4)</sup> - deposit - withdrawal	HK\$2.5 per US\$100 (min. HK\$50) HK\$2.5 per US\$100 (min. HK\$50)
Notes deposit into / withdrawal from other Foreign Currency Account (except USD Account and RMB Account)	0.25% of the total amount (min. HK\$50)
Account opening - Corporate Customers <sup>(5)</sup> - Local Company - Overseas / Special Company <sup>(6)</sup>	HK\$5,000 per customer HK\$25,000 per customer
Annual account maintenance fee – Corporate Customers	HK\$600 or equivalent per customer <sup>(7)</sup>
Transaction made via counter service - 5 or below transactions per customer per day - Over 5 transactions per customer per day	Free HK\$2 per transaction (min. HK\$50)
iBranch counter service <sup>(8)(9)</sup>	HK\$5 per transaction
Coins counting (must be pre-sorted coins) - over 50 pieces of coins per day - over 200 pieces of coins per day	2% of total deposit amount (min. HK\$50) 10% of total deposit amount (min. HK\$200)
Coins changing	HK\$5 per bag
Bulk cash deposit - over 200 pieces of cash notes per day	0.5% of total deposit amount (min. HK\$100)
Bulk cheque deposit - over 30 pieces of cheques notes per day	HK\$2 per cheque and applicable to total no. of cheques deposited
Account closed / Service cancelled within 6 months from date of account opening / service upgrading - Close account - Cancel Ambassador Banking service	HK\$200 / US\$25 / RMB¥200 HK\$500
Improperly conducted account closed by the Bank	HK\$150 or equivalent per account
<b>Remittance &amp; Foreign Exchange<sup>(10)</sup></b>	
Outward Telegraphic Transfer (all currencies & bank customer only) - issuance at branch - issuance via e-banking / Mobile Banking - amendment / cancellation	HK\$240 or equivalent per transaction <sup>(11)</sup> HK\$100 or equivalent per transaction <sup>(11)</sup> HK\$250 or equivalent per transaction <sup>(11)</sup>
Outward CHATS (local remittance) - issuance via e-banking / Mobile Banking - HK Dollar - US Dollar - Euro - Renminbi	HK\$55 / US\$8 per transaction HK\$200 per transaction HK\$200 or equivalent per transaction HK\$200 or equivalent per transaction
Outgoing enquiry / additional cable	HK\$250 or equivalent per transaction

Payment message with Chinese characters (over 10 characters)	HK\$150 per transaction
Payment message with English characters (over 140 characters)	HK\$150 per transaction
Inward Telegraphic Transfer - to account with the Bank in all currencies - to account with other banks by CHATS - to account with other banks by Telegraphic Transfer	HK\$70 or equivalent per transaction HK\$200 or equivalent per transaction HK\$250 or equivalent per transaction
Inward CHATS (local remittance) - to account with the Bank in all currencies	HK\$50 or equivalent per transaction
Inward remittance - return funds	HK\$240 or equivalent per transaction
Demand draft (all currencies and bank customer only) - issuance - amendment/cancellation - stop payment/report loss	HK\$100 or equivalent per item HK\$200 or equivalent per item <sup>(11)</sup> HK\$350 or equivalent per item <sup>(11)</sup>
Foreign currency cheques - deposit into the Bank’s account - returned unpaid	0.375% of total deposit amount (min. HK\$300) HK\$150 per cheque <sup>(11)</sup>
Foreign currency cheques sent for collection - present by the Bank - present by other overseas banks	0.125% commission (min. HK\$300) + foreign postage + correspondent bank charges (if applicable) 0.125% commission for first US\$50,000; 0.0625% for balance over US\$50,000 (min. HK\$200)
Foreign exchange notes - buy - sell	0.5% of the total amount (min. HK\$50) 0.5% of the total amount (min. HK\$50)
<b>Safe Deposit Box</b>	
Key deposit	One year rental fee
Lost one key	HK\$300 (plus handling cost)
Force open (lost two keys)	HK\$1,000 (plus handling cost and lock replacement cost)
Late payment for rental fee	HK\$50 per transaction
<b>ATM Services</b>	
ATM Card - annual fee - replacement	HK\$50 HK\$50
ATM cash withdrawal transaction made through JETCO ATM network in Macau; or worldwide Visa / PLUS ATM network <sup>(12)</sup>	HK\$25 per transaction
Foreign currency ATM cash withdrawal from bank account linked to ATM Card through JETCO, Visa / PLUS ATM network outside Hong Kong	- No foreign exchange rate mark up fee is charged by JETCO - 1% foreign exchange rate mark up fee is charged by Visa - Transaction amount will be converted into Hong Kong Dollar by the exchange rate imposed by JETCO or Visa (if applicable) on the transaction date

Funds Transfer to other local banks - via Electronic Clearing - via CHATS	Free HK\$55 / US\$8 per transaction
eBill Payment Services to designated merchant categories <sup>(13)</sup> - debit Fubon Bank account - debit Fubon Credit Card account	Free 1% handling charge of the transaction amount
<b>Loan Related Services</b>	
Mortgage loan - arrangement fee <sup>(14)</sup> - cancellation of mortgage application (chargeable upon acceptance of loan offer) - amendment of terms - tenor - payment due date - repayment amount - others - request for each extra copy of documents - updated repayment schedule - repayment history (1 year) - facility letter - letter of guarantee - title deeds - bank confirmation - tenancy agreement approval / renewal consent - change of mortgage plan - change of mortgagor / guarantor / mortgage deed - fire insurance valuation fee and administration fee <sup>(15)</sup> - late payment - title deed custodian fee for fully paid-off mortgage - full/partial redemption <sup>(16)</sup> - administrative fee for government rate and / or rent payment (when the Government Rate and / or rent payment is not settled on time, the fee is paid by the Bank on customer’s behalf)	0.1% of loan amount (min. HK\$2,000) 0.5% of loan amount (min. HK\$8,000)  HK\$1,000 per request HK\$1,000 per request HK\$1,000 per request  HK\$100 per set HK\$100 per set HK\$200 per set HK\$200 per set HK\$5 per page (min. HK\$250) HK\$100 per set HK\$1,000 per set HK\$2,000 HK\$2,000 per request  HK\$500 per year  17% p.a. on the overdue sum HK\$2,000 per year  HK\$500 HK\$500 per transaction  0.5% of loan limit (min. HK\$1,000 or equivalent) HK\$1,000 per item  HK\$1,000 per item HK\$1,000 per item
Mortgage overdraft facility - new / renewal - change of loan terms Secured overdraft / Short term loan <sup>(17)</sup> - new / renewal - change of loan terms	   HK\$1,000 per item HK\$1,000 per item  HK\$1,000 per item HK\$1,000 per item

<b>Bond Services</b>	
Transfer	HK\$500 per transfer
Collection of coupon payment	0.5% of coupon payment (min. US\$20 or equivalent; max. US\$50 or equivalent)
Custody	0.03% on face value <sup>(18)</sup> per semi-annually (min. US\$25 or equivalent)
<b>Investment Fund Services</b>	
Subscription / Redemption / Management / Others	Please refer to the offering documents or prospectus of respective fund
Switching <sup>(19)</sup>	1% of transaction amount
Transfer-out <sup>(20)</sup>	HK\$100 per fund
<b>Miscellaneous</b>	
Cashier’s Order (bank customer only) - issuance           - cancellation or repurchase	HK\$50 / US\$7 / RMB¥40 per item (applicable to all currencies of Cashier’s Order) HK\$50 / US\$7 / RMB¥40 per item (applicable to all currencies of Cashier’s Order)           HK\$30 per cheque           0.375% of the total amount (min. HK\$50) HK\$200 per cheque <sup>(11)</sup>           HK\$100 per transaction Free HK\$150 per transaction HK\$70 per transaction           HK\$600 per transaction           HK\$100 per item plus Hong Kong Interbank Clearing Limited (“HKICL”) charge and subject to the latest charge from HKICL HK\$350 per item
Gift cheque	HK\$30 per cheque
Travellers cheque - buy	0.375% of the total amount (min. HK\$50)
Mark “Good” facilities	HK\$200 per cheque <sup>(11)</sup>
Standing instruction - set up - outgoing transaction - insufficient funds - amendment	HK\$100 per transaction Free HK\$150 per transaction HK\$70 per transaction
Local business registration search - limited company - unlimited company	HK\$350 per search HK\$350 per search
Change of company structure (includes change in directorship, shareholding structure and authorized signer)	HK\$600 per transaction
Report loss - Cashier’s Order	HK\$100 per item plus Hong Kong Interbank Clearing Limited (“HKICL”) charge and subject to the latest charge from HKICL HK\$350 per item
- demand draft	HK\$350 per item
Photocopying - account history record of Savings or Fixed Deposit Account - within current 5 years - beyond 5 years - consolidated statement - loan account repayment schedule - others	HK\$50 per month (min. HK\$250) HK\$100 per month (min. HK\$250) HK\$50 per copy <sup>(21)</sup> HK\$100 per account HK\$50 per page
Standardized postage - local - foreign	HK\$40 HK\$60
Paper statement postage <sup>(6)</sup> - consolidated statement	HK\$20 for each calculation period <sup>(22)</sup>

- investment monthly statement / equities consolidated daily statement	Fee waiver
Reference letter	HK\$300 per letter issued
Banker’s endorsement	HK\$150 per item
Audit confirmation	HK\$400 per confirmation
Personal data access request	HK\$300 per account

<sup>(1)</sup> This is not applicable to Ambassador Banking customers and customers who apply cheque book via e-banking / Mobile Banking. In addition, if customers apply cheque book via the Bank’s branches, maximum number of books per order is 2 books for Personal Customer and 5 books per order for Corporate Customer.

<sup>(2)</sup> This is only applicable to RMB cheque payment in Guangdong Province (including Shenzhen) for consumer spending.

<sup>(3)</sup> Subject to the rate as quoted by the Bank from time to time.

<sup>(4)</sup> Withdrawal of notes is subject to availability, and pre-arrangement may be required.

<sup>(5)</sup> Initial deposit amount for all types of Corporate Account is HK\$50,000.

<sup>(6)</sup> The definition of “Overseas / Special Company” is (1) Overseas company not registered in Hong Kong under Part 16 of Companies Ordinance (applicable to limited companies only) and the Business Registration Ordinance; or (2) Hong Kong incorporated company with corporate shareholder(s) and / or corporate director(s) that are incorporated overseas; or (3) Hong Kong incorporated company with 4-layer structure or above.

<sup>(7)</sup> This is applicable to all corporate customers who hold a deposit account (including Current Account, Multi-Currency Account, Savings Account and Fixed Deposit Account). The charges will be collected in every December.

<sup>(8)</sup> This is not applicable to customers of Ambassador Banking, Mortgage Loan, Personal Installment Loan, Life Insurance, senior citizens aged 65 or above, customers aged below 18, disabled customers and low-income (with a monthly salary of HK\$8,000 or below) customers (including recipients of Government Disability Allowances / Comprehensive Social Security Assistance).

<sup>(9)</sup> This is only applicable to customer who performs banking transactions via iBranch counter where those transactions can be handled by ATM or i-Teller; such as cash deposit / withdrawal with designated limits, balance enquiry, etc. For details about the types of transactions where iBranch counter service fee are applicable, please contact the staff of the Bank.

<sup>(10)</sup> Customer shall be responsible for all out-of-pocket expenses incurred by remittance.

<sup>(11)</sup> Correspondent bank charges (if applicable) are required.

<sup>(12)</sup> This includes Visa / PLUS ATM network in Hong Kong.

<sup>(13)</sup> These include “Banking and Credit Card Services”, “Credit Services” and “Securities Broker”.

<sup>(14)</sup> This is chargeable upon application; full amount will be refunded to customers via the designated bank account upon successful drawdown.

<sup>(15)</sup> This is applicable to sum insured based on reinstatement value or current loan value.

<sup>(16)</sup> Interest is charged up to next due date.

<sup>(17)</sup> Secured overdraft / Short term loan includes all overdraft and loan secured against pledged deposit, insurance policy and other wealth management products.

<sup>(18)</sup> Calculation is based on the face value of bond holdings as at the end of May and November. The Bank shall have the right to final determination as to how to aggregate the face value of bond holdings in calculation of custody fees and how to deduct the custody fees from the customer’s accounts.

<sup>(19)</sup> Switching is only allowed where the two funds are within the same fund house. For any fund switching where the fund house does not charge any switching fee, the Bank will levy the switching fee stipulated above as a handling charge.

<sup>(20)</sup> Transfer of investment fund to or from other financial institution(s) across accounts shall be under the same customer name .

<sup>(21)</sup> Service charge for the requisition of photocopy of “Consolidated Statement” and / or “Credit Card Statement” will be waived for the customers (including sole and joint account customers) who are subscribing Fubon e-Statement Service. This fee waiver is only applicable to the period from the expiration of 13 months (counted from the issuance date of the relevant statement) up to 7 years and restricted to the request of first 6 copies of statement per year.

<sup>(22)</sup> Calculation period refers to every 6-month period from 1 January to 30 June and 1 July to 31 December.

Remarks: Should there be any inconsistency between the English and Chinese versions of this list of service charges, the English version shall prevail.