



Banking Services

Fees and Charges

(Effective 30 September 2018)

- A. Deposit Services**
 - B. Remittances and Foreign Exchange Services**
 - C. Securities, Non-listed Bonds, Structured Products, Investment Funds and Other Investment Services**
 - D. Credit Card Services (including Spending Card)**
 - E. Lending Services**
 - F. Integrated Account Services and Privileges**
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The information in this guide is for customer's reference with regard to the charges for various services offered by Hang Seng Bank Limited (the "Bank"). The Bank reserves the right to revise any fees, charges, special offers and other services from time to time. The Bank reserves the right to levy a charge on transactions conducted. For charges not listed in this guide, please contact our branches for details.



A. Deposit Services

| Current Accounts | |
|---|---|
| Service | Charge |
| Cheque Returned - due to insufficient funds - due to other reasons - due to cheque amount exceeding RMB80,000 | Paper Cheque / e-Cheque HK\$150 per cheque (RMB 200) ⁽¹⁾ HK\$70 per cheque (RMB 50) ⁽²⁾ RMB 200 per cheque ⁽³⁾ |
| RMB Cheque Handling Fee - autosweeping to cover insufficient funds - switching of deposit by customer to cover insufficient funds | Paper Cheque / e-Cheque 1% of the total amount of transfer (min RMB: 200) 1% of the deposit to cover the insufficient funds of current account (min RMB: 200) |
| Stop Cheque Payment Instruction | Paper Cheque: HK\$100 per cheque e-Cheque: Waived |
| Cheque Mark Good - sent by customer - sent by Bank | HK\$60 per cheque HK\$200 per cheque |
| Cheque Book(s) delivery by Courier Service ⁽⁴⁾ | HK\$25 per item |
| Unauthorised Overdraft | HK\$120 per item plus interest on overdrawn balance ⁽⁵⁾ |

| Savings Deposit Accounts | |
|---|--|
| Service | Charge |
| ATM Savings Account Counter Service Fee - transfer / cash withdrawal ⁽⁶⁾⁽⁷⁾ | HK\$20 per transaction |
| HKD account transactions conducted through branches per customer per calendar month ⁽⁸⁾ - 50 transactions or below - Above 50 transactions | Free HK\$30 per transaction |
| Transaction Charges | The Bank reserves the right to levy a charge on transactions conducted |
| Below Balance Service Fee ⁽⁹⁾ - HKD Passbook / Statement Savings Account - ATM Passbook / ATM Statement Savings Account | HK\$50 per month if average daily balance of account below HK\$5,000 Not subject to Below Balance Service Fee |

⁽⁶⁾ If the account is maintained as an ATM Savings Account as at the 1st calendar day of the month, all related transactions within that whole month will be subject to the ATM Savings Account Counter Service Fee regardless of whether the account type is changed within the month, and the fee will be debited from the account on the 8th business day of the following month.

⁽⁷⁾ Exemptions apply to senior citizens (aged 65 or above), customers aged below 18, recipients of Comprehensive Social Security Assistance (supporting documents required), persons who present a proof of disability document (e.g. document of receiving government disability allowance), or customers with any of the following products/services: Prestige Banking, Preferred Banking, Integrated Account, M.I. Kid AssetBuilder, Integrated Business Solutions ("IBS") Account, overdraft facilities, loans, mortgages, investment funds, securities, monthly investment plans, life insurance, time deposits and the Hang Seng Credit Card principal card with a finance charge or cash advance transaction. For customers (such as low-income earners) who have other special needs and request for the service fee exemption, please contact branch staff.

⁽⁸⁾ The total number of counter transactions includes all HKD account transactions made under the same customer name. Customers may also need to pay the relevant fee when conducting certain banking transactions, e.g. the counter transaction fee for ATM Savings Accounts, etc. The above mentioned service charge is applicable to Personal Customers only and the Bank reserves the right to change the maximum monthly counter transaction limit for individual customers. Commercial customers will be notified individually of their monthly quota of free counter transactions by mail.

⁽⁹⁾ Exemptions apply to senior citizens (aged 65 or above), customers aged below 21, recipients of Comprehensive Social Security Assistance (supporting documents required), persons who present a proof of disability document (e.g. document of receiving government disability allowance), or customers with any of the following products/services: Prestige Banking, Preferred Banking, Integrated Account, M.I. Kid AssetBuilder, Integrated Business Solutions ("IBS") Account, overdraft facilities, loans, mortgages, investment funds, securities, monthly investment plans, life insurance, time deposits and the Hang Seng Credit Card principal card with a finance charge or cash advance transaction.



A. Deposit Services (cont'd)

| Inactive Account Service Charges ⁽¹⁰⁾ | | |
|---|---|---|
| Service | | Charge |
| Currency | Savings/Current Account inactive for two years and balance below | Payable semi-annually (For over 2 years) |
| HK Dollar | 2,000 | 100 |
| RMB | 2,000 | 50 |
| U.S. Dollar | 300 | 20 |
| Pound Sterling/Euro | 200 | 20 |
| Canadian Dollar/Swiss Franc/ Australian Dollar/ New Zealand Dollar | 400 | 20 |
| South African Rand | 1,500 | 60 |
| Thai Baht | 10,000 | 1,000 |
| Japanese Yen | 50,000 | 2,000 |

| Cashier's Order / Demand Draft / Gift Cheque | |
|--|--|
| Service | Charge |
| Cashier's Order - issuance ⁽¹¹⁾⁽¹²⁾ / re-purchased ⁽¹³⁾ - report loss | HK\$50 per cheque HK\$60 per cheque (Plus: HK\$300 payable to Clearing House of HKAB) |
| Demand Draft - issuance ⁽¹⁴⁾ / re-purchased / amendment - HKD demand draft issuance - stop-payment | HK\$100 Plus: An additional 0.25% commission (maximum: HK\$1,000; minimum: HK\$120) HK\$300 + Cable charge HK\$100 (Plus: Foreign bank charges) |
| Gift Cheque ⁽¹⁵⁾ | HK\$10 per cheque |

| Bulk Cheque / Cash / Coins Deposit | |
|--|---|
| Service | Charge |
| Bulk Cheque Deposit - Per customer per day - Up to 30 pieces - Over 30 pieces | Free HK\$1 per additional cheque ⁽¹⁶⁾ |
| Bulk Cash Deposit - Per customer per day (Applicable to all currencies) - Up to 200 pieces of notes - Over 200 pieces of notes | Free 0.25% on deposit amount (min. HK\$50) |
| Bulk Coins Deposit - Per customer per day - Up to 500 coins - Over 500 coins | Free 2% on deposit amount (min. HK\$50) |
| Coin Changing Charges ⁽¹⁷⁾ | HK\$2 per sachet |



A. Deposit Services (cont'd)

| Savings Deposit Rates | | |
|-----------------------|--------------------|--------------|
| Currency | Account Balance | Deposit Rate |
| HK Dollar | HK\$5,000 or above | 0.125% |
| | Below HK\$5,000 | 0% |
| U.S. Dollar | US\$1,000 or above | 0.10% |
| | Below US\$1,000 | 0% |
| RMB | RMB 5,000 or above | 0.25% |
| | Below RMB 5,000 | 0% |

| Low Balance Foreign Currency Savings Deposit Rates | | |
|--|----------------------------|--------------|
| Currency | With Account Balance Below | Deposit Rate |
| RMB | 5,000 | 0% |
| U.S. Dollar | 1,000 | |
| Pound Sterling/Euro | 200 | |
| Canadian Dollar/Swiss Franc | 500 | |
| Australian Dollar/New Zealand Dollar | | |
| South African Rand | 2,000 | |
| Thai Baht | 10,000 | |
| Japanese Yen | 30,000 | |

| Account Closure | |
|---|---------------------|
| Service | Charge |
| Improperly conducted account closed by the Bank | HK\$150 annually |
| Within three months of the date of its opening | |
| - Savings Account | HK\$50 per account |
| - Current/Integrated Account | HK\$200 per account |

| Standing Instruction / Direct Debit Authorisation | |
|---|--|
| Service | Charge |
| Standing Instruction | |
| - set up / amendment ⁽¹⁸⁾⁽¹⁹⁾ | Per item Transfer to Hang Seng Bank HK\$70 Transfer to other banks HK\$100 |
| - returned due to insufficient funds | HK\$150 per item |
| Set Up Direct Debit Authorisation ⁽²⁰⁾ | |
| - via Hang Seng Personal e-Banking / Hang Seng Business e-Banking / Hang Seng HSBCnet | Waived |
| - via Branch | Per item Transfer to Hang Seng Bank Waived Transfer to other banks HK\$30 (Transfers to HKSAR Government, Public Utilities, Educational, Charitable Institutions and The Hong Kong Jockey Club are exempted) |
| Autopay Returned Due to Insufficient Funds | HK\$150 per item |



A. Deposit Services (cont'd)





| Report Request / Photocopying | |
|---|--|
| Service | Charge |
| Company Search Fee - local company - overseas company | HK\$150 per account HK\$10,000 per account |
| Bank Confirmation for Audit Purpose | HK\$300 per account (Max.: HK\$1,800; Min.: HK\$600) - via electronic submission* HK\$330 per account (Max.: HK\$1,980; Min.: HK\$660) - via paper-form submission Additional copies: HK\$100 per copy |
| Account History Record of Savings or Time Deposit Accounts - For 1 Year - For 2 Years - For 3 Years - For more than 3 years | HK\$250 per account HK\$750 per account HK\$1,000 per account HK\$1,000 per year thereafter |
| Photocopying of - statement - cheque/voucher/transaction advice. | HK\$50 per cycle or per copy (No service charge for applying a copy of the consolidation statement listing the unposted items of passbook account.) HK\$50 per copy |
| Issuance of Overdraft Interest Statement | HK\$300 per copy per cycle |
| Reference Letter | HK\$300 per letter (HK\$20 for each additional letter if several letters are issued at one time) |
| Certificate of Account Balance | HK\$100 per certificate (HK\$100 for each additional account) |
| Certificate of Deposit Interest Earned - for 1/2/3 year(s) - for more than 3 years | HK\$250/HK\$750/HK\$1,000 per account HK\$1,000 per year thereafter |
| Banker's Endorsement on Customer's Signature | HK\$150 per item |
| Personal data access request | Circumstantial (maximum HK\$500 per request) ⁽²¹⁾ |

* For details submission (bank confirmation of information for audit purposes), please visit our public website at <https://bank.hangseng.com/1/2/business/audit-confirmations>

| Others | |
|---|---|
| Service | Charge |
| Replacement of Hang Seng Card ⁽¹⁹⁾⁽²²⁾ / Integrated Account Card of Prestige Banking / Integrated Account Card of Preferred Banking / Integrated Account Card / M.I. Kid AssetBuilder Card / Green Banking Smart Card | HK\$50 per card |
| Report Loss of Passbook ⁽¹⁹⁾⁽²²⁾ / Chop ⁽¹⁹⁾ | HK\$100 per account |
| Handling Letter of Instruction for Fund Transfer | HK\$150 per transfer |
| Special Mailing Instruction | HK\$1,000 per account per year |
| Late payment for safe deposit box rental fee ⁽²³⁾ | HK\$50 |
| Paper Statement | HK\$20 per account (For every 12 months period from July to June of the following year) ⁽²⁴⁾ |



A. Deposit Services (cont'd)

| ATM Services | | | |
|--|--|--------|---|
| International ATM Signages | Location | | Banking Services |
|  HSBC ATM Network ⁽²⁵⁾ | <ul style="list-style-type: none"> - Asian Countries (Brunei, China [excluding Hong Kong Special Administrative Region], Macau, Malaysia, Philippines, Thailand, Singapore, Indonesia, Sri Lanka, etc.) and Middle East - Canada - United States (New York) - United Kingdom (London, Wales, etc.) | HK\$20 | Cash withdrawal, balance enquiry, funds transfer ⁽²⁶⁾ and statement / cheque book request Cash withdrawal Cash withdrawal and balance enquiry Cash withdrawal and balance enquiry |
|    UnionPay / PLUS / Cirrus ATM Network | <ul style="list-style-type: none"> - Worldwide | HK\$20 | Cash withdrawal and balance enquiry in most countries / regions |

Note:

- Cash withdrawals at overseas ATM will be paid in local currencies and subject to the maximum daily withdrawal limit of HK\$30,000 for Prestige Banking and Preferred Banking, and HK\$20,000 for other accounts. You must activate the overseas ATM daily cash withdrawal limit in advance for overseas ATM cash withdrawal.
- Due to the different dispensing limits of ATMs at different location, you may have to perform more than one transaction in order to obtain the amount of cash you require.
- For transactions effected via the Mastercard/Cirrus ATM network, the money withdrawn is first converted to US dollars, and then to Hong Kong dollars, at the daily exchange rates set by Mastercard and Hang Seng respectively, plus a Foreign Currency Conversion Fee. For transactions effected via the Visa/Plus ATM network, the money withdrawn is converted directly into Hong Kong dollars at the daily exchange rates set by Visa plus a Foreign Currency Conversion Fee. For transactions effected via other networks (including HSBC overseas ATMs), the money withdrawn is converted directly into Hong Kong dollars at the daily exchange rate set by HSBC plus a Foreign Currency Conversion Fee. For transactions effected via the UnionPay network, the money debited is converted directly into Hong Kong dollars at the daily exchange rate set by UnionPay. Surcharges of overseas local bank may be levied (if applicable).
- If customer withdraws cash at ATM overseas, network provider will debit HKD equivalent amount from your HKD account at exchange rate provided by the ATM network on the date of withdrawal. And a service charge of HK \$20 will be debited for each ATM withdrawal.
- Please visit the web page of ATM network for the reference of exchange rate.
- Please note some overseas ATMs only allow cash withdrawal from the account shown on your card face, please ensure there is sufficient balance in that account before departure.



A. Deposit Services (cont'd)

- (1) Only applicable to RMB Current Account.
- (2) Only applicable to RMB Current Account.
- (3) Only applicable to holders of Hong Kong Identity Card who conduct RMB cheque payment for the acquisition of customer goods and / or services within the Guangdong Province (including Shenzhen) in the Mainland China. Issuing RMB cheque for payment for the acquisition of consumer goods and / or services within the Guangdong Province (including Shenzhen) in the Mainland China is not applicable to personal customers who are a non-Hong Kong Identity Card holder.
- (4) Fee waiver is for the Integrated Account of Prestige Banking and is not applicable to other account(s) under the name of the same customer.
- (5) Interest is calculated daily and charged monthly at the Bank's prevailing interest rate. For Integrated Account of Prestige Banking and Integrated Account of Preferred Banking, the Unauthorised Overdraft interest rate is Prime Rate + 6% (p.a.). For Integrated Account of Green Banking, Integrated Account, all Current Accounts and Business Integrated Account, such interest rate is Prime Rate + 8% (p.a.). This interest charge is applicable to all current accounts and saving accounts with unauthorised overdraft balance.
- (6) If the account is maintained as an ATM Savings Account as at the 1st calendar day of the month, all related transactions within that whole month will be subject to the ATM Savings Account Counter Service Fee regardless of whether the account type is changed within the month, and the fee will be debited from the account on the 8th business day of the following month.
- (7) Exemptions apply to senior citizens (aged 65 or above), customers aged below 18, recipients of Comprehensive Social Security Assistance (supporting documents required), persons who present a proof of disability document (e.g. document of receiving government disability allowance), or customers with any of the following products/services: Prestige Banking, Preferred Banking, Integrated Account, M.I. Kid AssetBuilder, Integrated Business Solutions ("IBS") Account, overdraft facilities, loans, mortgages, investment funds, securities, monthly investment plans, life insurance, time deposits and the Hang Seng Credit Card principal card with a finance charge or cash advance transaction. For customers (such as low-income earners) who have other special needs and request for the service fee exemption, please contact branch staff.
- (8) The total number of counter transactions includes all HKD account transactions made under the same customer name. Customers may also need to pay the relevant fee when conducting certain banking transactions, e.g. the counter transaction fee for ATM Savings Accounts, etc. The above mentioned service charge is applicable to Personal Customers only and the Bank reserves the right to change the maximum monthly counter transaction limit for individual customers. Commercial customers will be notified individually of their monthly quota of free counter transactions by mail.
- (9) Exemptions apply to senior citizens (aged 65 or above), customers aged below 21, recipients of Comprehensive Social Security Assistance (supporting documents required), persons who present a proof of disability document (e.g. document of receiving government disability allowance), or customers with any of the following products/services: Prestige Banking, Preferred Banking, Integrated Account, M.I. Kid AssetBuilder, Integrated Business Solutions ("IBS") Account, overdraft facilities, loans, mortgages, investment funds, securities, monthly investment plans, life insurance, time deposits and the Hang Seng Credit Card principal card with a finance charge or cash advance transaction.
- (10) It is not applicable to personal customers. Excludes Integrated Account and FlexiForex / ProForex / FlexiGold / ProGold Trading Account and Hang Seng FX and Precious Metal Margin Trading Services / Hang Seng Advanced FX and Precious Metal Margin Trading Services Account. Applicable to all Foreign Currency Account. Service charges shall not be applicable if deposit in any one of these currencies is above the stipulated deposit level of the respective currency under the multi-foreign Currency passbook Savings Account.
- (11) Prestige Banking Customers can enjoy a privileged service charge of HK\$25, and fee waiver is for customers with Senior Citizen Cards or customers aged 65 or above. No privilege or fee waiver will be given to the issuance of Cashier's Order for the purpose of IPO subscription.
- (12) This service is not available to non-account holder.
- (13) Fee waiver is for the Prestige Banking Customers.
- (14) Prestige Banking Customers can enjoy a privileged service charge of HK\$50.
- (15) Fee waiver is for customers with Senior Citizen Cards or customers aged 65 or above and the Prestige Banking Customers. Preferred Banking and Green Banking Customers can enjoy a privileged service charge of HK\$5.
- (16) Waived if all cheques are deposited into the same account as one single transaction.
- (17) Prestige Banking Customers can enjoy a privileged service charge of HK\$1 per sachet.
- (18) Standing Instruction set up and amendment fee waiver is for the Integrated Account of Prestige Banking, Preferred Banking and Green Banking and is not applicable to other account(s) under the name of the same customer.
- (19) Fee waiver is for customers with Senior Citizen Cards or customers aged 65 or above.
- (20) Fee waiver is for Integrated Account of Prestige Banking, Preferred Banking, Green Banking and Integrated Account and is not applicable to other account(s) under the name of the same customer. If there is no transaction recorded under this direct debit authorisation for more than two years, the Bank may cancel this direct debit authorisation without giving any notice.
- (21) This standard concessionary charge only applies to the first time and normal data access request. In other cases, the Bank reserves the right to charge the actual commercial cost incurred without applying a cap to the charge. However, in any case, the Bank will inform the data requestor individually the actual handling charge and will only process the request upon receiving the requestor's acceptance.
- (22) Exemptions apply to customers aged below 18, recipients of Comprehensive Social Security Assistance (supporting documents required) and persons who present a proof of disability document (e.g. document of receiving government disability allowance).
- (23) Overdue handling fee of HK\$50 will be levied if the customer pays the safe deposit box rental fee later than 2 months from the due date.
- (24) Applicable to personal accounts including Prestige Banking, Preferred Banking, Green Banking, Integrated Account, M.I. Kid AssetBuilder Account, HKD Current Account, HKD Statement Savings Account and ATM Statement Savings Account. A fee of HK\$20 per account will be charged if customers receive more than 2 paper statements for every 12 months from July to June of the following year. Exemptions apply to senior citizens (aged 65 or above), customers aged below 18, recipients of Comprehensive Social Security Assistance (supporting documents required) or persons who present a proof of disability document (e.g. document of receiving government disability allowance).
- (25) ATM Chip cards cannot be used at designated HSBC ATMs including Mexico, Argentina, Brazil, Panama, New Zealand, France, Malta, Greece and Turkey.
- (26) You can only transfer money between accounts on the same card at ATMs in Macau.



B. Remittances and Foreign Exchange Services

| Outward Remittances | | |
|--|--|---|
| Service | Charge | Remarks |
| Local Interbank Transfer Services | | |
| - outward - via Faster Payment System | For Personal Customers: Waived For Commercial Customer: <u>Payment Amount</u> HK\$100,000 equivalent or below HK\$100,000 above - HK\$1,000,000 CNY100,000 equivalent or below CNY100,000 above - CNY1,000,000 ^ The charges will be waived from the period of 30 September 2018 to 31 December 2018. | |
| - via Clearing House Automated Transfer System - CHATS - via Personal e-Banking - via Business e-Banking / Hang Seng HSBCnet # | Waived <u>Remittance Currency</u> HKD : HK\$25 CNY : HK\$25 Other Currencies : HK\$55 | # Channels subscribed by customers |
| - Via other channels | HK\$190 per item ⁽¹⁾ | An extra charge of HK\$100 will be levied for instruction containing Chinese characters |



B. Remittances and Foreign Exchange Services (cont'd)

| Outward Remittances | | | | |
|---|---|---|---|---|
| Service | Charge | | | Remarks |
| Telegraphic Transfer | | | | |
| - issuance ⁽²⁾ | <u>Hang Seng Personal e-Banking</u> | <u>Hang Seng HSBCnet / Business e-Banking</u> | <u>Branch / Other Channels ⁽⁴⁾</u> | An extra charge of HK\$150 will be levied for instruction containing Chinese (Exempted for HKD remittance to Macau) |
| - Remit to a beneficiary account with Hang Seng in Mainland China / Macau | HK\$65 ⁽³⁾ | HK\$ 85 | HK\$190 | An extra charge of HK\$40 will be levied on each remittance instruction requesting same day processing submitted <u>via the Bank's branches</u> after 12 noon from Mondays to Fridays (i.e. business days) |
| - Remit to a beneficiary account with another bank in Hong Kong / Mainland China / Taiwan / Macau | HK\$65 | HK\$115 | HK\$220 | |
| - Remit to a beneficiary account in other countries | HK\$65 | HK\$115 | HK\$220 (HKD and domicile currency) HK\$260 ⁽⁵⁾ (Non-domicile currency) | |
| - other remittance services | HK\$200 | | | Plus Correspondent Bank Charges (if applicable) ⁽⁶⁾ |
| - Amendment / cancellation | (Plus cable charges of HK\$100 and foreign bank charges (if any)) | | | |
| - Cable enquiry | Min. HK\$250 per transaction (including cable charges of HK\$100 and foreign bank charges (if any)) | | | (a) If charge to beneficiary's account: subject to correspondent bank charges (b) If charge to applicant's account ⁽⁶⁾⁽⁷⁾ : - For remittance to Australia, UK, Canada, USA in domicile currency: Min HK\$160 - For remittance in USD to countries outside USA: US\$35 - For remittance in EUR to most of the major European countries: • HK\$200 if remit amount ≤ EUR€12,500; • HK\$250 if remit amount > EUR€12,500; - For remittance in RMB to mainland China: HK\$20 ⁽⁸⁾ or HK\$100 ⁽⁹⁾ , as appropriate - For remittance in RMB to countries outside mainland China: HK\$250 - For remittance in JPY to Japan • HK\$200 if remit to beneficiary accounts with JPY Designated Banks ⁽¹⁰⁾ and remit amount ≤ JPY2.5 million • Min HK\$350 if remit to beneficiary accounts with other banks or remit amount > JPY2.5 million - For others: subject to correspondent bank charges |



B. Remittances and Foreign Exchange Services (cont'd)

| Inward Remittances | |
|--|--|
| Service | Charge |
| Local Interbank Transfer Services | |
| - inward | Waived |
| - via Faster Payment System | |
| - via Clearing House Automated Transfer System - CHATS | For Personal Customers: Waived For Commercial Customer: HK\$15 ⁽¹⁾ |
| - Addressing Services for Faster Payment System | |
| - Registration / Amendment / De-registration | Waived |
| Telegraphic Transfer | |
| Credit to account with Hang Seng Bank ⁽¹¹⁾ | HK\$65 |
| Onward transfer to other local banks ⁽¹²⁾ | HK\$150-HK\$300 |

| Foreign Currency Notes Exchange | | | |
|--|---|-----------------|---|
| Service | Charge | | Remarks |
| Foreign Currency Notes Purchase/Sale ⁽¹³⁾ - Account Holder | | | Waived for Prestige / Preferred / Green Banking Customers |
| - RMB | Free | | |
| - Other Currencies > HK\$3,000 equivalent ≤ HK\$3,000 equivalent | Free HK\$50 Per Transaction | | |
| Foreign Currency Notes - deposit into /withdraw from T/T account | No Fees up to the following amount limit (per account per day) If the single-day total deposits/withdrawals exceeds the below limit, handling fee will apply as follows: Notes deposits/ withdrawals: 0.25% of the total amount that day | | |
| Currency | Prestige Customers | Other Customers | Handling fee waived for RMB notes deposit / withdrawal |
| AUD / CAD | 1,500 | 1,500 | |
| CHF/ ZAR | 1,000 | 500 | |
| EUR/GBP | 1,500 | 1,000 | |
| JPY | 300,000 | 150,000 | |
| NZD | 2,000 | 2,000 | |
| THB | 20,000 | 10,000 | |
| USD | 7,500 | 1,500 | |



B. Remittances and Foreign Exchange Services (cont'd)

| Foreign Currency Cheques Exchange | | | | | | | | |
|---|--|--|-----------|--------|--------|------|---------|--|
| Service | Charge | Remarks | | | | | | |
| Local USD Clearing Cheques - deposit into HKD /USD T/T account - deposit into USD notes account | Waived 0.25% of deposit amount (Min.: HK\$60 per transaction) | | | | | | | |
| Foreign Cheques - encashment (deposit into HKD/FCY T/T/USD notes account) - collection - returned unpaid | USD 0.25% Other currencies 0.375% (Min.: HK\$60 per transaction) HK\$200 per cheque Plus: Postage for registered airmail & Foreign bank charges HK\$150 per cheque Plus: Foreign bank charges and Interest | <ul style="list-style-type: none"> • Additional Fee for purchasing of foreign currency cheques payable (Appendix) • Additional Charges for Foreign Cheques of Non-domicile currency (Appendix) • Charges shall be collected irrespective of non-valid payment of the cheques • Interest shall be calculated at the prevailing bills advance rate of the related currency from the date of purchase | | | | | | |
| Cheque send to Guangdong and / or Shenzhen for cheque clearing - HKD - USD | <table border="0"> <tr> <td><u>GD</u></td> <td><u>SZ</u></td> </tr> <tr> <td>HK\$50</td> <td>HK\$50</td> </tr> <tr> <td>N.A.</td> <td>HK\$100</td> </tr> </table> | <u>GD</u> | <u>SZ</u> | HK\$50 | HK\$50 | N.A. | HK\$100 | |
| <u>GD</u> | <u>SZ</u> | | | | | | | |
| HK\$50 | HK\$50 | | | | | | | |
| N.A. | HK\$100 | | | | | | | |
| HKD Macau Cheque Encashment | HK\$60 per transaction plus 0.25% on deposit amount (Min.: HK\$160 per transaction) | | | | | | | |

[Notes]

- (1) Or its equivalent in the relevant currency. The exchange rate is determined by Hang Seng Bank Limited from time to time.
- (2) Remittance to the Mainland China or other places outside Hong Kong for non-Hong Kong Identity Card holder is subject to local rules and requirements of Mainland China or the relevant jurisdictions. Outward remittance may be rejected due to local regulatory requirements and rules and subject to charges applicable to returned remittance.
- (3) Prestige Banking customer enjoys fee waiver for a remittance via Integrated Account of Prestige Banking by Personal e-Banking to a beneficiary account with Hang Seng Bank (China) Limited or Macau Branch.
- (4) Other channels include Phone Banking and Remittance by Standing Instruction etc.
- (5) Prestige Banking customer enjoys a privileged charge HK\$220 for the non-domicile currency remittance conducted via Integrated Account of Prestige Banking through Hang Seng branch to an account with a bank in any location apart from Hong Kong / Mainland China / Taiwan / Macau.
- (6) Please note that the Bank is entitled to reimbursement from the customer for the expenses incurred by the Bank, its correspondents and agents. Additional overseas charges (including charges levied by the beneficiary bank and/or correspondent banks) may be imposed by some overseas banks. Please also note that some of the beneficiary banks or correspondent banks may deduct the Correspondent Bank Charges from the Remit Amount in which case, the Beneficiary may not be able to receive the Remit Amount in full, regardless of the payment instructions stated in the remittance application form.
- (7) If the charges (as specified in the table) debited by the Bank are not sufficient to cover all the Correspondent Bank Charges, the Bank reserves the right to debit the shortfall amount from the applicant's account without prior notice.
- (8) Applicable to (a) RMB remittance processed via CIPS and with valid beneficiary bank's SWIFT BIC code or (b) RMB remittance processed via CNAPS and with valid beneficiary bank's CNAPS code provided.
- (9) Applicable to any other RMB remittance which does not meet the criteria in note (8) above.
- (10) "JPY Designated Banks" currently refers to Bank of Tokyo-Mitsubishi UFJ, Mizuho Bank Limited and Sumitomo Mitsui Banking Corporation. The Bank may update the list of JPY Designated Banks from time to time at its sole discretion and without prior notice.
- (11) Fee waiver is for the Integrated Account of Prestige Banking and is not applicable to other account(s) under the name of the same customer.
- (12) The handling charge for onward transfer to other banks is dependent on the method for the onward transfer, and is exclusive of any charges levied or to be levied by any correspondence bank and/or beneficiary bank.
- (13) Fee waiver is for the Prestige Banking Customers, the Preferred Banking and the Green Banking Customers.



B. Remittances and Foreign Exchange Services (cont'd)

| Appendix | | | |
|---|---|--|---|
| Additional Foreign Bank Charges for Foreign Cheque | | | |
| Currency | Charges | Remarks | |
| Singapore | SGD \$5.00 | Per cheque (only applicable to non-transferable cheque) | |
| Belgium | EUR \$10 | Per cheque | |
| New Zealand | NZD \$1.50 | Per transaction, despite of quantity | |
| Austria | EUR \$10 | Per transaction, despite of quantity | |
| Spain | 0.5%, Min. EUR \$5 | Based on cheque's amount | |
| Japan | HSBC cheque JPY 2,000 Sanwa Bank cheque JPY 2,100 Other banks' cheque JPY 4,500 | Per cheque | |
| Additional Charges for Foreign Cheques of Non-domicile currency | | | |
| Countries | Percentage | Minimum Charge | Remarks |
| France | 1.5% | HK\$650.00 | (1) If there is difference between two charges, higher charge shall prevail (2) Waived for USD cheque paid in Canada (3) HKD Cheque paid in Macau 0.25%, Minimum HK\$100.00 (4) According to beneficiary bank whether accept non-domicile currency cheque processing |
| Netherland | (1 % for US\$20,000.00 equivalent or above) | HK\$550.00 | |
| Japan | | HK\$350.00 | |
| Singapore | | | |
| Macau | | | |
| USA / Canada | | | |
| Britain | | | |
| Germany | | | |
| Swiss | | | |
| Italy | | | |
| Austria | | | |
| Belgium | | | |
| Australia | | | |
| New Zealand | | | |
| Sweden | 1% | HK\$200.00 | |
| Norway | | | |
| Denmark | | | |
| Finland | | | |



C. Securities, Non-listed Bonds, Structured Products, Investment Funds and Other Investment Services

Local Securities ⁽¹⁾

| Items | SEHK Listed Securities | | |
|---|--|---------|---------|
| | Services Charges | Min | Max |
| Trade - Related ⁽²⁾ | | | |
| Brokerage Fee for SEHK Listed Securities | Hang Seng Personal e-Banking / Automated Securities Trading Hotline: • 0.25% for any transaction amount | HK\$100 | --- |
| | Manned Securities Trading Hotlines ⁽³⁾ / Branches: • 0.3% for transaction amount below HK\$200,000 • 0.25% for transaction amount equal to or above HK\$200,000 | HK\$100 | --- |
| Brokerage Fee for SEHK Listed Notes / Bonds | 0.2% of transaction amount | HK\$100 | --- |
| Transaction Levy (collected by SFC) | 0.0027% 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 ⁽⁴⁾ | Prestige Banking customers: HK\$2.5/lot Other customers: HK\$5/lot Charge will be waived if securities are sold before settlement | HK\$30 | HK\$188 |
| Italian Financial Transaction Tax ("FTT") ⁽⁵⁾ (collected by Italian Inland Revenue Office) | Based on daily net increase of customer's beneficial holding of the same share at account level on each settlement day x weighted average purchase price x 0.1% | --- | --- |

⁽¹⁾ Not applicable to The Stock Exchange of Hong Kong Limited (SEHK) listed overseas securities and Renminbi denominated securities. All charges are calculated on each securities each transaction basis, except for those items with other charge basis specified.

⁽²⁾ For details of services charges of the ETF settled in US currency - ABF PAN ASIA BOND INDEX FUND (Stock Code: 02821), please refer to services charges for Hong Kong listed securities / ETF settled in US currency.

⁽³⁾ Not applicable to the securities orders placed via Relationship Managers of Corporate Wealth Management Services.

⁽⁴⁾ Not applicable to iBond.

⁽⁵⁾ Customers who trade shares issued by Italian resident companies which listed on The Stock Exchange of Hong Kong Limited via our Bank are required to pay for the Italian FTT.

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 are subject to change without prior notice and will be determined by the Bank. All fees and charges determined by The Government of Hong Kong Special Administrative Region/HKEX/HKSCC/SFC/SSE/SZSE/CSRC/ChinaClear Shanghai/ChinaClear Shenzhen/SAT/SEC 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.



C. Securities, Non-listed Bonds, Structured Products, Investment Funds and Other Investment Services (cont'd)

Local Securities ⁽¹⁾

| Items | SEHK Listed Securities | | |
|---|--------------------------------|--------|-----------|
| | Services Charges | Min | Max |
| Scrip Handling & Settlement-Related | | | |
| 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 | | | |
| - Withdrawal Fee | HK\$7.5/lot/securities | HK\$50 | --- |
| Through Central Clearing and Settlement System (CCASS) | | | |
| - Deposit Fee | Free | --- | --- |
| - Withdrawal Fee | HK\$7.5/lot/securities | HK\$50 | --- |
| Nominee Services and Corporate Actions | | | |
| - Collection of Dividends/ Interest ⁽²⁾ - Scrip Dividends - Cash Offer - Privatisation (Receipt of Cash) - Conversion of Warrants (Cash Settled) | 0.5% on amount collected | HK\$30 | HK\$2,000 |

⁽¹⁾ Not applicable to The Stock Exchange of Hong Kong Limited (SEHK) listed overseas securities and Renminbi denominated securities. All charges are calculated on each securities each transaction basis, except for those items with other charge basis specified.

⁽²⁾ Not applicable to iBond.

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 are subject to change without prior notice and will be determined by the Bank. All fees and charges determined by The Government of Hong Kong Special Administrative Region/HKEX/HKSCC/SFC/SSE/SZSE/CSRC/ChinaClear Shanghai/ChinaClear Shenzhen/SAT/SEC 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.



C. Securities, Non-listed Bonds, Structured Products, Investment Funds and Other Investment Services (cont'd)

Local Securities ⁽¹⁾

| Items | SEHK Listed Securities | | |
|---|---|--------|-----------|
| | Services Charges | Min | Max |
| Nominee Services and Corporate Actions | | | |
| - Receipt of Bonus Issues - Shares Consolidation/ Splitting - Right Issues/ Open Offer - Conversion of Warrants/ Privatisation (Receipt of Securities) | HK\$50/transaction | --- | --- |
| Maturity Redemption of SEHK Listed Notes and Bonds ⁽²⁾ | 0.2% of redemption amount | --- | HK\$300 |
| Other Services | | | |
| Unclaimed Benefit Entitlement | HK\$150/transaction plus relevant CCASS charges plus | | |
| | a) Dividend 0.5% on amount collected | HK\$30 | HK\$2,000 |
| | b) Bonus Issue: HK\$50 per distribution | --- | --- |
| Application of Newly- listed Securities/Notes | <ul style="list-style-type: none"> Subscribe under Hang Seng Nominee: HK\$100 per application Subscribe in client's own name with endorsement of the Bank: HK\$50 per application | | |
| 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 | | |
| Dual Tranche, Dual Counter Transfer (From HKD-Traded Shares / ETF to RMB-Traded Shares / ETF) | HK\$30 per transaction for each securities / ETF | --- | --- |

⁽¹⁾ Not applicable to The Stock Exchange of Hong Kong Limited (SEHK) listed overseas securities and Renminbi denominated securities. All charges are calculated on each securities each transaction basis, except for those items with other charge basis specified.

⁽²⁾ Not applicable to iBond.

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 are subject to change without prior notice and will be determined by the Bank. All fees and charges determined by The Government of Hong Kong Special Administrative Region/HKEX/HKSCC/SFC/SSE/SZSE/CSRC/ChinaClear Shanghai/ChinaClear Shenzhen/SAT/SEC 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.



C. Securities, Non-listed Bonds, Structured Products, Investment Funds and Other Investment Services (cont'd)

Local Securities ⁽¹⁾

| Items | SEHK Listed Securities | | |
|---|---|---------|-----|
| | Services Charges | Min | Max |
| Other Services | | | |
| Transfer of Entitlement (from one customer to another, both parties' accounts should be the securities account of the Bank) | a) 0.125% of transfer value/transaction/securities (both parties are required to pay) | HK\$100 | --- |
| | 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\$7.5/lot/securities | HK\$50 | --- |

Charges For Account Maintenance

| Items | Services Charges | Remarks |
|-------------|---|--|
| Custody Fee | Prestige Banking customers: HK\$15/month Other customers: HK\$25/month | <ul style="list-style-type: none"> • Custody fee is charged on each securities account basis • No custody fee will be charged to account if there are no holdings and transaction during that month • Custody fee will be waived if the account only holds non-listed bonds / iBond / CD / other structured products / MOF Bond / Silver Bond • Please refer to US Securities Service charges for the custody fee of US Securities Service |

⁽¹⁾ Not applicable to The Stock Exchange of Hong Kong Limited (SEHK) listed overseas securities and Renminbi denominated securities. All charges are calculated on each securities each transaction basis, except for those items with other charge basis specified.

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 are subject to change without prior notice and will be determined by the Bank. All fees and charges determined by The Government of Hong Kong Special Administrative Region/HKEX/HKSCC/SFC/SSE/SZSE/CSRC/ChinaClear Shanghai/ChinaClear Shenzhen/SAT/SEC 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.



C. Securities, Non-listed Bonds, Structured Products, Investment Funds and Other Investment Services (cont'd)

Hong Kong Listed Renminbi Denominated Securities/ Bonds/ ETF

| Items | Services Charges | Min | Max |
|---|---|-------|--------|
| (A) Trade-Related | | | |
| Brokerage Fee ⁽³⁾ | Hang Seng Personal e-Banking / Automated Securities Trading Hotline: • 0.25% of transaction amount (For MOF bond ⁽²⁾ : 0.2% of transaction amount) | RMB85 | --- |
| | Manned Securities Trading Hotlines ⁽⁴⁾ /Branches: • 0.3% for transaction amount below RMB200,000 • 0.25% for transaction amount equal to or above RMB200,000 (For MOF bond ⁽²⁾ : 0.2% of transaction amount) | RMB85 | --- |
| Transaction Levy ⁽¹⁾ (collected by Securities and Futures Commission (SFC)) | 0.0027% of transaction amount | --- | --- |
| Trading Fee ⁽¹⁾ (collected by HKEX) | 0.005% of transaction amount | --- | --- |
| Stamp Duty ⁽¹⁾ (collected by HKSAR Government) | 0.1% of transaction amount | --- | --- |
| Deposit Charge for Purchase Orders | RMB5/lot (not applicable to MOF bond ² , charges will be waived if securities are sold before settlement) | RMB25 | RMB160 |

Note

1. Please note that the Bank will debit the transaction levy, trading fee and stamp duty for Hong Kong listed Renminbi ("RMB") denominated securities from customers in RMB based on the calculation provided in the above table and such fees and charges will be paid to the relevant authorities in HKD based on the exchange rate prescribed by the relevant authorities. If there are insufficient funds in your Renminbi settlement account to settle the related fees and charges, the Bank shall have the right to collect such fees and charges in HKD from any of your HKD account.
2. Offshore RMB Bond Issued by The Ministry of Finance of the People's Republic of China.
3. Any preferential brokerage or brokerage exemption is not applicable.
4. Not applicable to the securities orders placed via Relationship Managers of Corporate Wealth Management Services.

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 are subject to change without prior notice and will be determined by the Bank. All fees and charges determined by The Government of Hong Kong Special Administrative Region/HKEX/HKSCC/SFC/SSE/SZSE/CSRC/ChinaClear Shanghai/ChinaClear Shenzhen/SAT/SEC 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.



C. Securities, Non-listed Bonds, Structured Products, Investment Funds and Other Investment Services (cont'd)

Hong Kong Listed Renminbi Denominated Securities/ Bonds/ ETF

| Items | Services Charges | Min | Max |
|--|--------------------------------|--------|-----|
| (B) Scrip Handling & Settlement-Related | | | |
| 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 | | | |
| - Withdrawal Fee | HK\$7.5/lot/securities | HK\$50 | --- |
| Through Central Clearing and Settlement System (CCASS) | | | |
| - Deposit Fee | Free | --- | --- |
| - Withdrawal Fee | HK\$7.5/lot/securities | HK\$50 | --- |

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 are subject to change without prior notice and will be determined by the Bank. All fees and charges determined by The Government of Hong Kong Special Administrative Region/HKEX/HKSCC/SFC/SSE/SZSE/CSRC/ChinaClear Shanghai/ChinaClear Shenzhen/SAT/SEC 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.



C. Securities, Non-listed Bonds, Structured Products, Investment Funds and Other Investment Services (cont'd)

Hong Kong Listed Renminbi Denominated Securities/ Bonds/ ETF

| Items | Services Charges | Min | Max |
|---|---|---|----------|
| (C) Nominee Services & Corporate Actions | | | |
| - Collection of Dividends/Interest - Scrip Dividends - Cash Offer - Privatisation (Receipt of Cash) - Conversion of Warrants (Cash Settled) | 0.5% on amount collected (not applicable to MOF Bond ⁽¹⁾) | RMB25 | RMB1,700 |
| - Receipt of Bonus Issues - Shares Consolidation/ Splitting - Right Issues/ Open Offer - Conversion of Warrants/ Privatisation (Receipt of Securities) | RMB40/transaction | --- | --- |
| Maturity Redemption of Exchange Listed Notes and Bonds | 0.2% of redemption amount (not applicable to MOF Bond ⁽¹⁾) | --- | RMB250 |
| (D) Charges For Account Maintenance | | | |
| Items | Services Charges | Remarks | |
| Custody Fee | Prestige Banking customers: HK\$15/month Other customers: HK\$25/month | <ul style="list-style-type: none"> • Custody fee is charged on each securities account basis • No custody fee will be charged to account if there are no holdings and transaction during that month • Custody fee will only be charged once even though the securities account hold both securities and (bonds OR CD) during that month • Custody fee will be waived if the account only holds non-listed bonds / iBond / CD / other structured products / MOF Bond / Silver Bond • Please refer to US Securities Service charges for the custody fee of US Securities Service | |

Note

1. Offshore RMB Bond Issued by The Ministry of Finance of the People's Republic of China.

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 are subject to change without prior notice and will be determined by the Bank. All fees and charges determined by The Government of Hong Kong Special Administrative Region/HKEX/HKSCC/SFC/SSE/SZSE/CSRC/ChinaClear Shanghai/ChinaClear Shenzhen/SAT/SEC 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.



C. Securities, Non-listed Bonds, Structured Products, Investment Funds and Other Investment Services (cont'd)

Hong Kong Listed Renminbi Denominated Securities/ Bonds/ ETF

| Items | Services Charges | Min | Max |
|---|---|--------|----------|
| (E) Other Services | | | |
| Unclaimed Benefit Entitlement | RMB130/transaction plus relevant CCASS charges plus: | | |
| | a) Dividend: 0.5% on amount collected | RMB25 | RMB1,700 |
| | b) Bonus Issue: RMB40 per distribution | -- | --- |
| Application of Newly-listed Securities/Notes | Subscribe under Hang Seng Nominee: RMB85 per application Subscribe in client's own name with endorsement of the Bank: RMB45 per application | | |
| Transfer of Entitlement (from one customer to another, both parties' accounts should be the securities account of the Bank) | a) 0.125% of transfer value/transaction/securities (both parties are required to pay) | RMB85 | --- |
| | 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\$7.5/lot/securities | HK\$50 | --- |
| MOF Bond ⁽¹⁾ Transfer (Between Central Money Market Unit [CMU] and CCASS) | HK\$100 / securities or bonds / transaction | --- | --- |
| Dual Tranche, Dual Counter Transfer (From RMB-Traded Shares / ETF to HKD-Traded Shares / ETF) | HK\$30 / securities or ETF / transaction | --- | --- |

Note

1. Offshore RMB Bond Issued by The Ministry of Finance of the People's Republic of China.

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 are subject to change without prior notice and will be determined by the Bank. All fees and charges determined by The Government of Hong Kong Special Administrative Region/HKEX/HKSCC/SFC/SSE/SZSE/CSRC/ChinaClear Shanghai/ChinaClear Shenzhen/SAT/SEC 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.



C. Securities, Non-listed Bonds, Structured Products, Investment Funds and Other Investment Services (cont'd)

Stock Connect Northbound Securities (Stock Connect Securities) ⁽¹⁾

| Items | Services Charges | Min | Max |
|---|--|-------|-----|
| Brokerage Fee ⁽²⁾ | Hang Seng Personal e-Banking : • 0.25% of transaction amount | RMB85 | --- |
| | Manned Securities Trading Hotlines ⁽³⁾ / Branches: • 0.3% for transaction amount below RMB200,000 • 0.25% for transaction amount equal to or above RMB200,000 | RMB85 | --- |
| Deposit Charge for Purchase Orders | RMB25 per transaction | --- | --- |
| Handling Fee (collected by SSE/SZSE) | 0.00487% of transaction amount | --- | --- |
| Securities Management Fee (collected by CSRC) | 0.002% of transaction amount | --- | --- |
| Transfer Fee (collected by ChinaClear Shanghai/ChinaClear Shenzhen) | 0.002% of transaction amount | --- | --- |
| Transfer Fee (collected by HKSCC) | 0.002% of transaction amount | --- | --- |
| Stamp Duty (collected by State Administration of Taxation (SAT)) | 0.1% of transaction amount (for sale transactions only) | --- | --- |
| Dividend Tax (collected by SAT) | Applicable to cash dividend and bonus issue and will be collected based on the tax rate determined by SAT from time to time | --- | --- |
| Capital Gain Tax (collected by SAT) | Applicable to share disposal and will be collected based on the tax rate determined by SAT from time to time | --- | --- |
| Through Central Clearing and Settlement System (CCASS) | • Deposit Fee: Free | --- | --- |
| | • Withdrawal Fee: 0.008% of market value | RMB40 | --- |

⁽¹⁾ Except listed charges, all other charges are the same as those for Hong Kong listed Renminbi denominated securities.

⁽²⁾ Any preferential brokerage or brokerage exemption is not applicable.

⁽³⁾ Not applicable to the securities orders placed via Relationship Managers of Corporate Wealth Management Services.

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 are subject to change without prior notice and will be determined by the Bank. All fees and charges determined by The Government of Hong Kong Special Administrative Region/HKEX/HKSCC/SFC/SSE/SZSE/CSRC/ChinaClear Shanghai/ChinaClear Shenzhen/SAT/SEC 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.



C. Securities, Non-listed Bonds, Structured Products, Investment Funds and Other Investment Services (cont'd)

Shenzhen and Shanghai B Shares ⁽¹⁾

| Items | Services Charges | Min | Max |
|---|---|---------|-----|
| Shenzhen | | | |
| Handling Charge for Securities Transfer | HK\$300 per request for each securities | --- | --- |
| Conversion Handling Fee for `B` shares to `H` shares (for suspended stocks) | HK\$100 per request for each securities | --- | --- |
| Collection of Dividends (for suspended stocks) | 0.5% of dividend amount per securities | HK\$30 | --- |
| Shanghai | | | |
| Handling Charge for Securities Transfer | HK\$700 per request for each securities | --- | --- |
| Conversion Handling Fee for `B` shares to `H` shares (for suspended stocks) | HK\$100 per request for each securities | --- | --- |
| Collection of Dividends (for suspended stocks) | 0.5% of dividend amount per securities | HK\$160 | --- |

⁽¹⁾ With effective from 1 August 2016, the Bank no longer supports the China B-shares services (including trading and services in connection with corporate actions).

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 are subject to change without prior notice and will be determined by the Bank. All fees and charges determined by The Government of Hong Kong Special Administrative Region/HKEX/HKSCC/SFC/SSE/SZSE/CSRC/ChinaClear Shanghai/ChinaClear Shenzhen/SAT/SEC 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.



C. Securities, Non-listed Bonds, Structured Products, Investment Funds and Other Investment Services (cont'd)

Singapore Securities - Jardine Group Stocks only ^{(1) (2) (3)}

| Items | Services Charges | Min | Max |
|--|--------------------------------------|----------------------|-----------|
| Brokerage Fee (Any preferential brokerage or brokerage exemption is not applicable) | 0.5% of transaction amount | HK\$250 | --- |
| Handling Charge | 0.25% of transaction amount | --- | --- |
| Trading Fee (collected by Singapore Exchange) | 0.0075% of transaction amount | --- | --- |
| Clearing Fee (collected by Singapore Exchange) | 0.0325% of transaction amount | --- | --- |
| Deposit Charge for Purchase Orders | First 100 lots | HK\$30 | HK\$2,000 |
| | From 101 st lot onwards | | |
| Collection of Dividends | 1% of dividend amount per securities | HK\$150 | HK\$2,500 |
| Withdrawal Fee | HK\$7.5/lot/securities | HK\$50 | --- |
| Transfer in / out of Settlement Fee | | HK\$400/ instruction | |

Singapore Securities - Hutchison Port Holdings Trust For Sale Transactions only ^{(1) (2) (3)}

| Items | Services Charges | Min | Max |
|--|--------------------------------------|----------------------|-----------|
| Brokerage Fee (Any preferential brokerage or brokerage exemption is not applicable) | 0.5% of transaction amount | HK\$250 | --- |
| Handling Charge | 0.25% of transaction amount | --- | --- |
| Trading Fee (collected by Singapore Exchange) | 0.0075% of transaction amount | --- | --- |
| Clearing Fee (collected by Singapore Exchange) | 0.0325% of transaction amount | --- | --- |
| Collection of Dividends | 1% of dividend amount per securities | HK\$150 | HK\$2,500 |
| Withdrawal Fee | HK\$7.5/lot/securities | HK\$50 | --- |
| Transfer in / out of Settlement Fee | | HK\$400/ instruction | |

⁽¹⁾ Except listed charges, all other charges are the same as those for local securities.

⁽²⁾ Transfer in service of Singapore Securities will not be provided to customers who are the citizen of Singapore or have residential / correspondence address in Singapore.

⁽³⁾ Purchase order of Singapore Securities from customers who are the citizen of Singapore or have residential / correspondence address in Singapore will not be accepted.

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 are subject to change without prior notice and will be determined by the Bank. All fees and charges determined by The Government of Hong Kong Special Administrative Region/HKEX/HKSCC/SFC/SSE/SZSE/CSRC/ChinaClear Shanghai/ChinaClear Shenzhen/SAT/SEC 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.



C. Securities, Non-listed Bonds, Structured Products, Investment Funds and Other Investment Services (cont'd)

US Securities ⁽¹⁾ ⁽²⁾

| Items | Services Charges | Min | Max |
|---|--|---|------------|
| Trade-Related | | | |
| Brokerage Fee | <u>Weighted Average Execution Price</u> • <US\$5 • >=US\$5 | <u>Manned Securities Trading Hotline:</u> US\$0.025 per share 0.55% of transaction amount | US\$38 --- |
| SEC Fee ⁽³⁾ | 0.0013% of transaction amount | US\$0.01 | --- |
| Account Maintenance | | | |
| Custody Fee ⁽⁴⁾ | <u>Market value of stock holdings per account</u> • > US\$0 – US\$35,000 • >US\$35,000 | US\$5 0.24% p.a. | US\$5 --- |
| Scrip Handling & Settlement-Related⁽⁵⁾ | | | |
| Deposit Fee / Withdrawal Fee | US\$50 / securities / transaction | --- | --- |
| Nominee Services & Corporate Actions | | | |
| <ul style="list-style-type: none"> • Collection of Dividends/Interest • Scrip Dividends • Cash Offer • Privatisation (Receipt of Cash) • Conversion of Warrants | 0.5% on amount collected | US\$15 | --- |
| <ul style="list-style-type: none"> • Receipt of Bonus Issues • Shares Consolidation/ Splitting • Right Issues / Open Offer • Conversion of Warrants / Privatisation (Receipt of Securities) | US\$15 per transaction | --- | --- |

⁽¹⁾ Applicable to selected customers whose overseas securities accounts are opened on or after 1 June 2015 to trade US Securities.

⁽²⁾ Customers will need to pay if there is any other out-of-pocket expenses.

⁽³⁾ SEC fee is applicable to sell transaction only and is subject to review by U.S. Securities Commission (SEC) from time to time.

⁽⁴⁾ Custody fee will be charged on monthly basis and no custody fee will be charged if there is no holdings at the end of that month.

⁽⁵⁾ Not accept physical deposit or withdrawal of scrips.

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 are subject to change without prior notice and will be determined by the Bank. All fees and charges determined by The Government of Hong Kong Special Administrative Region/HKEX/HKSCC/SFC/SSE/SZSE/CSRC/ChinaClear Shanghai/ChinaClear Shenzhen/SAT/SEC 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.



C. Securities, Non-listed Bonds, Structured Products, Investment Funds and Other Investment Services (cont'd)

Securities Services Charges for Hong Kong Listed Securities / ETF Settled in US Currency and Hong Kong Listed US Securities and Overseas Securities

| Items | Services Charges | Min | Max |
|--|---|---------|-----------|
| Hong Kong Listed Securities / ETF Settled in US Currency⁽¹⁾ | | | |
| Brokerage Fee (Any preferential brokerage or brokerage exemption is not applicable) | 0.5% of transaction amount | US\$20 | --- |
| Transaction Levy (collected by SFC) | 0.0027% of transaction amount | --- | --- |
| Trading Fee (collected by HKEX) | 0.005% of transaction amount | --- | --- |
| Stamp Duty (collected by HKSAR Government) | 0.1% of transaction amount | --- | --- |
| Deposit Charge for Purchase Orders | US\$1/lot | US\$4 | US\$25 |
| Hong Kong Listed US Securities⁽¹⁾ | | | |
| Brokerage Fee (Any preferential brokerage or brokerage exemption is not applicable) | 0.5% of transaction amount | HK\$100 | --- |
| Transaction Levy (collected by SFC) | 0.0027% 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 ⁽²⁾ 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 ⁽²⁾ 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 ⁽²⁾ 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 |
| Overseas Securities⁽³⁾: UK/Japan | | | |
| Collection of Dividends/Interest | 0.75% of dividend amount per securities | HK\$200 | --- |
| Transfer-out | HK\$50/securities/transaction plus out-of-pocket expenses | --- | --- |

⁽¹⁾ Except listed charges, all other charges are the same as those for local securities.

⁽²⁾ US Depository Trust Company.

⁽³⁾ Applicable to customers whose overseas securities accounts were opened on or before 31 March 2006.

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 are subject to change without prior notice and will be determined by the Bank. All fees and charges determined by The Government of Hong Kong Special Administrative Region/HKEX/HKSCC/SFC/SSE/SZSE/CSRC/ChinaClear Shanghai/ChinaClear Shenzhen/SAT/SEC 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.



C. Securities, Non-listed Bonds, Structured Products, Investment Funds and Other Investment Services (cont'd)

MARKET INFORMATION SERVICES CHARGES

| (A) HK Stocks (including the HK Listed Securities /ETF Settled in US Currency and HK Listed US Securities) | | | |
|--|------------------|----------------|---|
| Services | Charges | Minimum | Remarks |
| Real-time Quote Service for HK Stocks (via Hang Seng Personal e-Banking) | HK\$0.05 / quote | HK\$10 / month | <p>FREE Real-time Quote for HK Stocks per month:</p> <ul style="list-style-type: none"> • Prestige Banking Customers: 1,000 • Preferred Banking Customers: 500 • General Customers: 500 <p>Additional FREE Real-time Quote for HK Stocks:</p> <ul style="list-style-type: none"> • Prestige Banking / Preferred Banking / General Customers: 200 for the respective month for every successful HK stocks buy / sell transaction or every HKD50,000 of accumulated turnover (whichever number of free real-time quotes enjoyed is higher). • Preferred Banking Customers: 500 if there are HK stocks holdings in their securities account in that month. <p>Additional free real-time quote earned from successful HK stocks transactions may be carried forward to the next month and is determined in accordance with the following:</p> <ul style="list-style-type: none"> • (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 • (B) : The number of unused free real-time quotes of the month; • Compare (A) with (B), the lower of the two can be carried forward to the next month; • 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. <p>Monthly enjoyable free real-time quote for HK stocks and A shares can only be used separately.</p> |
| Real-time Snapshot Service for HK Stocks (via Hang Seng Personal e-Banking) | HK\$200 / month | --- | <ul style="list-style-type: none"> • This service plan is suitable for high usage investors. • 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. • The subscription/cancellation instruction will be effective in the next calendar month after the application. |



C. Securities, Non-listed Bonds, Structured Products, Investment Funds and Other Investment Services (cont'd)

MARKET INFORMATION SERVICES CHARGES

| (B) Shanghai A Shares and Shenzhen A Shares | | | |
|---|------------------|----------------|--|
| Services | Charges | Minimum | Remarks |
| Real-time Quote Service for A Shares (in "Stock Connect Trading" and "Real-time Quote" page via Hang Seng Personal e-Banking) | HK\$0.05 / quote | HK\$10 / month | <p>FREE Real-time Quote for A Shares per month:</p> <ul style="list-style-type: none"> • Prestige Banking Customers: 1,000 • Preferred Banking Customers: 500 • General Customers: 500 <p>Additional FREE Real-time Quote for A Shares:</p> <ul style="list-style-type: none"> • Prestige Banking / Preferred Banking / General Customers: 200 for the respective month for every successful Stock Connect Securities buy / sell transaction or every RMB50,000 of accumulated turnover (whichever number of free real-time quotes enjoyed is higher). • Preferred Banking Customers: 500 if there are Stock Connect Securities holdings in their securities account in that month. <p>Additional free real-time quote earned from successful Stock Connect Securities transactions may be carried forward to the next month and is determined in accordance with the following:</p> <ul style="list-style-type: none"> • (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 • (B) : The number of unused free real-time quotes of the month; • Compare (A) with (B), the lower of the two can be carried forward to the next month; • 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. <p>Monthly enjoyable free real-time quote for HK stocks and A shares can only be used separately.</p> |



C. Securities, Non-listed Bonds, Structured Products, Investment Funds and Other Investment Services (cont'd)

MARKET INFORMATION SERVICES CHARGES

Terms & Conditions:

- "Real-time Quote Service for HK Stocks", "Real-time Snapshot Service for HK Stocks" and "Real-time Quote Service for A Shares (in "Stock Connect Trading" and "Real-time Quote" page via Hang Seng Personal e-Banking)" is for Securities Account holders only.
- "Real-time Quote Service for HK Stocks" is only applicable to the usage of chargeable detailed quotes used in "HK Stocks Trading" page, "HK Stocks Watch List" page, "Real-time Quote" page (only available in "Personal Mobile Banking" smartphone app) and "Securities Express" via Personal e-Banking. This plan does not involve usage of real-time basic quotes for HK stocks which are provided for free.
- "Real-time Quote Service for A Shares (in "Stock Connect Trading" and "Real-time Quote" page via Hang Seng Personal e-Banking)" is only applicable to the usage of chargeable detailed quotes used in "Stock Connect Trading" page and "Real-time Quote" page (only available in "Personal Mobile Banking" smartphone app) via Personal e-Banking. This plan does not involve usage of real-time quotes used in "A Shares Express" which are provided for free.
- Real-time quote:
HK Stocks: For stocks eligible for closing auction, stock quote enquiry on HK stocks 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. That is, during normal trading day, stock quotes for Exchange-Traded Funds traded under the Pilot Programme between 09:00 and 16:25*, and stock quotes for other products from 09:00 to 12:15 and from 13:00 to 16:25*, will be counted as real-time quotes. During half trading day, all stock quotes from 09:00 to 12:25* will be counted as real-time quotes.
For stocks not eligible for closing auction, stock quote enquiry on HK stocks trading day which is from market open of the morning session to 15 minutes after morning session close and from market open of the afternoon session to 16 minutes after afternoon session close, will be counted into real-time quotes usage. On half day trading, the stock quote enquiry from market open of the morning session to 16 minutes after morning session close will be counted into real-time quotes usage.
You can obtain the latest list of stocks eligible for closing auction via HKEX's website at <http://www.hkex.com.hk>.
* Subject to the exact market close time of the day which is a random closing of anytime between 16:08 and 16:10 for a normal trading day (12:08 and 12:10 for a half trading day) as determined by HKEX system.
A Shares: According to Shanghai Stock Exchange, stock quote enquiry on trading day on A shares listed on its exchange which is from market open of continuous auction trading session to 15 minutes after market close of continuous auction trading session, will be counted into real-time quotes usage. For Shenzhen Stock Exchange, real-time quotes usage on A shares listed on its exchange will be counted from market open of continuous auction trading session to 15 minutes after morning session, and from market open of the afternoon session to 15 minutes after end of closing call auction. That is, stock quotes for A shares from 09:30 to 11:45 and from 13:00 to 15:15, will be counted as real-time quotes. **(Due to differences in public holidays between Hong Kong and Mainland, customers should note that regardless of Northbound Trading service opens or not, all stock quotes enquiry on A shares trading day will be counted as real-time quotes according to the fee liable time period stated above.)**
- Each e-Banking customer is only entitled to ONE set of services: (a) "Real-time Quote Service for HK Stocks" and "Real-time Quote Service for A Shares (in "Stock Connect Trading" and "Real-time Quote" page via Hang Seng Personal e-Banking)" or (b) "Real-time Snapshot Service for HK Stocks" and "Real-time Quote Service for A Shares (in "Stock Connect Trading" and "Real-time Quote" page via Hang Seng Personal e-Banking)".
- HK stocks transactions and turnover will be counted by combining the HK stocks trading records of all your Securities Account(s). If the settlement amount is in foreign currency, we will use Bank's month end exchange rate to convert the settlement amount into HKD equivalent to calculate.
- Stock Connect Securities transactions and turnover will be counted by combining the northbound trading of Shanghai-Hong Kong Stock Connect and Shenzhen-Hong Kong Stock Connect records of all your Securities Account(s).
- Fees of current month will be charged to your Securities Settlement Account within the 8th – 10th working day 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 reserves the right to revise any charges, special offers and other services from time to time.



C. Securities, Non-listed Bonds, Structured Products, Investment Funds and Other Investment Services (cont'd)

Non-listed Bonds/CD/Other Structured Products

| | Non-Listed | | CD/Other Structured Products ¹ |
|---|---|-------------|---|
| | RMB Bond | Other Bonds | |
| Items | Services Charges | | |
| Scrip Handling & Settlement-Related | | | |
| Non - Central Clearing and Settlement System (Non - CCASS) Transfer | | | |
| Transfer in/ Out Fee with other Custodian | Transfer-in: Free Transfer-out :HK\$500 per instruction | | N.A |
| Nominee Services and Corporate Actions | | | |
| - Collection of Dividends - Scrip Dividends - Cash Offer - Privatisation (Receipt of Cash) - Conversion of Warrants (Cash Settled) - Maturity Redemption | Free | | Free |
| Other Services | | | |
| MOF Bond ² Transfer (Between Central Money Market Unit [CMU] and CCASS) | HK\$100/securities or bonds/ transaction | N.A | 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 | | |

| Charges For Account Maintenance | | |
|--|---|---|
| Items | Services Charges | Remarks |
| Custody Fee | Prestige Banking customers: HK\$15/month Other customers: HK\$25/month | <ul style="list-style-type: none"> Custody fee is charged on each securities account basis No custody fee will be charged to account if there are no holdings and transaction during that month Custody fee will be waived if the account only holds non-listed bonds / iBond / CD / other structured products / MOF Bond/ Silver Bond |

Note

- Other structured products include equity-linked investment, equity-linked notes and equity-linked deposits, etc.
- Offshore RMB Bond Issued by The Ministry of Finance of the People's Republic of China.

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 are subject to change without prior notice and will be determined by the Bank. All fees and charges determined by The Government of Hong Kong Special Administrative Region/HKEX/HKSCC/SFC/SSE/SZSE/CSRC/ChinaClear Shanghai/ChinaClear Shenzhen/SAT/SEC 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.



C. Securities, Non-listed Bonds, Structured Products, Investment Funds and Other Investment Services (cont'd)

iPower Account – Investment Funds Service

| Charge Item | Charge |
|--|---|
| | Other Funds |
| Subscription Fee ⁽¹⁾ | Waived |
| Switching Handling Fee ⁽¹⁾ (applicable to switching between funds provided by the same fund house) | Waived |
| Management Fee (p.a.) | Please refer to the respective offering documents of the relevant funds |
| Redemption Fee ⁽²⁾ | Please refer to the respective offering documents of the relevant funds |

Notes:

⁽¹⁾ Customers should note that while they are not required to pay the subscription fee and the switching handling fee, they may be required to pay redemption fees and/or other fees (if any) charged by the relevant fund house(s) in respect of fund switching. In addition, the Bank charges a monthly account fee and (in certain circumstances) account administration fee.

⁽²⁾ Redemption fee is calculated based on the redemption proceeds of the units being redeemed.



C. Securities, Non-listed Bonds, Structured Products, Investment Funds and Other Investment Services (cont'd)

Investors should note that all investments involve risks (including the possibility of loss of the capital invested), prices of fund units may go up as well as down and past performance is not indicative of future performance. Investors should read the relevant fund's offering documents (including the full text of the risk factors stated therein) in detail before making any investment decision.

iPower Account – Account Fees and Charges

I. Monthly Account Fee

| Daily Portfolio Value | Account Fee Rate (% p.a.) |
|--------------------------------------|---------------------------|
| Below HK\$200,000 | 2.5% |
| HK\$200,000 to less than HK\$500,000 | 1.75% |
| HK\$500,000 or above | 1.5% |



C. Securities, Non-listed Bonds, Structured Products, Investment Funds and Other Investment Services (cont'd)

II. Account Administration Fee

| | |
|--|---|
| Account Administration Fee at transfer-out ⁽¹⁾ | 1.5% of the prevailing market value (as at the date of the Bank's receipt of the transfer-out instruction) of the fund holdings being transferred out |
| Account Administration Fee at account closure ⁽²⁾ | HK\$100 x (12 - number of calendar months since settlement of the last fund subscription or switching-in transaction) (Maximum: HK\$500) |

Notes:

- (1) (a) For transfer-out of fund holdings from the iPower Account to another account (held with the Bank or otherwise), if the period between the date of settlement of the last fund subscription or switching-in transaction via the iPower Account and the date of the Bank's receipt of the transfer-out instruction is less than 1 year, an account administration fee will apply.
- (b) An amount equivalent to such fee held in the HKD savings account under the relevant integrated account will be withheld upon the Bank's receipt of the transfer-out instruction, and will be debited upon successful execution of the transfer-out instruction. For fund(s) denominated in non-HKD, the HKD equivalent of the prevailing market value is calculated based on the exchange rate as determined by the Bank.
- (2) (a) If the period between the date of settlement of the last fund subscription or switching-in transaction via the iPower Account and the Bank's reference date of account closure (for whatever reason) is less than 1 year, an account administration fee will apply.
- (b) Such account administration fee will be charged against the HKD savings account under the relevant integrated account upon successful execution of the account closure instruction.
- (c) Any accrued monthly account fee not yet charged (up to and including the date of account closure, and subject to the minimum monthly account fee specified in note 1 of Section I above) will be debited from the HKD savings account under the relevant integrated account upon successful execution of the account closure instruction.



C. Securities, Non-listed Bonds, Structured Products, Investment Funds and Other Investment Services (cont'd)

Investors should note that all investments involve risks (including the possibility of loss of the capital invested), prices of fund units may go up as well as down and past performance is not indicative of future performance. Investors should read the relevant fund's offering documents (including the full text of the risk factors stated therein) in detail before making any investment decision.

| Investment Funds | |
|--|--|
| Charge Item | Charge |
| Subscription fee ⁽¹⁾ / Redemption fee / Management Fee / Other fees | Please refer to the respective offering documents of the relevant funds. |
| Switching Handling Fee ⁽²⁾ (applicable to switching between funds provided by the same fund house) | 1% |
| Issue Certificate of Investment Funds Account Balance | HK\$100 per certificate |
| Re-print Contract Note / Confirmation for transaction(s) | HK\$100 per copy |
| Re-print Investment Funds Account Monthly Statement | HK\$50 per copy |

⁽¹⁾ Up to 2% subscription fee discount for Prestige Banking customers. Up to 1% subscription fee discount for Preferred Banking, Green Banking and Integrated Account customers. Terms and Conditions apply to the offer, please refer "F. Integrated Account Services and Privileges" for details.

⁽²⁾ The switching handling fee is charged by the Bank in respect of switching of funds[#] under the same/different fund series, customer is not required to separately pay the switching fee (if any) charged by the relevant fund. Currently, the switching handling fee for switching from funds in the Hang Seng Investment Series, the Hang Seng Mainland Investment Series and the Hang Seng Islamic Investment Series to Money Market Funds in the Hang Seng Investment Series is waived. The fee waiver applies until further notice.

[#] The minimum amount of units for switching is equivalent to HKD20,000.



C. Securities, Non-listed Bonds, Structured Products, Investment Funds and Other Investment Services (cont'd)

FX and Precious Metal Trading Services

| | FX2-FX and Precious Metal Trading Service | Hang Seng FX and Precious Metal Margin Trading Service ¹ |
|------------------------|--|---|
| Items | Services Charges | |
| Transaction Commission | USD 0.2 / lot per transaction for Gold (XAU) | USD1 / lot per transaction for Gold (XAU) |
| Interest | Overdraft interest on negative balance of USD collateral and settlement account ² | |

1. Including Hang Seng FlexiForex / FlexiGold Trading Services/Hang Seng ProForex / ProGold Trading Services/Hang Seng Advanced FX and Precious Metal Margin Trading Services
2. Overdraft interest rate per annum is prevailing USD prime rate of the designated account + 2%



D. Credit Card Services

| Annual Fee | | |
|---|--------------------|-------------|
| Visa Infinite Card / World Mastercard® | Principal Card | - HK\$6,000 |
| | Supplementary Card | - HK\$1,000 |
| Platinum Card | Principal Card | - HK\$1,500 |
| | Supplementary Card | - HK\$750 |
| Gold Card | Principal Card | - HK\$600 |
| | Supplementary Card | - HK\$300 |
| Classic Card | Principal Card | - HK\$300 |
| | Supplementary Card | - HK\$150 |
| Renminbi Credit Card - Platinum Card | Principal Card | - CNY1,500 |
| | Supplementary Card | - CNY750 |
| - Gold Card | Principal Card | - CNY600 |
| | Supplementary Card | - CNY300 |
| - Classic Card | Principal Card | - CNY300 |
| | Supplementary Card | - CNY150 |
| USD Visa Gold Card | Principal Card | - US\$78 |
| | Supplementary Card | - US\$39 |
| alpha card | HK\$50 per Card | |

For enquiries on credit card services, please call our 24-Hour Customer Service Hotlines:

| | |
|---|-----------|
| Hang Seng Visa Infinite Card | 2998 8228 |
| Hang Seng World Mastercard / Prestige World Mastercard | 2998 8111 |
| The Hong Kong Jockey Club Membership Card / The Racing Club Membership Card | 2998 8833 |
| Hang Seng Platinum Card | 2998 8222 |
| Hang Seng Credit Card / Spending Card | 2398 0000 |
| Hang Seng enJoy Visa Platinum Card / Spending Card | 2998 8888 |
| Hang Seng enJoy Visa Card | 2998 8188 |

Note:

- Fees and charges in U.S. Dollars used in this "Credit Card Services" section are only applicable to USD Visa Gold Card (except Credit Reference Letter Fee).
- A handling fee of HK\$20 (via PLUS / Cirrus ATMs, China Union Pay ("UnionPay") ATMs and Hang Seng Bank / HSBC Group ATMs outside Hong Kong) will be charged to your bank account which is linked up with your credit card, and from where cash withdrawal is made.
- For transactions effected via the Mastercard / Cirrus ATM network, the money withdrawn is first converted to US dollars, and then to Hong Kong dollars, at the daily exchange rates set by Mastercard and Hang Seng respectively, plus a Foreign Currency Conversion Fee. For transactions effected via the Visa/Plus ATM network, the money withdrawn is converted directly into Hong Kong dollars at the daily exchange rates set by Visa plus a Foreign Currency Conversion Fee. For transactions effected via other networks (including HSBC overseas ATMs), the money withdrawn is converted directly into Hong Kong dollars at the daily exchange rate set by HSBC plus a Foreign Currency Conversion Fee. For transactions effected via the UnionPay network, the money debited is converted directly into Hong Kong dollars at the daily exchange rate set by China UnionPay. Surcharges of overseas local bank may be levied (if applicable). For customer who has linked more than one deposit accounts in the credit card, please note some overseas ATMs do not allow to select an account for the withdrawal and where this is the case, the criteria that determine the deposit account to be debited subject to any restrictions or limitations imposed by the overseas bank who provides the cash withdrawal service.
- For repayment of Renminbi Credit Card bill, where a conversion of HKD into Renminbi is required, such conversion should be calculated at such rate specified by the Bank which shall be conclusive and binding on you.



D. Credit Card Services (cont'd)

| Card Replacement Fee | |
|---|---|
| Visa Infinite Card / World Mastercard / Prestige World Mastercard / Platinum Card / Gold Card / Classic Card / Priority Pass Card | HK\$100 per card account |
| Renminbi Platinum Card / Renminbi Gold Card / Renminbi Credit Card | CNY100 per card account |
| The Hong Kong Jockey Club Membership Card (Mastercard / Private Label Card) / The Racing Club Membership Card | HK\$100 per card account for <ul style="list-style-type: none"> lost card replacement change of photo or signature (subject to the Club's approval) |
| USD Visa Gold Card | US\$13 per card account |
| Club Marina Cove Membership Credit Card / enJoy Private Label Card | HK\$20 per card account |
| e-shopping Mastercard | Principal Card - HK\$100 |
| enJoy Spending Card / alpha card | HK\$50 per card account |

| Late Charge | |
|--|---|
| Visa Infinite Card / Prestige World Mastercard / Platinum Card / Gold Card / Classic Card | If the Customer fails to make the Minimum Payment Amount on or before the Payment Due Date, a late charge of HK\$230 or an amount equal to the Minimum Payment Amount (whichever is lower) will be levied each time. |
| World Mastercard / USD Visa Gold Card / Club Marina Cove Membership Credit Card / enJoy Private Label Card | If the Customer fails to make full payment of the New Balance on or before the Payment Due Date, a late charge of HK\$230/US\$30 or an amount equal to the New Balance (whichever is lower) will be levied each time. |
| Renminbi Platinum Card / Renminbi Gold Card / Renminbi Credit Card | If the Customer fails to make the Minimum Payment Amount on or before the Payment Due Date, a late charge of CNY230 or an amount equal to the Minimum Payment Amount (whichever is lower) will be levied each time. |
| The Hong Kong Jockey Club Membership Card (Mastercard) / The Racing Club Membership Card | If the Customer fails to make the Minimum Payment Amount on or before the Payment Due Date, a late charge of HK\$200 or an amount equal to the Minimum Payment Amount (whichever is lower) will be levied each time. |
| The Hong Kong Jockey Club Membership Card (Private Label Card) | If the Customer fails to make full payment of the New Balance on or before the Payment Due Date, a late charge of HK\$200 or an amount equal to the New Balance (whichever is lower) will be levied each time. |



D. Credit Card Services (cont'd)

| Overlimit Fee | |
|--|--|
| Visa Infinite Card / World Mastercard / Prestige World Mastercard / Platinum Card / Gold Card / Classic Card / USD Visa Gold Card / Club Marina Cove Membership Credit Card / enJoy Private Label Card | An overlimit fee of HK\$180/US\$23 per month will be charged if the outstanding balance (excluding fees and charges charged by the bank) exceeds the prescribed credit limit by HK\$180/US\$23 or above. |
| Renminbi Platinum Card / Renminbi Gold Card / Renminbi Credit Card | An overlimit fee of CNY180 per month will be charged if the outstanding balance (excluding fees and charges charged by the bank) exceeds the prescribed credit limit by CNY180 or above. |
| The Hong Kong Jockey Club Membership Card (Mastercard) / The Racing Club Membership Card | An overlimit fee of HK\$150 per month will be charged if the outstanding balance (excluding fees and charges charged by the bank) exceeds the prescribed credit limit by more than 10%. |

| Cash Advance Handling Fee | |
|---|--|
| Visa Infinite Card / World Mastercard / Prestige World Mastercard / Platinum Card / Gold Card / Classic Card / USD Visa Gold Card | <ul style="list-style-type: none"> A handling fee of 3.5% of the cash advance amount (minimum HK\$100/US\$13) will be charged for every cash advance transaction. Cash advance transaction can be made at Hang Seng Bank/HSBC Group ATMs, other ATMs with Visa/PLUS, Mastercard/Cirrus or UnionPay signage and financial institutions with Visa or Mastercard signage. |
| Renminbi Platinum Card / Renminbi Gold Card / Renminbi Credit Card | <ul style="list-style-type: none"> A handling fee of 3.5% of the cash advance amount (minimum CNY100) will be charged for every cash advance transaction. Cash advance transaction can be made at ATMs with UnionPay signage on mainland China. |
| The Hong Kong Jockey Club Membership Card (Mastercard) / The Racing Club Membership Card | <ul style="list-style-type: none"> A handling fee of 3.5% of the cash advance amount (minimum HK\$70) will be charged for every cash advance transaction. Cash advance transaction can be made at Hang Seng Bank/HSBC Group ATMs, other ATMs with Mastercard/Cirrus signage and financial institutions with Mastercard signage. |



D. Credit Card Services (cont'd)

| Other Fees | |
|---|--|
| SelectImage Mastercard Administration Fee - Only applicable to the Customers who are enjoying any annual fee waiver (Hang Seng Credit Card Rewards Programme excluded) | <ul style="list-style-type: none"> • HK\$100 per year (per card account) • Services less than 1 year will also be charged with a full annual administration fee |
| Foreign Currency Conversion Fee | Foreign currency transactions will be converted into Hong Kong Dollars (for USD Visa Gold Card, the non-USD transactions will be converted into US Dollars) at a rate selected by the relevant Card Association from the range of rates available in wholesale currency markets for the applicable conversion date or the government-mandated rate in effect for the applicable conversion date, in each instance plus 1.95% / 1.75% (only applicable to The Hong Kong Jockey Club Membership Card (Mastercard) and The Racing Club Membership Card) / 1.2% (only applicable to UnionPay Credit Card) (inclusive of the reimbursement charge levied by the relevant Card Association on Hang Seng Bank). |
| Returned Cheque / Autopay Reject Handling Fee | <ul style="list-style-type: none"> • A returned cheque / autopay reject handling fee of HK\$120/US\$16 will be charged once on the same statement if there is any returned cheque / autopay reject amount more than HK\$120/US\$16. • Returned cheque / autopay reject handling fee will be waived if late charge is levied on the same statement. |
| Sales Draft Retrieval Fee | Copy - HK\$40/US\$5 per copy |
| Statement Copy Retrieval Fee | <ul style="list-style-type: none"> • Free for statement issued within 3 months • HK\$50/US\$7 per page for statement issued beyond 3 months |
| Paper Statement Service Annual Fee ⁽¹⁾ | HK\$20/US\$3 per account (For every 12 months period from July to June of the following year) |
| Credit Reference Letter Fee ⁽²⁾ | HK\$200 (local copy)/US\$50 (foreign copy) |
| Payment by Foreign Cheque / Cashier's Order | <ul style="list-style-type: none"> • HK\$60 per cheque • For payment made by cheque/cashier's order of Macau Banks, an additional 0.25% of cheque amount or HK\$100 (whichever is higher) will be charged. |
| Credit Balance Refund by Cashier's Order | HK\$35 per cashier's order |
| Handling Fee for payment Over the Counter at Branch ⁽³⁾ | HK\$30 per transaction |

| Other Fees of Renminbi Credit Card | |
|---|--|
| Returned Cheque / Autopay Reject Handling Fee | <ul style="list-style-type: none"> • A returned cheque / autopay reject handling fee of CNY120 will be charged once on the same statement if there is any returned cheque / autopay reject amount more than CNY120. • Returned cheque / autopay reject handling fee will be waived if late charge is levied on the same statement. |
| Sales Draft Retrieval Fee | Copy - CNY40 per copy |
| Statement Copy Retrieval Fee | <ul style="list-style-type: none"> • Free for statement issued within 3 months • CNY50 per page for statement issued beyond 3 months |
| Paper Statement Service Annual Fee ⁽¹⁾ | CNY 20 per account (For every 12 months period from July to June of the following year) |
| Credit Reference Letter Fee ⁽²⁾ | CNY200 (local copy)/US\$50 (foreign copy) |
| Credit Balance Refund by Cashier's Order | CNY35 per cashier's order |

⁽¹⁾ Applicable to designated personal credit card accounts including Prestige World Mastercard, Platinum Card, Gold Card, Classic Card, USD Visa Gold Card, Spending Card and Renminbi Credit Card (Platinum Card/ Gold Card/ Classic Card). A fee of HK\$20 / US\$3 / CNY20 per account will be charged if customers receive more than 2 paper statements for every 12 months from July to June of the following year. Exemptions apply to senior citizens (aged 65 or above), customers aged below 18, recipients of Comprehensive Social Security Assistance (supporting documents required) or persons who present a proof of disability document (e.g. document of receiving government disability allowance).

⁽²⁾ Postage fee required for mailing to the relevant local/foreign institutions is included.

⁽³⁾ Customers who can present Visa Infinite Card, World Mastercard (except Prestige World Mastercard), The Hong Kong Jockey Club Membership Card (Mastercard/Private Label Card), The Racing Club Membership Card or Renminbi Credit Card or a copy of the above mentioned Cards will be exempted from this fee.



E. Lending Services

Secured Loans

| Property Secured Overdraft Facility | |
|-------------------------------------|--|
| Item | Charge |
| Monthly Fee | 0.02% on the Facility Amount |
| Cancellation Fee | 1% on Facility Amount will be charged if the Overdraft Facility is cancelled within 1 st year |

| Secured Overdraft Facility | |
|-----------------------------|---|
| Item | Charge |
| Handling Fee ⁽¹⁾ | <i>Prestige Banking / Preferred Banking / Other Integrated Account Customers</i> 0.01% per month on the Approved Ceiling Limit |
| Annual Fee ⁽²⁾ | <i>Prestige Signature Customers</i> 0.1% per annum on the Approved Ceiling Limit |

| Property Instalment Loans | |
|--|---|
| Service | Charge |
| Application Fee | HK\$1,000 - HK\$2,000 per application (payable upon application and not applicable to customers under special schemes, e.g. Home Ownership Scheme) |
| Front End Fee | Waived (personal borrower) |
| - new purchase of residential mortgage | 0.5% on loan amount (company borrower) |
| - non-residential mortgage | 0.5% on loan amount |
| - rental property | 0.5% on loan amount |
| - further charge | 0.5% on further charge amount |

Note:

- The above information is for customer's reference with regard to the charges (applicable to all types of vehicles) for various services offered by Hang Seng Bank Limited. The listed charges are correct at the time of printing but subject to change with notice.



E. Lending Services (cont'd)

| Vehicle Loans | |
|--|-----------------------------|
| Service | Charge |
| Assignment (Change of Hirer) / Change of Agreement Term | HK\$1,000 |
| Transfer or Retain Vehicle Registration Mark | HK\$600 |
| Vehicle Replacement | HK\$600 |
| Loan Handling Fee (Except Taxi and PLB Loan) | HK\$250 |
| Option Fee | HK\$100 |
| Copy of Vehicle Registration Document | HK\$50 per copy |
| Copy of Hire Purchase Agreement | HK\$50 per copy |
| Repayment Record | HK\$200 per 12-month record |
| Copy of Repayment Schedule | HK\$100 per copy |

| Mortgage Lending Related Services | |
|---|--|
| Service | Charge |
| Copy of Document(s) | |
| Copy of Title Deed Document(s): - Copy of Assignment - Copy of Mortgage Deed - Copy of the Agreement for Sale and Purchase | HK\$200 per copy HK\$200 per copy HK\$200 per copy |
| Copy of Letter of Offer | HK\$100 per copy |
| Copy of Repayment Schedule | HK\$100 per copy |
| Issuance/ Re-issuance of Document(s) | |
| Interest and Principal Statement | HK\$100 per account / each financial year (Free for first statement of the last financial year) |
| Certification of Account Closure/ Certification of Loan Settlement Figures/ Certification of Loan Information | HK\$200 per account |
| Repayment Record | HK\$200 per 12-month record |
| Interest Rate Change Advice | HK\$100 per advice |
| Lease Consent Letter on Charged Property | HK\$1,000 per account |
| Credit Information | HK\$200 per account |

Notes:

* 1. Not applicable to customers under Home Ownership Scheme and Tenant Purchase Scheme.

2. For handling fee of autopay returned due to insufficient funds under Home Ownership Scheme and Tenant Purchase Scheme, please refer to P.6 of Section A – Deposit Services.



E. Lending Services (cont'd)

| Mortgage Lending Related Services | |
|--|--|
| Service | Charge |
| Others | |
| Change of Repayment Terms | HK\$1,000 per account |
| Change of Loan Scheme | HK\$1,500 per account |
| Custody of Non-discharged Deeds after Full repayment | HK\$3,000 per year |
| Using Debit Note for Repayment | HK\$30 per instalment |
| Autopay Returned Due to Insufficient Funds # | HK\$150 per transaction |
| Late Charge* (Including handling fee for autopay returned due to insufficient fund) | HK\$400 per transaction |
| Administrative fee for pre-approval of "Home-For-Home" Bridging Loan Plan | HK\$1,000 per application (The administrative fee will be waived if the "Home-For-Home" bridging loan plan and the new mortgage loan are utilized within 180 calendar days from the date of the conditional letter of offer for the Pre-approval Service.) |
| Cancellation Fee | 0.5% of the loan amount or HK\$5,000, whichever is higher. |
| Prepayment Handling Fee* | In general, the prepayment handling fee in the first 3 years starts from 0.5% of the prepaid amount or HK\$800, whichever is higher. After the first 3 years, HK\$800 will be levied on each prepayment. For exact fee, please refer to the Letter of Offer. |
| Early Redemption Penalty* | In general, the early redemption penalty in the 1st year is HK\$10,000 or 1% of the original loan amount (whichever is higher). For exact fee, please refer to the Letter of Offer. |
| Fire Insurance: Additional assessment and administration fee | HK\$1,000 each time |

| Premium Financing And Policy Collateralization | |
|--|-------------------------------|
| Service | Charge |
| Change of Loan Terms Handling Fee | HK\$1,000 per request |
| Prepayment Handling Fee | HK\$1,000 for each prepayment |

Notes:

* 1. Not applicable to customers under Home Ownership Scheme and Tenant Purchase Scheme.

2. For handling fee of autopay returned due to insufficient funds under Home Ownership Scheme and Tenant Purchase Scheme, please refer to P.6 of Section A – Deposit Services.



E. Lending Services (cont'd)

Unsecured Loans

| Unsecured Overdraft Facility | |
|--------------------------------|---|
| Item | Charge |
| Annual Fee | For personal customers: 0.5% - 1% of the overdraft limit (minimum HK\$200, maximum HK\$800) Prestige Banking Customers: Perpetually Waived Other Integrated Account customers: First Year waived |
| Late Charge | HK\$100 |
| Re-issuance of Approval Advice | HK\$100 per copy |

| Personal Instalment Loan | |
|--------------------------------|---|
| Item | Charge |
| Handling Charge | <u>Applicable to New Loan</u> A certain percentage on the approved loan amount for the loan tenor. The actual percentage charged will be subject to the credit assessment result. The handling charge will be advanced to the Borrower to form part of the loan (not applicable to reborrowing). The actual interest charged will accrue on the total loan amount including the handling charge. <u>Applicable to Reborrowing ("Top-up")</u> Handling charge for Top-up loan will be 1% on the approved Top-up loan amount for the loan tenor. The handling charge will be deducted from the Top-up loan amount and only the balance of the Top-up loan amount will be paid to the Borrower. |
| Prepayment Handling Fee | The aggregate of (a) next month's instalment amount which would have been payable but for the prepayment less the portion for repayment of the principal and (b) 2% of the outstanding principal of the Personal Instalment Loan, subject to a minimum of HK\$300. |
| Default Interest | Monthly instalment due calculated at the rate of 2.25% per month from the due date of such instalment until the date of full payment |
| Late Charge | HK\$300 per instalment |
| Re-issuance of Approval Advice | HK\$100 per copy |



E. Lending Services (cont'd)

| Personal Revolving Loan | |
|--|---|
| Item | Charge |
| Annual Fee | HK\$400 |
| ATM Cash Withdrawal / Fund Transfer / EPS Payment Handling Fee | <ul style="list-style-type: none"> Unless otherwise specified, the handling fee for cash withdrawal / fund transfers made at Hang Seng / HSBC ATMs / EPS payment is 2% of the transaction amount or HK\$50 (whichever is higher) Withdrawal / transfer at ATMs other than those of Hang Seng and HSBC located in Hong Kong is subject to additional handling fee, maximum up to HK\$31 |
| Late Charge | If the Customer fails to make the Minimum Payment Amount on or before the Payment Due Date, a late charge of HK\$200 or an amount equal to the Minimum Payment Amount (whichever is lower) will be levied each time. |
| Overlimit Fee | If the account's outstanding balance exceeds the credit limit by more than 10%, an overlimit fee of HK\$150 per month will be levied |
| Returned Cheque Handling Fee | <ul style="list-style-type: none"> A returned cheque handling fee of HK\$120 will be charged once on the same statement if there is any returned cheque amount more than HK\$120. Returned cheque handling fee will be waived if late charge is levied on the same statement. |
| Statement Copy Retrieval Fee | <ul style="list-style-type: none"> Free for statement issued within 3 months HK\$50 per page for statement issued beyond 3 months |
| Credit Reference Letter Fee ⁽¹⁾ | HK\$200 (local copy) / US\$50 (foreign copy) |
| Payment by Foreign Cheque / Cashier's Order | <ul style="list-style-type: none"> HK\$60 per cheque For payment made by cheque / cashier's order of Macau Banks, an additional 0.25% of cheque amount or HK\$100 (whichever is higher) will be charged |
| Credit Balance Refund by Cashier's Order | HK\$35 per cashier's order |
| Foreign Currency Conversion | All transactions effected by Revolving Loan Account in currencies other than Hong Kong Dollars shall be debited to the Revolving Loan Account after conversion into Hong Kong Dollars. For the transactions effected via the PLUS networks, the money withdrawn is first converted to US Dollars, and then to Hong Kong Dollars, at the daily exchange rates set by VISA and HSBC respectively, plus a 1% conversion charge. For the other networks, the money withdrawn is converted directly to Hong Kong Dollars at the daily exchange rates set by HSBC plus a 1% conversion charge |

| Prime Rates | |
|----------------|--------|
| HKD Prime Rate | 5.125% |
| USD Prime Rate | 4.50% |
| RMB Prime Rate | 6.75% |

⁽¹⁾ Postage fee required for mailing to the relevant local / foreign institutions is included



F. Integrated Account Services and Privileges

| Type of Integrated Accounts | Charges ⁽¹⁾ |
|---|---|
| Prestige Banking For customer with a Total Relationship Balance ⁽²⁾ of HK\$1,000,000 or above HK\$500,000 - HK\$999,999 Below HK\$500,000 | Waived HK\$40 per month HK\$340 per month |
| Preferred Banking For customer with a Total Relationship Balance ⁽²⁾ of HK\$200,000 or above HK\$50,000 - HK\$199,999 Below HK\$50,000 | Waived HK\$30 per month HK\$120 per month |
| Integrated Account⁽³⁾ For customer with a Total Relationship Balance ⁽²⁾ of HK\$10,000 or above Below HK\$10,000 | Waived HK\$60 per month |
| UpBiz Integrated Account <ul style="list-style-type: none"> • For customer with a Total Relationship Balance⁽⁴⁾ of HK\$2,000,000 equivalent or above Or For customer with a Trade Turnover⁽⁵⁾ of HK\$1,000,000 equivalent or above • Other | Waived HK\$600 per month |
| Integrated Business Solutions Account For customer with a Total Relationship Balance ⁽⁴⁾ of HK\$50,000 equivalent or above Below HK\$50,000 equivalent | Waived HK\$200 per month |

⁽¹⁾ Monthly Fee will be charged on the 8th business day of each month based on the Total Relationship Balance in the previous month.

⁽²⁾ The Total Relationship Balance is the monthly aggregate balance of the daily average of all deposits, gold accounts, securities, investment funds, utilised overdraft facilities, credit card cash advances, outstanding balance of personal loans and the accumulated premiums paid for the designated life insurance plans distributed by Hang Seng Bank as an agent as well as Hang Seng MPF balance. For sole name Integrated Account holders, their other joint name account(s) will also be included.

⁽³⁾ Monthly Fee waiver will be given to Integrated Account customers aged under 18 and will be valid until the age of 21. If you select not to activate the current account upon opening your Integrated Account, the Total Relationship Balance⁽²⁾ requirement of the Integrated Account will be HKD5,000 and the monthly fee is HKD50 if the account cannot meet the required Total Relationship Balance. The relevant current account no. may be shown in some service channels even though such current account has not been activated, but this account cannot be used for any transaction. If you would like to use the current account service of your Integrated Account, you may make application to reactivate the current account via Branch. However, the required Total Relationship Balance⁽²⁾ will be resumed to HKD10,000 and monthly service fee is HKD60 if the account cannot meet the required Total Relationship Balance.

⁽⁴⁾ The Total Relationship Balance is the monthly aggregate balance of the daily average of customer's deposits, gold accounts, securities, investment funds, utilised overdraft facilities, credit card cash advances and the outstanding balance of loans (except mortgage loan), trade finance and Hang Seng MPF Balance and the premium paid for the designated general insurance plans distributed by Hang Seng Bank as an agent for that month.

⁽⁵⁾ Trade Turnover is the average monthly total local import and export trade transaction amount performed by the customer with the Bank in the preceding three calendar months.



F. Integrated Account Services and Privileges (cont'd)

| Privileges | | | | |
|---|--|--|--|--|
| | Prestige Banking* | Preferred Banking | Green Banking | Integrated Account |
| <u>Deposit, Remittances and Foreign Exchange Services⁽¹⁾</u> | | | | |
| • Gift Cheque Handling Charge | Waived | HK\$5 | HK\$5 | - |
| • Issuance of Cashier's Order Handling Charge ⁽²⁾ | HK\$25 | - | - | - |
| • Re-purchase of Cashier's Order Handling Charge | Waived | - | - | - |
| • Issuance of Demand Drafts Handling Charge | HK\$50 | - | - | - |
| • Outward Remittance Handling Charge ⁽³⁾⁽⁴⁾ | Waived | - | - | - |
| • Set-up of Standing Instructions Handling Charge ⁽³⁾ | Waived | Waived | Waived | - |
| • Amendment of Standing Instructions Handling Charge ⁽³⁾ | Waived | Waived | Waived | - |
| • Purchase/Sale of Foreign Currency Notes Handling Charge | Waived | Waived | Waived | - |
| • Foreign Currency Notes Deposits / Withdrawals Handling Charge ⁽⁵⁾ | Waived | Waived | Waived | Waived |
| • Inward Remittance Handling Charge ⁽³⁾ | Waived | - | - | - |
| • Inward CHATS Handling Charge ⁽³⁾ | Waived | - | - | - |
| • Set-up of Direct Debit Authorisations Handling Charge ⁽³⁾ | Waived | Waived | Waived | Waived |
| • Coin Changing Charge | HK\$1 per sachet | - | - | - |
| • Cheque Book(s) delivery by courier Service Charge ⁽³⁾ | Waived | - | - | - |
| • Safe Deposit Box "A" Rental Fee ⁽⁶⁾ | First-year waived | First-year waived | First-year waived | - |
| <u>Securities and Investment Funds Services</u> | | | | |
| • Securities Custody Fee | 40% discount | - | - | - |
| • Free Real-time Stocks Quotes ⁽⁷⁾ | 1,000 per month | 1,000 per month | 500 per month | 500 per month |
| • Deposit Charge For Purchase Order for Local Securities | 50% discount | - | - | - |
| <u>Credit Card Services</u> | | | | |
| • Priority approval ⁽⁸⁾ of Prestige World Mastercard and up to three Supplementary Cards | Perpetual Annual Fee Waiver ⁽⁹⁾ | - | - | - |
| • Priority approval ⁽⁸⁾ of Credit Card | - | Perpetual Annual Fee Waiver ⁽⁹⁾ | Perpetual Annual Fee Waiver ⁽⁹⁾ | Perpetual Annual Fee Waiver ⁽⁹⁾ |
| • Renminbi Credit Card | Perpetual Annual Fee Waiver ⁽⁹⁾ | - | - | - |
| <u>Lending Services</u> | | | | |
| • Unsecured Overdraft Facility Annual Fee | Perpetually Waived | First-year waived | First-year waived | First-year waived |
| • Personal Revolving Loan Annual Fee | First-year waived | First-year waived | First-year waived | First-year waived |



F. Integrated Account Services and Privileges (cont'd)

Remarks:

- Hang Seng Bank (the "Bank") reserves the right to suspend, vary or discontinue the above offers at any time without prior notice. In case of disputes, the decision of the Bank will be final. Investment involves risks. Investors should refer to relevant offering document of the relevant investment products before making any investment decision. Prices of investments (stocks, bonds and investment funds) may go up or down and may become worthless.
 - (*) Selected customers from Prestige Banking can enjoy special privileges from Prestige Signature. Please refer to the corresponding marketing collateral for details.
- (1) Each customer can enjoy each complimentary banking service of a maximum of 10 times per month.
 - (2) No privilege will be given to the issuance of Cashier's Order for the purpose of IPO subscription.
 - (3) Privileges are not applicable to other non-Prestige Banking / Preferred Banking / Green Banking / Integrated Account under the name of the same customer.
 - (4) Prestige Banking customer enjoys fee waiver for a remittance via Integrated Account of Prestige Banking by Personal e-Banking to a beneficiary account with Hang Seng Bank (China) Limited or Macau Branch. Prestige Banking customer enjoys a privileged charge HK\$220 for the non-domicile currency remittance via Integrated Account of Prestige Banking through Hang Seng branch to an account with a bank in any location apart from Hong Kong / Mainland China / Taiwan / Macau.
 - (5) Prestige Banking Customers (per Prestige Banking account) who deposit / withdraw the foreign currency notes subject to the following limits in one single day are entitled to the handling fee waiver - Up to USD: 7,500 / JPY: 300,000 / Thai Baht: 20,000 / NZD: 2,000 / AUD, CAD, EUR, GBP: 1,500 / CHF, ZAR: 1,000 units in foreign currency. Other customers (per account) who deposit / withdraw the foreign currency notes subject to the following limits in one single day are entitled to the handling fee waiver - Up to USD: 1,500 / JPY: 150,000 / Thai Baht: 10,000 / NZD: 2,000 / AUD, CAD: 1,500 / EUR, GBP: 1,000 / CHF, ZAR: 500 units in foreign currency.
 - (6) Number of boxes is limited and the offer is subject to the availability of safe deposit boxes at each branch. Customers are required to pay the key deposit in full and full fee for the annual rental after the rental fee waiver period. During the valid period of the offer, customers who apply to rent more than one safe deposit box "A" will be entitled to enjoy the full or half waiver as appropriate on fees for each box. Customers must pay a handling fee of HK\$100 for cancellation of each safe deposit box within the rental fee waiver period.
 - (7) Prestige Banking Customers can enjoy 1,000 free quotes. Preferred Banking Customers can basically enjoy 500 free real-time quotes per month, and will enjoy extra 500 free quotes if there are holdings in their securities sub-account in that month.
 - (8) The priority approval offer and the type of credit card eventually offered are subject to the final decision of the Bank. The Bank reserves the right to revoke this priority approval offer at its discretion without giving any reason therefor.
 - (9) If customer holds more than one Hang Seng Credit Card, the Perpetual Annual Fee Waiver will be applicable to one of the credit cards with the highest annual fee only but will not be applicable to Hang Seng Visa Infinite Card, World Mastercard, Business Card, Commercial Card, USD Visa Gold Card and Private Label Card. All annual fees paid prior to accepting this priority approval offer will not be refunded.