



Dear Customer,

**Notice of Amendment on
Commercial Banking Services Fees and Charges**

Hang Seng Bank Limited ("the Bank") would like to notify you of amendments **Amendment on Commercial Banking Services Fees and Charges** will take effect from **1 Jan 2025** ("Effective Date"). The summary of the amendments' key features is provided below:

Services	Before Revise	After Revise
C. Trade Services		
Import		
Import Bills		
Combined Documents Commission	HK\$400 per additional set of documents if over 3 sets are presented	HK\$400 per additional set of transport document if over 3 sets are presented
Shipping Guarantee/Airway Bill Release/Delivery Order		
Shipping Guarantee	HK\$400	Shipping Guarantee/airway bill release/delivery order HK\$400 at time of issue/countersigning
Service	Shipping Guarantee outstanding/unredeemed for more than 1 month	Shipping Guarantee/airway bill release/delivery order outstanding/unredeemed for more than 1 month
Service	Related import documents not received by our Bank after 3 months or not channeled through our Bank	Related import documents not received by our Bank after 3 months or not channeled through our Bank
Export		
Export DC Advising		
DC Confirmation Commission	0.125% per month (minimum HK\$500) [Confirmation charges may vary country by country]	Minimum HK\$500 [Confirmation charges may vary country by country]
Export Bills		
Combined Documents Commission	HK\$400 per additional set of document if over 3 sets are presented	HK\$400 per additional set of transport document if over 3 sets are presented
Bank Guarantee and Standby Documentary Credit ("Standby DC")		
Issuance Handling Commission Note	N/A	<ol style="list-style-type: none"> Guarantees will attract a commission charge payable in advance at the beginning of every commission period. Pro-rata refunds are not made. Where minimum amount tariff has been stated in HKD, the actual amount debited to your account may differ slightly on account of exchange rate fluctuations, if the transaction is denominated in a foreign currency.
Service	Guarantee/Standby DC Advising Fee (or its amendment)	Guarantee/Standby DC Advising Fee (or its amendment/cancellation)
Others		
Cable charges - Others	- HK\$280 per page	- HK\$300 per item



Outward payment fee (any outward payment is applicable for Import/ Export/ Bank Guarantee and Standby Documentary Credit, other than a payment debited from and credited to an account with Hang Seng Bank Limited in Hong Kong)	N/A	Outward payment fee (any outward payment is applicable for Import/ Export/ Bank Guarantee and Standby Documentary Credit, other than a payment debited from and credited to an account with Hang Seng Bank Limited in Hong Kong)
Item	Delivery Orders Issuance - HK\$400	Combine with Shipping Guarantee and airway bill release
Tracer - Regular Charge - Auto Tracers	- HK\$280 per item - HK\$30 per item	- Canceled - HK\$30 per page
Paper instruction fee – Import DC (Handling fee for transactions not submitted via Hang Seng HSBCnet / Business e-Banking)	HK\$100	HK\$300
Paper instruction fee - Guarantee (Handling fee for transactions not submitted via Hang Seng HSBCnet / Business e-Banking)	HK\$100	HK\$300
Paper instruction fee - Seller Loans (Pre/Post Shipment) (Handling fee for transactions not submitted via Hang Seng HSBCnet / Business e-Banking)	HK\$100	HK\$300
Paper instruction fee - Buyer Loans (Pre/Post Shipment) (Handling fee for transactions not submitted via Hang Seng HSBCnet / Business e-Banking)	HK\$100	HK\$300
F. Lending Services		
Property Secured Financing		
Custody of Non-discharged Deeds after Full repayment	HK\$3,000 per year	HK\$4,000 per year
Default Interest Rate		
Past due loans/banking facilities/hire purchase/leasing agreement		
Hire purchase/leasing/SME Business Loan/Profits Tax Loan	N/A	Please refer to respective facility documentation
Other loans/banking facilities/unauthorised overdraft in Hong Kong dollars	N/A	Up to the Bank's Best Lending Rate + 8%p.a.
Other loans/banking facilities/unauthorised overdraft in currencies other than Hong Kong dollars	N/A	Up to Lending/interest rate set in respective facility documentation + 6%p.a. or up to 6%p.a. if no interest rate is set in respective facility documentation

Please note that if you continue to use the above services on or after the effective date, you will be deemed to have accepted the amendments. Please also note that if you do not accept the amendments in this notice, the Bank may not be able to continue to provide you the relevant services.

You can download the Commercial Banking Services Fees and Charges* on our public website (<https://www.hangseng.com/en-hk/business/tariff-business/>) from 1 Dec 2024.

If you have any query, please feel free to contact your Relationship Manager or call our 24-hour Business Partner Direct at 2198 8000.

If there is any discrepancy between the English and Chinese versions of this Notice, the English version shall prevail.

Hang Seng Bank Limited