



Business Integrated Account Services

	Biz Virtual+ Account	Integrated Business Solutions Account
Account Administration Fee	HK\$600 (Apply remotely) HK\$1,200 (Through Business Banking Centre)	HK\$1,200 (Apply remotely & through Business Banking Centre)
Company Search Fee - local company - overseas company	HK\$150 per account NA	HK\$150 per account HK\$10,000 per account
Monthly Fee - Total Relationship Balance ¹ is HK\$50,000 equivalent or above - Total Relationship Balance ¹ is below HK\$50,000 equivalent	Waived Waived for the first 24 months HK\$200 (From 25th month onwards)	Waived HK\$200
Paper Statement Fee ²	HK\$50 per month	HK\$20 per month
Outward Transaction Fee - via Faster Payment System <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 Inward Transaction Fee - via Faster Payment System	 HK\$2.5 HK\$5.0 CNY2.5 CNY5.0 Waived	 HK\$5 HK\$10 CNY5 CNY10 Waived
Online Payroll Services Fee (Second Party's Account) - with HASE - not with HASE	Waived Waived	Waived Waived
Counter Transaction Fee ³ (conducted through branches per customer per calendar month)	HK\$30 per transaction	HK\$30 per transaction (Waived for 10 transactions fee)
Cheque Book Issuance Fee - by ordinary mail - by courier	HK\$100 per cheque book Waived HK\$25	Waived Waived HK\$25
Inactive Account Service Charges - For those accounts with previous three month's average Total Relationship Balance ¹ below HK\$50,000 AND - Inactive for more than 1 year - Inactive for more than 2 years	HK\$250 semi-annually HK\$350 semi-annually	HK\$250 semi-annually HK\$350 semi-annually



Business Integrated Account Services (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 many become worthless.
 - For other Banking Account Services Fee, please refer to Section A for more details.
1. The Total Relationship Balance is the monthly aggregate balance of the daily average of customer's deposits, gold accounts, securities, investment funds, utilized overdraft facilities, credit card cash advances and the outstanding balance of loans (except mortgage loan), trade finance (applicable for Integrated Business Solutions Account) 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.
 2. Except where the Principal Account is a standalone HKD passbook or multi-currency savings account, customer will automatically receive e-Statement/Consolidated e-Statement (if applicable) for the Principal Account by default once you have registered for Hang Seng Business e-Banking successfully. Apply for paper statements, please log in Hang Seng Business e-Banking and select "e-Services"> "Maintain e-Statement" in the menu to change your statement settings.
 3. The following HKD account transactions conducted over branch counters as counter transactions: cash deposit; cash withdrawal; cheque deposit; house cheque deposit; mixed deposit and transfer out (transfer between two accounts in Hang Seng). These counter transactions could be initiated by your company or a third party. Total number of counter transactions is calculated based on the total number of counter transactions conducted in respect of all accounts maintained with Hang Seng in Hong Kong by your company with the same Business Registration number.