

Securities Services Charges (Applicable to General Customers including Preferred Banking or Integrated Account Personal Customers)

Local Securities <sup>(1)</sup>						
Service	Securities listed on HKEx			Bond		CD / Other Structured Product <sup>(2)</sup>
	Handling Charge	Min	Max	RMB Bond	Others	
<b>(A) Trade-Related Services <sup>(3)</sup></b>						
Brokerage Fee (Applicable to all securities trading channels)	0.25% of transaction amount	HK\$100	---	N.A.	N.A.	
Exchange Listed Notes and Bonds	0.2% of transaction amount	HK\$100	---			
Transaction Levy (collected by SFC)	0.003% of transaction amount	---	---			
Trading Fee (collected by HKEx)	0.005% of transaction amount	---	---			
Stamp Duty (collected by HKSAR Government)	HK\$1 for every HK\$1,000 of transaction amount or part thereof	---	---			
Deposit Charge for Purchase Orders	HK\$5/lot waived if securities are sold before settlement	HK\$30	HK\$188			
<b>(B) Scrip Handling &amp; Settlement-Related Services</b>						
Physical scrip deposit						
- Deposit Fee	HK\$30/securities/transaction	---	---	N.A.	N.A.	
- Transfer deed stamp duty (collected by HKSAR Government)	HK\$5 for each transfer deed	---	---			
Physical scrip withdrawal						
- Withdrawal Fee	HK\$3.5/lot	HK\$30	---			
Through Central Clearing and Settlement System (CCASS)						
- Deposit Fee	Free	---	---			
- Withdrawal Fee	HK\$3.5/lot	HK\$30	---			
Non - Central Clearing and Settlement System (Non - CCASS) Transfer						
Transfer in / out Fee with other custodian	N.A	---	---	HK\$500/instruction		N.A
<b>(C) Account Maintenance</b>						
Custody Fee (custody fee will only be charged once even though the securities account hold both securities and bonds during that month)	HK\$20/month no custody fee will be applied to account with no holdings and transactions during that month	---	---	Free	HK\$20/month	Free
<b>(D) Nominee Services &amp; Corporate Actions</b>						
- Collection of Dividends/Interest - Scrip Dividends - Cash Offer - Privatisation - Conversion of Warrants (Cash Settled)	0.5% on amount collected	HK\$30	HK\$2,000	Free		Free
- Receipt of Bonus Issues - Shares Consolidation/ Splitting - Right Issues - Conversion of Warrants (Receipt of Securities)	HK\$30/transaction	---	---	N.A.		N.A.
Maturity Redemption of Exchange Listed Notes and Bonds	0.2% of redemption amount	---	HK\$300	Free		
<b>(E) Other Services</b>						
Unclaimed Benefit Entitlement	HK\$150/transaction plus relevant CCASS charges plus: a) Dividend: 0.5% on amount collected b) Bonus Issue: HK\$30 per distribution					
Application of Newly-listed Securities/Notes	Subscribe under Hang Seng Nominee: - HK\$100 per application Subscribe in client's own name with endorsement of the Bank: - HK\$50 per application					

Local Securities <sup>(1)</sup>						
Service	Securities listed on HKEx			Bond		CD / Other Structured Product <sup>(2)</sup>
	Handling Charge	Min	Max	RMB Bond	Others	
<b>(E) Other Services (cont'd)</b>						
Transfer of Entitlement (from one customer to another)	a) 0.125% of transfer value (both parties are required to pay)	HK\$100	---	N.A.	N.A.	
	b) Stamp Duty (collected by HKSAR Government): HK\$1 for every HK\$1,000 of transaction amount or part thereof (both parties are required to pay)	---	---			
	c) Withdrawal Fee: HK\$3.5/lot	HK\$30	---			
	d) Transfer deed stamp duty (collected by HKSAR Government): HK\$5 for each transfer deed	---	---			
	e) Physical Scrip Deposit Fee: HK\$30/securities/ transaction	---	---			
Certificate of Account Balance	HK\$100 per certificate (HK\$100 for each additional account)					
Re-issuance of Transaction Advice	HK\$100 per copy					
Photocopying of: - Statement (per cycle)	HK\$50 per cycle					

Shenzhen and Shanghai B Shares <sup>(4)</sup>			
Service	Handling Charge	Min	Max
<b>Shenzhen</b>			
Brokerage Fee	0.8% of transaction amount	HK\$400	---
Transaction Levy	0.0341% of transaction amount	---	---
Stamp Duty	0.1% of transaction amount (For Sale Transactions Only)	---	---
Clearing Fee	0.05% of transaction amount	---	---
Handling Charge for Securities Transfer	HK\$300 per request for each securities	---	---
Deposit Charge for Purchase Orders	HK\$30 per request	---	---
<b>Shanghai</b>			
Brokerage Fee	0.8% of transaction amount	HK\$400	---
Transaction Levy	0.0255% of transaction amount	---	---
Stamp Duty	0.1% of transaction amount (For Sale Transactions Only)	---	---
Clearing Fee	0.05% of transaction amount	---	---
Administration Fee	0.0045% of transaction amount	---	---
Handling Charge for Securities Transfer	HK\$700 per request for each securities	---	---
Deposit Charge for Purchase Orders	HK\$30 per request	---	---

Singapore Securities - Jardine Group Stocks only <sup>(4)</sup>			
Service	Handling Charge	Min	Max
Brokerage Fee	0.5% of transaction amount	HK\$100	---
Handling Charge	0.25% of transaction amount	---	---
Trading Fee	0.0075% of transaction amount	---	---
Clearing Fee	0.04% of transaction amount	---	US\$393
Deposit Charge for Purchase Orders	HK\$10/lot for the first 100 lots HK\$3.5/lot from 101st lot onwards	HK\$30	HK\$2,000

- (1) Not applicable to locally listed overseas securities. All charges are calculated on each securities each transaction basis, except for those items with other charge basis specified.
- (2) Other structured products include equity-linked investment, equity-linked notes and equity-linked deposits, etc.
- (3) For details of services charges of the ETF settled in US currency - ABF PAN ASIA BOND INDEX FUND (Stock Code: 02821), please refer to the Securities Services Charges for Overseas Securities.
- (4) Except listed charges, all other charges are the same as those for local securities.

Customers may be required to pay the costs, fees and charges incurred or charged by third parties in relation to the provision of securities trading, custodian and/or nominee services by the Bank. Such third party costs, fees and charges may vary and will be determined by the Bank.

All fees and charges determined by The Government of Hong Kong Special Administrative Region/HKEx/SFC are subject to change without prior notice. Hang Seng Bank Limited reserves the right to revise any charges, special offers and other services from time to time.

Hang Seng Bank Limited  
October 2010

**Securities Services Charges (Applicable to Prestige Banking Personal Customers)**

Local Securities <sup>(1)</sup>						
Service	Securities listed on HKEx			Bond		CD / Other Structured Product <sup>(2)</sup>
	Handling Charge	Min	Max	RMB Bond	Others	
<b>(A) Trade-Related Services <sup>(3)</sup></b>						
Brokerage Fee (Applicable to all securities trading channels)	0.25% of transaction amount	HK\$100	---			N.A.
Exchange Listed Notes and Bonds	0.2% of transaction amount	HK\$100	---			N.A.
Transaction Levy (collected by SFC)	0.003% of transaction amount	---	---		N.A.	N.A.
Trading Fee (collected by HKEx)	0.005% of transaction amount	---	---			
Stamp Duty (collected by HKSAR Government)	HK\$1 for every HK\$1,000 of transaction amount or part thereof	---	---			
Deposit Charge for Purchase Orders	HK\$2.5/lot waived if securities are sold before settlement	HK\$30	HK\$188			
<b>(B) Scrip Handling &amp; Settlement-Related Services</b>						
Physical scrip deposit						
- Deposit Fee	HK\$30/securities/transaction	---	---			
- Transfer deed stamp duty (collected by HKSAR Government)	HK\$5 for each transfer deed	---	---			
Physical scrip withdrawal						
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Through Central Clearing and Settlement System (CCASS)						
- Deposit Fee	Free	---	---			
- Withdrawal Fee	HK\$3.5/lot	HK\$30				
Non - Central Clearing and Settlement System (Non - CCASS) Transfer						
Transfer in / out Fee with other custodian	N.A.	---	---	HK\$500/instruction		N.A.
<b>(C) Account Maintenance</b>						
Custody Fee (custody fee will only be charged once even though the securities account hold both securities and bonds during that month)	HK\$15/month no custody fee will be applied to account with no holdings and transactions during that month	---	---	Free	HK\$15/month	Free
<b>(D) Nominee Services &amp; Corporate Actions</b>						
- Collection of Dividends/Interest	0.5% on amount collected	HK\$30	HK\$2,000	Free		Free
- Scrip Dividends						
- Cash Offer						
- Privatisation						
- Conversion of Warrants (Cash Settled)						
- Receipt of Bonus Issues	HK\$30/transaction	---	---		N.A.	N.A.
- Shares Consolidation/ Splitting						
- Right Issues						
- Conversion of Warrants (Receipt of Securities)						
Maturity Redemption of Exchange Listed Notes and Bonds	0.2% of redemption amount	---	HK\$300	Free		
<b>(E) Other Services</b>						
Unclaimed Benefit Entitlement	HK\$150/transaction plus relevant CCASS charges plus: a) Dividend: 0.5% on amount collected b) Bonus Issue: HK\$30 per distribution	HK\$30	HK\$2,000			
Application of Newly-listed Securities/Notes	Subscribe under Hang Seng Nominee: - HK\$100 per application Subscribe in client's own name with endorsement of the Bank: - HK\$50 per application				N.A.	N.A.

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Service	Securities listed on HKEx			Bond		CD / Other Structured Product <sup>(2)</sup>
	Handling Charge	Min	Max	RMB Bond	Others	
<b>(E) Other Services (cont'd)</b>						
Transfer of Entitlement (from one customer to another)	a) 0.125% of transfer value (both parties are required to pay) b) Stamp Duty (collected by HKSAR Government): HK\$1 for every HK\$1,000 of transaction amount or part thereof (both parties are required to pay) c) Withdrawal Fee: HK\$3.5/lot d) Transfer deed stamp duty (collected by HKSAR Government): HK\$5 for each transfer deed e) Physical Scrip Deposit Fee: HK\$30/securities/transaction	HK\$100	---			N.A.
Certificate of Account Balance	HK\$100 per certificate (HK\$100 for each additional account)					
Re-issuance of Transaction Advice	HK\$100 per copy					
Photocopying of: - Statement (per cycle)	HK\$50 per cycle					

Shenzhen and Shanghai B Shares <sup>(4)</sup>			
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<b>Shenzhen</b>			
Brokerage Fee	0.8% of transaction amount	HK\$400	---
Transaction Levy	0.0341% of transaction amount	---	---
Stamp Duty	0.1% of transaction amount (For Sale Transactions Only)	---	---
Clearing Fee	0.05% of transaction amount	---	---
Handling Charge for Securities Transfer	HK\$300 per request for each securities	---	---
Deposit Charge for Purchase Orders	HK\$30 per request	---	---
<b>Shanghai</b>			
Brokerage Fee	0.8% of transaction amount	HK\$400	---
Transaction Levy	0.0255% of transaction amount	---	---
Stamp Duty	0.1% of transaction amount (For Sale Transactions Only)	---	---
Clearing Fee	0.05% of transaction amount	---	---
Administration Fee	0.0045% of transaction amount	---	---
Handling Charge for Securities Transfer	HK\$700 per request for each securities	---	---
Deposit Charge for Purchase Orders	HK\$30 per request	---	---

Singapore Securities - Jardine Group Stocks only <sup>(4)</sup>			
Service	Handling Charge	Min	Max
Brokerage Fee	0.5% of transaction amount	HK\$100	---
Handling Charge	0.25% of transaction amount	---	---
Trading Fee	0.0075% of transaction amount	---	---
Clearing Fee	0.04% of transaction amount	---	US\$393
Deposit Charge for Purchase Orders	HK\$10/lot for the first 100 lots HK\$3.5/lot from 101st lot onwards	HK\$30	HK\$2,000

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- (4) Except listed charges, all other charges are the same as those for local securities.

Customers may be required to pay the costs, fees and charges incurred or charged by third parties in relation to the provision of securities trading, custodian and/or nominee services by the Bank. Such third party costs, fees and charges may vary and will be determined by the Bank.

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Hang Seng Bank Limited  
October 2010

Market Information Services Charges (including the US Securities Listed in HK and Exchange Traded Funds)

Service	Charge	Minimum	Remarks
Real-time Quote Service Plan (via Hang Seng Personal e-Banking Services)	HK\$0.05 / quote	HK\$10 / month	<p>FREE Real-time Quote per month:</p> <ul style="list-style-type: none"> <li>Prestige Banking Customers: 1,000</li> <li>Preferred Banking Customers: 500</li> <li>General Customers: 500</li> </ul> <p>Additional FREE Real-time Quote:</p> <ul style="list-style-type: none"> <li>Prestige Banking / Preferred Banking / General Customers: 200 for the respective month for every successful buy / sell transaction or every HKD50,000 of accumulated turnover (whichever number of free real-time quotes enjoyed is higher).</li> <li>Preferred Banking Customers: 250 if there are holdings in their securities account in that month.</li> </ul> <p>Starting from April 2008, additional free real-time quote earned from successful transactions may be carried forward to the next month and is determined in accordance with the following:</p> <ul style="list-style-type: none"> <li>(A) : The balance of total additional free real-time quotes earned from successful buy/sell transactions during the month <u>LESS</u> the total additional free real-time quotes earned from successful buy/sell transactions in the first 24 calendar days of the month; or</li> <li>(B) : The number of unused free real-time quotes of the month;</li> <li>Compare (A) with (B), the lower of the two can be carried forward to the next month;</li> <li>The additional free real-time quotes that are carried forward can only be used in the immediately following month and will be cancelled automatically if such free real-time quotes are not used in that month.</li> </ul> <p>(Calculation on the No. of free real-time quotes that can be carried forward to the next month, please refer to case 3 &amp; 4)</p>
Real-time Snapshot Service Plan (via Hang Seng Personal e-Banking Services)	HK\$200 / month	---	<ul style="list-style-type: none"> <li>This service plan is suitable for high usage investors.</li> <li>Full fee will be collected from the settlement account of the designated securities account even if no real-time quotes are used in the month.</li> <li>The subscription/cancellation instruction will be effective in the next calendar month after the application.</li> </ul>

Examples: Calculate the Service Fee for "Real-time Quote Service Plan" (For Reference Only)

**Assume a customer has an Integrated Account with Securities Account**

**Case 1**

In April, your real-time quote usage is 500. You have traded 2 times and your total turnover is HKD180,000. Based on turnover, you will enjoy 600 additional free real-time quotes. Therefore, together with the basic free entitlement of 500, you will have 1,100 free real-time quotes (500 + 600) and do not need to pay any charges.

**Case 2**

In May, you have used 2,000 real-time quotes and do not have any trades. Your basic free Entitled quotes are 500. Therefore, you need to pay HKD75, i.e. HKD0.05 x 1500 quotes.

**Case 3 [Effective from April 2008]**

Assume the securities transactions of the month for General Customers:

		1 <sup>st</sup> - 24 <sup>th</sup> of Month [c]	During the Month [d]	
(1)	Accumulated Turnover	HKD200,000	HKD201,000	
	Total No. of Transactions	1	2	
	Additional Free Real-time Quotes earned from successful transactions during the period	800	800	
	No. of Free Real-time Quotes that can be Accumulated [d] - [c]			0 (A)
(2)	Basic Free Real-time Quotes	500		
	Total Free Real-time Quotes of the Month	500 + 800 = 1,300		
	Real-time Quotes Used of the Month	1,000		
	No. of Unused Free Real-time Quotes of the Month			300 (B)
	The No. of Free Real-time Quotes that can be Carried Forward to the Next Month (the lower of A and B)			0

Based on the trading activities above, the customer can enjoy more free real-time quotes by using the total trading turnover to determine the number of additional free real time quotes earned from his/her successful transactions for the month. During the month, the customer will enjoy 800 additional free real-time quotes. The number of unused free real-time quotes that can be carried forward to the next month will be the lower of (A) and (B):

(A) Total additional free real-time quotes earned from successful buy/sell transaction during in the month LESS the total additional free real-time quotes earned from successful buy/sell transaction in the first 24 calendar days of the month; [d] - [c], i.e. 800 - 800 = 0



(B) The number of unused free real-time quotes of the month; i.e.  $1,300 - 1,000 = 300$

Compare (A) the number of additional free real-time quotes that can be accumulated with (B) the number of unused free real-time quotes (whichever is lower), there will be no additional free real-time quote that can be carried forward to the immediately following month.

**Case 4 [Effective from April 2008]**

Assume the securities transactions of the month for General Customers:

		1 <sup>st</sup> - 24 <sup>th</sup> of Month [c]	During the Month [d]	
(1)	Accumulated Turnover	HKD200,000	HKD201,000	
	Total No. of Transactions	4	5	
	Additional Free Real-time Quotes earned from successful transactions during the period	800	1,000	
	No. of Free Real-time Quotes that can be Accumulated [d] - [c]			200 (A)
(2)	Basic Free Real-time Quotes	500		
	Total Free Real-time Quotes of the Month	$500 + 1,000 = 1,500$		
	Real-time Quotes Used of the Month	1,400		
	No. of Unused Free Real-time Quotes of the Month			100 (B)
The No. of Free Real-time Quotes that can be Carried Forward to the Next Month (the lower of A and B)				100

Based on the trading activities above, the customer can enjoy more free real-time quotes by using the total number of transactions to determine the number of additional free real time quotes earned from his/her successful transactions for the month. During the month, the customer will enjoy 1,000 additional free real-time quotes. The number of unused free real-time quotes that can be carried forward to the next month will be the lower of (A) and (B):

(A) Total additional free real-time quotes earned from successful buy/sell transaction during in the month LESS the total additional free real-time quotes earned from successful buy/sell transaction in the first 24 calendar days of the month; [d] - [c], i.e.  $1,000 - 800 = 200$

(B) The number of unused free real-time quotes of the month; i.e.  $1,500 - 1,400 = 100$

Compare (A) the number of additional free real-time quotes that can be accumulated with (B) the number of unused free real-time quotes (whichever is lower), there will be 100 additional free real-time quote that can be carried forward to the immediately following month.

**Terms & Conditions:**

- Real-time Quote Service Plan is for Securities Account holders only. Customers who do not have any Securities Account with the Bank can enjoy delayed quotes.
- According to HKEx, only stock quote enquiry on trading day which is from market open of each trading session to 15 minutes after market close of each trading session, will be counted into real-time quotes usage. Real-time quote usage includes stock quote enquiries via (i) Simple Quotes, Detailed Quotes, Watch List and the 1st entry page for securities order placement; (ii) the stock code hyperlink in Stock Comparison, Real-time Market News, SEHK News, Blue Chips Performance, Red Chips Performance, H Shares Performance and GEM Board Performance.
- Stocks quotes on Exchange Traded Funds traded under the Pilot Programme during 09:30 to 16:15, and stock quotes on others products during 9:30 to 12:45 and 14:30 to 16:15, will be counted as real-time quotes.
- Each e-Banking customer is only entitled to ONE Real-time Quote Service Plan.
- Transaction and turnover will be counted by combining the local securities trading records of all your Securities Account(s)
- Fees of current month will be charged to your Securities Settlement Account at the beginning of the following month. If you have more than one Securities Account, we will select and debit one of your Settlement Accounts in the following priority:  
 1st Priority : Joint Name Securities Account's Settlement Account prevails Sole Name Securities Account's Settlement Account  
 2nd Priority : Settlement Account of Prestige Banking Integrated Account prevails Settlement Account of Preferred Banking Integrated Account; Settlement Account of Preferred Banking Integrated Account prevails Settlement Account of Integrated Account; Settlement Account of Integrated Account prevails HKD Current Settlement Account; HKD Current Settlement Account prevails HKD Savings Settlement Account  
 3rd Priority : Settlement Account with latest account opening date prevails an earlier Settlement Account
- If your Settlement Account(s) balance is insufficient to settle the fee(s) in full, the Bank reserves the right to set off the fees at any of your Hong Kong Dollar Accounts with the Bank

Hang Seng Bank Limited  
March 2009

<b>Securities Services Charges for Overseas Securities (Applicable to customers whose overseas securities accounts were opened on or before 31 March 2006)</b>			
Service <sup>(1)</sup>	Handling Charge	Min	Max
<b>iShares Settled in US Currency Listed in Hong Kong</b>			
Brokerage Fee	0.5% of transaction amount	US\$20	---
Transaction Levy (collected by SFC)	0.003% of transaction amount	---	---
Trading Fee (collected by HKEx)	0.005% of transaction amount	---	---
Deposit Charge for Purchase Orders	US\$1/lot	US\$4	US\$25
<b>US Securities Listed in Hong Kong</b>			
Brokerage Fee	0.5% of transaction amount	HK\$100	---
Transaction Levy (collected by SFC)	0.003% of transaction amount	---	---
Trading Fee (collected by HKEx)	0.005% of transaction amount	---	---
Withdrawal Fee for Physical Scrips	HK\$100 handling fee per request plus HK\$600 DTC <sup>(2)</sup> charges per request and out-of-pocket expenses	---	---
Cross Border Transfer Fee for Receipt/Delivery of Foreign Securities	HK\$100 handling fee per request plus HK\$200 DTC <sup>(2)</sup> charges per request and out-of-pocket expenses	---	---
Warrant Conversion, Voluntary Take-over, Tender Offer & Open Offer	HK\$100 handling fee per request plus HK\$600 DTC <sup>(2)</sup> charges per request and out-of-pocket expenses	---	---
Deposit Charge for Purchase Orders	HK\$10/lot	HK\$30	HK\$2,000
Collection of Dividends/Interest	0.75% on amount collected	HK\$60	HK\$2,500
<b>US / UK / Japan</b>			
Collection of Dividends/Interest	0.75% on amount collected	HK\$60	HK\$2,500
<b>Other Charges</b> (Applicable to all the securities mentioned above)			
Transfer-out	HK\$30/securities/ transaction plus out-of-pocket expenses	---	---

<b>Services Charges for "Hang Seng A Share Investment Services" <sup>(3)</sup></b>	
<b>Account Fee</b>	<b>Charges</b>
Account Service Fee <sup>(4)</sup> (Monthly)	RMB50
Custody Fee <sup>(4)</sup> (Monthly)	0.25%p.a. on account balance <sup>(5)</sup>
<b>Company Activities</b>	<b>Charges</b>
Cash Dividend/Interest Collection Fee	0.5% on amount collected (Min. RMB30; Max. RMB2,000)
Collection of Script Bonus	RMB30 per time

- (1) Except listed charges, all other charges are the same as those for local securities.
- (2) US Depository Trust Company
- (3) The Bank reserves the right to review the fees and charges from time to time and customers can obtain the updated charges information from branch staff.
- (4) The Account Service Fee/Custody Fee will be charged at every month-end starting from the month following the account opening date.
- (5) Base on the account balance at each month-end (including all the investment products & cash) and will be charged on monthly basis.

Customers may be required to pay the costs, fees and charges incurred or charged by third parties in relation to the provision of securities trading, custodian and/or nominee services by the Bank. Such third party costs, fees and charges may vary and will be determined by the Bank.

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Hang Seng Bank Limited  
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**Hang Seng Investment**

Issued by Hang Seng Bank Limited, a member of the HSBC Group