



**招商永隆銀行**  
CMB WING LUNG BANK

# General Banking and CMB Wing Lung Sunflower Service Charges

*With effect from 18<sup>th</sup> December 2017*

**CMB Wing Lung Bank Limited**

(formerly known as Wing Lung Bank Limited)

**Enquiry Hotline: 230 95555**

**[www.cmbwinglungbank.com](http://www.cmbwinglungbank.com)**

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*The information in this document is for customer's reference in relation to the charges for various services offered by CMB Wing Lung Bank Limited ("the Bank"). The Bank reserves the right to revise any fees, charges, offers and other services to be provided from time to time by notice. For fees and charges not listed in this document, please contact any of our branches for details.*

*In case of discrepancies between the English and Chinese versions, the English version shall prevail.*

# Part 1 - Deposit Service Charges

## Part 1 - Deposit Service Charges

Charge Item	Charge Scale
Returned Cheque (Reasons : “Insufficient Funds”, “Refer to Drawer” and “Not Arranged For”)	HKD150 / USD19 / RMB200
Returned Cheque (other reasons)	HKD100 / USD13 / RMB100
Mailing of Cheque Book(s) (by registered mail)	HKD25 / USD3.20 / RMB25
Overdraft Exceeding Pre-arranged Limit	Handling charge of HKD120 / USD15 plus overdraft interest (on the amount in excess of the pre-arranged limit) at prime rate* + 8%p.a. (calculated on a daily basis)
Unauthorised Overdraft	Handling charge of HKD120 / USD15 plus overdraft interest at prime rate* + 10%p.a. (calculated on a daily basis)
Drawing against Uncleared Items	HKD100 / USD13

*Service charges of the above items are to be paid in original currency by debiting to the related HKD / USD / RMB current account.*

*\* CMB Wing Lung Bank's USD Prime Rate and HKD Prime Rate will be applied for calculation of overdraft interest on USD and HKD current accounts respectively.*

Charge Item	Charge Scale
Autodebit / Standing Instruction Rejection (Reasons : “Insufficient Funds”, “Refer to Drawer” and “Not Arranged For”)	HKD150 / RMB150
Deposit of Returned Cheque	HKD10 (per cheque)
Cheque Outward Mark Good for Payment	
• Cheque outward mark good presented by customer	HKD100 (per cheque)
• Cheque outward mark good presented by the Bank	HKD200 (per cheque plus other bank's charges)
Cheque Inward Mark Good for Payment	HKD50 (per cheque)
HKD / USD Cheque Drawn on Guangdong / Shenzhen sent for Collection	HKD100 / USD13 (per cheque)
Stop Payment / Cancel Stop Payment of Cheque	HKD100 / USD13 / RMB100 (per instruction)
Receipt of Paper Statement by Mail (savings and / or current accounts) (Only applicable to individual customer)	HKD20 (Receipt of paper statement by mail more than 2 months per account in each calendar year <sup>1)</sup> )
Request for Duplicate Account of Statement(s)	HKD50 (per page) (plus a handling fee of HKD300 per closed account)
Request for Provision of Account Information to Law Firm / Accounting Firm	HKD300
Request for Provision of Duplicate Account Documents	HKD50 (per page) (plus a handling fee of HKD300 per closed account)
• Records within 1 year from the date of request	Waived additional charge

## Part 1 - Deposit Service Charges

Charge Item	Charge Scale
• Records within 2 years from the date of request	Additional HKD250 (per account)
• Records within 3 years from the date of request	Additional HKD500 (per account)
• Records beyond 3 years (up to 7 years) from the date of request	Additional HKD1,000 (per account) (plus HKD1,000 per additional year)
Printing of Special Cheques	
• Single colour	HKD280 (per thousand)
• Two colours	HKD380 (per thousand)
• Over two colours	Negotiable
Printing of Special Pay-in Slips	Negotiable
Mailing of Returned Cheque(s) (by registered mail)	HKD25 / USD3.20 / RMB25
Business Registration / Company Search	HKD150 (per search)
Local Company Account Opening (Only applicable to new corporate customer <sup>2</sup> )	HKD2,000
Overseas Company Account Opening (including company search fee)	HKD8,000
Amendment of Signature(s) and Chop(s) (Only applicable to corporate customer)	HKD100
CMB Wing Lung ATM Card Annual Fee	Free of charge
Replacement of CMB Wing Lung ATM Card	HKD50 / RMB50
「JETCO」 Interbank Fund Transfer	HKD10 (per transaction)
ATM Cash Withdrawal (including deposit accounts linked to a credit card) <sup>3</sup>	
• Cash Withdrawal through 「UnionPay」 Network (including cash withdrawal at HSBC and Hang Seng ATMs)	HKD25 / RMB25 (per transaction)
• Cash Withdrawal through 「JETCO」 Network	
- Local	Free of charge
- Overseas (outside Hong Kong area)	HKD25 (per transaction)
• Cash Withdrawal through 「MASTERCARD CIRRUS」 Network	HKD25 (per transaction)
• Cash Withdrawal through 「VISA PLUS」 Network	HKD25 (per transaction)
Replacement of Damaged / Lost Security Token (NET / Mobile Banking) - Standard Version	HKD100
Application or Replacement of Damaged / Lost Security Token (NET / Mobile Banking) - Card Face Version	HKD250
Report Loss of Passbook / Deposit Confirmation	HKD100
Early Uplift of Time Deposit	Subject to the Bank's discretion
Closure of Savings Account / Current Account within 3 months after Account opening	HKD200 / USD25 / RMB200
Closure of Pleasure Savings Deposit Account within 6 months of Account opening	HKD200
Set-up / Amendment of Autopay Instructions	Free of charge
Auto-Fund Collection / Payment Service	
• Set-up Fee	HKD200 / RMB200

## Part 1 - Deposit Service Charges

Charge Item	Charge Scale
<ul style="list-style-type: none"> <li>• Diskette Instruction <ul style="list-style-type: none"> <li>- Account with CMB Wing Lung Bank</li> <li>- Account with other banks</li> </ul> </li> </ul>	<p>Free of charge</p> <p>HKD1.50 / RMB1.50 (per credit account) Min. Charge: HKD30 / RMB30</p>
<ul style="list-style-type: none"> <li>• Auto-credit / Auto-debit rejection</li> </ul>	<p>HKD2.50 / RMB2.50 (per item)</p>
<ul style="list-style-type: none"> <li>• Group Standing Instruction <ul style="list-style-type: none"> <li>- Account with CMB Wing Lung Bank</li> <li>- Account with other banks</li> </ul> </li> </ul>	<p>HKD1.50 / RMB1.50 (per credit account) Min. Charge: HKD30 / RMB30</p> <p>HKD2.50 / RMB2.50 (per credit account) Min. Charge: HKD30 / RMB30</p>
Confirmation of Account Balance	HKD150
Account Signature Verification	HKD150
Issuing of Bank Reference Letter	HKD300 (per letter) (HKD20 for each additional letter requested at the same time)
Bank Confirmation	HKD400
Standing Instruction for Fund Transfer	HKD100 per transaction plus relevant charges (if any)
Issuance of Cashier Order	HKD50 / USD6.50 / RMB50 (waived for senior citizens)
Bank's Endorsement of a Cashier Order to Certify the Purchaser's Name	HKD40 (per order)
Report Loss of Cashier Order	HKD50 plus fee payable to Hong Kong Interbank Clearing Limited
Gift Cheque (Only applicable to the Bank's customers)	HKD10 (waived for senior citizens)
Bulk Cheque Deposit Transaction (each customer per day) <ul style="list-style-type: none"> <li>• Up to 30 pieces cheque deposit / Up to 30 times cheque deposit transactions per day</li> <li>• Over 30 pieces cheque deposit / over 30 times cheque deposit transactions per day</li> </ul>	<p>Free of charge</p> <p>HKD2 (for each additional cheque deposit / cheque deposit transaction)</p>
Notes Deposit (over 200 pieces or over HKD100,000 equivalent per customer per day)	HKD0.50 (per note) (calculated on the basis of total deposit amount) Min. Charge: HKD100
USD Notes Deposit / Withdrawal (over 200 pieces or over USD2,500 per customer per day)	HKD0.50 (per note) (calculated on the basis of total deposit / withdrawal amount) Min. Charge: HKD100
Coins Deposit (over 200 pieces per day)	2% of amount Min. Charge: HKD100

## Part 1 - Deposit Service Charges

Charge Item	Charge Scale
Coin Changing	HKD5 (per packet)
Overdue Rental Payment of Safe Deposit Box	HKD100
Loss of one Safe Deposit Box Key and replacement of lock	HKD300
Breaking open of Safe Deposit Box due to loss of keys	HKD800
Breaking open of Safe Deposit Box due to non-payment of rent	HKD1,000 plus overdue rent
Taking inventory of Safe Deposit Box in the presence of our staff as witness	HKD200
Administration charge for on-site services provided by the Bank in relation to customer's Account	HKD300
Dormant Account : Deposit account inactive for more than 1 year	Free of charge
Monthly Maintenance Fee <sup>4</sup>	
• Individual customers' Total Relationship Balance is below HKD5,000 or its equivalent in foreign currency	HKD50 or its equivalent in foreign currency (per account monthly)
• Corporate customers' Total Relationship Balance is below HKD10,000 or its equivalent in foreign currency	HKD50 or its equivalent in foreign currency (per account monthly)
Counter Transaction Fee (Only applicable to Automated Statement Savings Account for cash withdrawal or transfer transaction) <sup>5</sup>	HKD20
Foreign Currency Balance Service Fee (Only applicable to the Single Foreign Currency Savings or Combination Savings or Combination Statement Savings Account of the corporate customer and paid in original currency)	
• Average monthly balance in the account exceeds Swiss Franc 500,000	0.1% of the average monthly balance of Swiss Franc of the account in that month
• Average monthly balance in the account exceeds Euro 1,000,000	0.02% of the average monthly balance of Euro of the account in that month
• Average monthly balance in the account exceeds Japanese Yen 100,000,000	0.01% of the average monthly balance of Japanese Yen of the account in that month

### Footnotes:

*For the charge items applicable to foreign currency accounts, the Bank will levy the fee in its equivalent in foreign currency according to an exchange rate by the Bank.*

1. "Each calendar year" means from 1<sup>st</sup> January to 31<sup>st</sup> December each year. For 2017, it will be calculated from 1<sup>st</sup> April to 31<sup>st</sup> December 2017. The charge will be directly debited from customer's relevant account(s) in January of the following year.
2. New corporate customer means the corporate customer who does not maintain any account(s) with the Bank under the same account name on or before 31<sup>st</sup> March 2016.

3. For ATM Cash withdrawal (including deposit accounts linked to a credit card) :

- For ATM transactions settled in HKD and routed through the 「UnionPay」 network, if the transaction is in the local currency, the withdrawal amount is converted to HKD at the daily exchange rate set by UnionPay.
- For ATM transactions settled in HKD and routed through the 「JETCO」 network, if the transaction currency is in RMB, the money withdrawn is converted to HKD at the daily exchange rate set by JETCO member banks. If the transaction currency is in MOP, the withdrawal amount is converted to HKD at the daily exchange rate set by JETCO.
- For ATM transactions settled in HKD and routed through the 「MASTERCARD CIRRUS」 network, if the transaction is in the local currency, the money withdrawn is first converted to USD and then to HKD at the daily exchange rate set by MasterCard.
- For oversea ATM transactions, which settled in HKD and routed through the 「VISA PLUS」 network, if the transaction is in the local currency, the withdrawal amount is converted to HKD at the daily exchange rate set by VISA plus 1% conversion charge.
- Surcharges of overseas local bank may be levied (if applicable).

4. “Monthly Maintenance Fee” is applicable to HKD, USD and RMB savings and current accounts, combination savings, single foreign currency savings accounts and CMB Wing Lung All-In-One Card Account only.

“Total Relationship Balance” means the average balance of the immediate preceding three months of the accounts / products (including demand deposits, fixed deposits, gold, securities and wealth management) of the customer portfolio.

“Customer Portfolio” includes the accounts / products maintained with the Bank under the name of the same customer.

If the Total Relationship Balance of individual customer and corporate customer are below HKD5,000 and HKD10,000 respectively. “Monthly Maintenance Fee” will be debited to customers’ applicable account monthly (per account).

The following customers are exempt from “Monthly Maintenance Fee”

- Aged 65 or above;
- Aged below 18;
- Recipients of Government Disability Allowance or Comprehensive Social Security Assistance (with valid supporting documents);
- Customer with physical or mental disabilities (with valid supporting documents);
- Customers maintaining any of the following accounts given the balance / outstanding amount is non-zero:
  - Securities or Securities Savings Scheme;
  - Wealth Management or CMB Wing Lung Sunflower Service or CMB Wing Lung Private Wealth Management or CMB Wing Lung Private Banking; or
  - Loans (including personal loan, overdraft limit, fixed loans and mortgage loans).
- Customers maintaining payroll accounts (limited to employers using the Bank’s payroll arrangement in the form of diskette or group standing instructions);
- Policy owners of Hong Kong Life Insurance (applicable to insurance arranged by the Bank).

5. The Bank may revise the definition of “Designated Customers” from time to time, including low-income customers (who are required to sign the waiver application form). For the above “Designated Customers”, they could be exempted from this service charge.



**Part 2 - Remittance Service Charges**

## Part 2 - Remittance Service Charges

Charge Item	Charge Scale
<b>(A) Outward Telegraphic Transfer</b>	
<i>Over Counter</i>	
Handling charge	HKD50 (per item)
Cable charge	
• Via RTGS (CHATS) - remit HKD / USD / RMB / EUR	HKD120 (per item)
• Via SWIFT	
- Charge for one cable	HKD150 (per item)
- Charge for two cables (for non-domicile currency, if needed)	HKD250 (per item)
• An extra charge will be levied for RTGS / SWIFT instruction containing Chinese character	HKD100 (per item)
Remit HKD / USD via China-HK Express Link to China Merchants Bank in Mainland China	
• Handling charge	HKD30 (per item)
• Cable charge	HKD100 (per item)
<i>Through NET Banking</i>	
Handling charge	Waived
Cable charge	
• Via RTGS (CHATS) - remit HKD / USD / RMB / EUR	HKD50 (per item)
• Via SWIFT	HKD100 (per item)
Remit HKD / USD to China Merchants Bank in Mainland China	
• Cable charge	HKD80 (per item)
<b>(B) Amendment / Enquiry / Cancellation of transmitted Telegraphic Transfer</b>	
Cable charge	HKD200 (per item)
<b>(C) Demand Draft Issuance</b>	
<i>Over Counter</i>	
Handling charge	HKD150 (per item)
Report loss handling charge	HKD250 (per item)
Repurchase of Demand Draft	HKD250 (per item)
<i>Through NET Banking</i>	
Handling charge	HKD150 (per item)
Report loss handling charge	HKD250 (per item)
Repurchase of Demand Draft	HKD250 (per item)
<b>(D) Payment of Foreign Cheques drawn on overseas banks</b>	
Handling charge	HKD100 (per cheque) plus commission in lieu of exchange
Handling charge for returned unpaid	HKD150 (per cheque)
Interest on returned unpaid	Calculated at 3% p.a. over prime rate of the currency from date of encashment to date of reimbursement

## Part 2 - Remittance Service Charges

Charge Item	Charge Scale
Foreign cheques not drawn in domestic currency	<Sent for collection as item (E)>
<b>(E) Collection of Foreign Cheques drawn on overseas banks</b>	
Handling charge	HKD200 (per item)
<i>Note : if the item is returned unpaid, the related charges will apply.</i>	
<b>(F) Inward Telegraphic Transfer</b>	
For credit to beneficiary's account with the Bank	
• Via RTGS (CHATS)	HKD15 or its equivalent in foreign currency (per item)
• Via SWIFT	HKD50 or its equivalent in foreign currency (per item)
• Via China-HK Express Link from China Merchants Bank in Mainland China	
- Remit currency in HKD	HKD10 or its equivalent in foreign currency (per item)
- Remit currency in USD	USD1.50 or its equivalent in foreign currency (per item)

### Notes:

Services are subject to corresponding bank charges and other fees (including the Bank's Cable Charges, Handling Charge, etc.).

For the charge item paid in foreign currency, the Bank will levy the fee in its equivalent in foreign currency according to an exchange rate by the Bank.

## **Part 3 - Money Exchange Service Charges**

### Part 3 - Money Exchange Service Charges

Charge Item	Charge Scale
Handling charges of Over-The-Counter Money Exchange	
• Notes Exchange	
- Account Holders	HKD40 (for transaction with amount not exceeding HKD3,000)
- Non Account Holders	HKD40 (per transaction)
• Bulk Note Exchange	
- Over 200 pieces or over HKD100,000 equivalent per transaction	HKD0.50 (per note) (calculated on the basis of total exchange amount, Min. Charge: HKD100)

*Notes:*

*Foreign currency notes deposit into / withdraw from Combination Savings Account, the Bank shall adopt the foreign currency note exchange rate (Buy / Sell) and foreign currency T/T exchange rate (Buy / Sell) as the exchange rates. Customer shall pay the exchange difference.*

## **Part 4 - Credit Card Service Charges**

(With effect from 1<sup>st</sup> November 2017)

## Part 4 - Credit Card Service Charges

Charge Item	Charge Scale
<b>(A) VISA / MasterCard</b>	
Annual Membership Fee	
• Principal Luxe Visa Infinite	HKD6,000 (per card)
• Principal Platinum Card / Corporate Card	HKD800 (per card)
• Principal Gold Card	HKD480 (per card)
• Principal Classic Card	HKD220 (per card)
• Supplementary Luxe Visa Infinite	N/A
• Supplementary Platinum Card	HKD400 (per card)
• Supplementary Gold Card	HKD240 (per card)
• Supplementary Classic Card	HKD110 (per card)
Finance Charge	
• Retail Purchase	30% per annum (APR: 33.22%)
• Cash Advance	30% per annum (APR: 36.16%)
Cash Advance Handling Fee	3% of cash advance amount (Min. Charge: HKD50) plus HKD20 (per transaction)
Minimum Payment	Total interest, fees and charges currently billed to the statement plus 1% of the statement balance (excluding any interest, fees and charges currently billed) as at the statement date (Min. Charge: HKD200), plus the overdue or overlimit due (whichever is higher)
Late Payment Charge	HKD250 or an amount equivalent to the Minimum Payment stated in the statement (whichever is lower)

## Part 4 - Credit Card Service Charges

Charge Item	Charge Scale
Overlimit Charge	HKD180 per month will be charged if the statement balance exceeds 5% or above of the credit limit (Each CMB Wing Lung Credit Card account will be charged maximum once per statement cycle)
Replacement Card	
• Luxe Visa Infinite	HKD2,000 (per card)
• Corporate Card / Platinum Card / Gold Card / Classic Card	HKD100 (per card)
Dishonoured Cheque / Rejected Autopay Handling Fee	HKD200 (per transaction) (Dishonoured Cheque / Rejected Autopay Handling Fee will be waived if Late Payment Charge is levied on the same statement)
Duplicate Statement	HKD50 (per copy)
Sales Slip Copy Retrieval	HKD30 (per copy)
Withdrawal of CMB Wing Lung Credit Card Account Balance by Cheque or Cashier Order	HKD75 (per transaction)
Cash withdrawal through VISA PLUS or MASTERCARD CIRRUS network	HKD25 (per transaction)
Payment over Counter by Cash or Cheque	HKD30 (per item)
Transaction Fee for Foreign Currency Transaction	Transaction in foreign currency made outside of Hong Kong or in Hong Kong which are debited to your CMB Wing Lung Credit Card account after conversion into Hong Kong dollars on the date the item is processed at a rate determined by Visa / MasterCard plus a fee of 1.75% on the transaction amount (including transaction fee(s) charged by Visa / MasterCard to the Bank, if applicable)
Annual Fee for Printing Service of Company Logo on Cardface (applicable to Corporate Card only)	HKD100 (per card)
Credit Reference Letter	HKD200 (per copy)
Dispute Transaction Handling Fee	HKD150 (per item) (invalid dispute transaction)



## Part 4 - Credit Card Service Charges

Charge Item	Charge Scale
<b>(B) UnionPay</b>	
Annual Membership Fee	
• Principal Card	HKD800 (per card)
• Supplementary Card	HKD400 (per card)
Finance Charge	
• Retail Purchase	HKD account: 30% per annum (APR: 33.22%) RMB account: 30% per annum (APR: 33.22%)
• Cash Advance	HKD account: 30% per annum (APR: 36.16%) RMB account: 30% per annum (APR: 36.16%)
Cash Advance Handling Fee	HKD account: 3% of cash advance amount (Min. Charge: HKD50) plus HKD20 (per transaction) RMB account: 3% of cash advance amount (Min. Charge: RMB50) plus RMB20 (per transaction)
Minimum Payment	Total interest, fees and charges currently billed to each account in the statement plus 1% of the statement balance (excluding any interest, fees and charges currently billed) of each account as at the statement date (Min. Charge: HKD200 for HKD account and / or RMB200 for RMB account), plus the overdue or overlimit due of each account (whichever is higher)
Late Payment Charge	HKD account: HKD250 RMB account: RMB250 or an amount equivalent to the Minimum Payment stated in the statement (whichever is lower)

## Part 4 - Credit Card Service Charges

Charge Item	Charge Scale
Overlimit Charge	HKD account: HKD180 RMB account: RMB180 will be charged if the statement balance exceeds 5% or above of the credit limit (Each CMB Wing Lung Credit Card account will be charged maximum once per statement cycle)
Replacement Card	HKD100 (per card)
Dishonoured Cheque / Rejected Autopay Handling Fee	HKD account: HKD200 (per transaction) RMB account: RMB200 (per transaction) (Dishonoured Cheque / Rejected Autopay Handling Fee will be waived if Late Payment Charge is levied on the same statement)
Duplicate Statement	HKD50 (per copy)
Sales Slip Copy Retrieval	HKD30 (per copy)
Withdrawal of CMB Wing Lung Credit Card Account Balance by Cheque or Cashier Order	HKD account: HKD75 (per transaction) RMB account: RMB75 (per transaction)
Credit Reference Letter	HKD200 (per copy)
Dispute Transaction Handling Fee	HKD150 (per item) (invalid dispute transaction)

### Notes:

1. The Bank will collect Late Payment Charge and Finance Charge if cardholders do not settle the Minimum Payment on or before payment due date.
2. Minimum Payment for Corporate Card is calculated on an individual cardholder's account basis.
3. The above-mentioned Annualised Percentage Rates (APR) are calculated according to the standard method set out in the Code of Banking Practice and the applicable annual fee (if any) is not included in the APR calculation.
4. Cardholders may request the Bank to decline the authorization of card transactions exceeding a credit limit.
5. The Bank may, from time to time during the next 12 months, require access to the consumer credit data held by the credit reference agency concerning an individual and / or his guarantor to review the existing consumer credit facilities, which includes increasing, decreasing or cancelling the credit amount and / or putting in place or implementing a scheme of arrangement.

## **Part 5 - Securities Service Charges**

## Part 5 - Securities Service Charges

Charge Item	Charge Scale
<b>(A) Securities Trading Service</b>	Based on transaction amount of each order
Brokerage on HK Securities Dealings <sup>1</sup> • Via Branches or Manned Securities Services Trading Hotline	0.25% Min. Charge: HKD125 / RMB100
• Via Electronic Channels - CMB Wing Lung Automated Securities Services - CMB Wing Lung NET Securities Services - CMBWLB Wintech mobile banking services - Mobile Securities App Services	0.25% Min. Charge: HKD80 / RMB68
Stamp Duty <sup>2</sup>	0.1%
Transaction Levy <sup>3</sup>	0.0027%
Trading Fee <sup>4</sup>	0.005%
CCASS Stock Settlement Fee	0.002% Min. Charge: HKD2 / RMB2 Max. Charge: HKD100 / RMB100
Handling Fee for Selling Securities - Chargeable if at the time of sell order placement, there are no such securities in customer's securities account or the quantity available for trade in the account is less than the sell order quantity - Applicable to situations like sale of physical scrip or securities to be received from other custodians - Service charge for deposit of physical scrip (for sale of physical scrip), brokerage and other charges payable for securities dealings shall also be levied	HKD200 (per sell order)
<b>(B) i Trade Securities Account</b>	
Brokerage on HK Securities Dealings • Via Branches or Manned Securities Services Trading Hotline	0.3% Min. Charge: HKD125 / RMB100
• Via Electronic Channels <sup>5</sup>	0.2% (No Min. Charge) Trading warrants and CBBC: (i) For each transaction with transaction amount HKD50,000 / RMB50,000 or below, brokerage commission will be charged at HKD4.88 / RMB4.88 (per transaction). The maximum brokerage commission will be "capped" at HKD2,888 / RMB2,888 (per month). (ii) For each transaction with transaction amount above HKD50,000 / RMB50,000, brokerage commission rate is 0.2% (no minimum brokerage commission).

*Apart from the above fees, charges and fees of a general securities account also apply to i Trade Securities Account.*

*For information relating to the Terms and Conditions of our i Trade Securities Account, please refer to the latest i Trade Securities Account Offer promotional leaflet.*

## Part 5 - Securities Service Charges

Charge Item	Charge Scale
<b>(C) Scrip Handling and Settlement</b>	
Deposit of	
• Physical Scrip <sup>6</sup>	HKD30 (per stock)
• Shares received from Bonus issues / Rights issues / Scrip dividend / Benefit claim	HKD5 (per board lot or part thereof) Min. Charge: HKD30 Max. Charge: HKD1,000
Physical Scrip Withdrawal <sup>7</sup>	HKD10 (per board lot or part thereof) Min. Charge: HKD50 (per stock)
Settlement Instruction (SI) <sup>8</sup>	
• Deposit Fee	Free of charge
• Withdrawal Fee	HKD5 (per board lot or part thereof) Min. Charge: HKD30 (per stock)
<b>(D) Account Maintenance</b>	
Securities Custody Fee <sup>9</sup>	HKD120
Issue of Daily / Monthly Statement or Other Information	HKD50 (per copy)
Confirmation of Securities Balance	HKD100 (per copy)
Business Registration / Company Search for New Account <sup>10</sup>	HKD150 (per search)
Administration Fee	HKD120 (charged for account reopening within 6 months from the date of closure)
<b>(E) Nominee Services and Corporate Actions</b>	
Collection of Dividends / Listed Bond Interest / Other Cash Benefit	0.5% on the amount of dividend, interest or cash received Min. Charge: HKD30 / RMB30 Max. Charge: HKD2,000 / RMB2,000
Collection of cash under exercise of warrants / cash offer / privatization	0.25% on the amount of cash received Min. Charge: HKD100 / RMB100 Max. Charge: HKD2,000 / RMB2,000
Exercise of Rights Issues / Conversion of Warrants <sup>11</sup>	Free of charge
Registration and Transfer Fee <sup>12</sup>	HKD2 (per board lot or part thereof)
Change of Registered Shareholder <sup>13</sup>	HKD20 (per share certificate) Min. Charge: HKD200 (per stock)

## Part 5 - Securities Service Charges

Charge Item	Charge Scale
Redemption of Listed Equity Linked Instrument <sup>14</sup> • Collection of securities	Stamp duty of not more than 0.2% on the market value of share
• Collection of cash	Free of charge
Redemption of Listed Bonds	HKD100 / RMB100
<b>(F) Financing and Other Services</b>	
Margin Financing Rate <sup>15</sup>	The Bank's Prime Rate (subject to fluctuations) + 1% p.a.
Charge on Overdue Payment of Trade Settlement <sup>16</sup>	0.03% on the total amount of overdue payment (per day) Min. Charge: HKD50
Interest on Overdue Repayment of IPO Loan <sup>17</sup>	The Bank's Prime Rate (subject to fluctuations) + 2% p.a.
Application for Newly Issued Share <sup>18</sup> • Subscribe under CMBWLB (Nominee) or its custodian	HKD50 / RMB50 (per application)
Application for IPO Loan <sup>19</sup>	HKD100 / RMB100 (per application)
Application for Private Placing Share <sup>20</sup>	HKD50 / RMB50 (per <u>successful</u> application) plus settlement fee and other related charges
Claim of Dividends, Bonus Share and Rights Entitlement <sup>21</sup>	HKD200 (per stock per claim), photocopying charge of HKD1 (per copy) plus other related charges (e.g. CCASS charge, etc.)
<b>(G) Information Services</b>	
Online Real Time Stock Quote <sup>22</sup>	Free of charge (550 free quotes of HK shares and China A shares per calendar month per account)
AST Real Time Stock Quote	Free of charge (unlimited quotes)
Real-time Streaming Stock Quote Service (HK shares) • Internet version only	HKD350 (per month) (waived if the monthly HK shares brokerage paid amount totals HKD1,250 or above in the previous calendar month)
• Internet and Mobile version	HKD388 (per month) (waived if the monthly HK shares brokerage paid amount totals HKD1,500 or above in the previous calendar month)

## Part 5 - Securities Service Charges

Charge Item	Charge Scale
SMS Notification Service <sup>23</sup>	Free of charge
SMS Price Alert Service	Hong Kong, Macau and Mainland China areas: HKD0.70 (per SMS) Other areas: HKD0.90 (per SMS)
<b>(H) Securities Savings Scheme</b>	
Transaction Fee for Buying Securities <sup>24</sup>	HKD50 (per monthly contribution per scheme)
Amendment / Termination Fee	Waived

*Apart from the above fees, charges and fees of a general securities account also apply to Securities Savings Scheme.*

### Footnotes:

*All charges and fees determined by the HKSAR Government / Hong Kong Exchanges and Clearing Limited / Securities and Futures Commission are subject to change without prior notice.*

*For Global Securities Trading Services Charges, please refer to the latest Global Securities Trading Services Charges Schedule of the Bank.*

- Applicable to securities listed on Hong Kong Exchanges and Clearing Limited, including equity-linked instruments and bonds, etc.*
- Collected for HKSAR Government;*  
*- HKD1 for every HKD1,000 of transaction amount or part thereof;*  
*- RMB Trade: Based on the HKD equivalent of the consideration at the rate of exchange prescribed by the "Stamp Duty Ordinance", HKD1 for every HKD1,000 of transaction amount or part thereof, and it will be charged in RMB at the rate of exchange prescribed.*
- Collected for Securities and Futures Commission.*
- Collected for Hong Kong Exchanges and Clearing Limited.*
- For trading HK Securities, warrants and CBBC listed on Hong Kong Stock Exchange through electronic trading channels, the Bank will charge brokerage commission from the customer with brokerage commission rate at 0.2% or HKD4.88 / RMB4.88 for each transaction (whichever is higher). If the actual brokerage commission of that month is less than the brokerage commission paid, the overcharged brokerage commission will be rebated to the customer in the following month.*
- Stamp Duty is chargeable on Transfer Deed: HKD5 per transfer deed (collected for HKSAR Government).*
- Registration of shares at share registrar on behalf of customer: subject to charges for change of registered shareholder.*
- Withdrawal fee is applicable to withdrawal of securities from customer's securities account in form of non-physical scrip;*  
*- Withdrawal fee is chargeable if customer transfers the shares deposited in a securities account to another securities account in the same name with the Bank or with other custodians.*
- Collected annually in account opening month, waived if the annual HK shares turnover amount totals HKD5,000,000 or above;*  
*- Not chargeable if there is no securities during the year.*
- Charged at the time of account opening (applicable to limited company only).*
- Collection of share: subject to securities deposit charge;*  
*- Collection of cash: subject to cash benefit collection charge.*
- Charged at the book close date on the net increase in each stock holding from the last book close date and collected on dividend payable date.*

13. *The charge depends on the number of share certificate transferred or issued as per request, whichever is higher.*
14. *Amount of stamp duty payable is subject to the announcement of respective issuers.*
15. *Interest is accrued daily on the outstanding loan balance and will be debited to margin securities account at the end of each month.*
16. *- Chargeable from the settlement date if customer fails to pay the settlement amount in full for stock purchase on that settlement date;  
- Calculated based on the settlement amount payable in full (instead of the difference between the settlement amount payable and account balance of the settlement account);  
- Charge is accrued daily on the total amount of overdue payment at a flat rate of 0.03%, up to the date of actual repayment. The amount payable on the date of actual repayment or any date as specified by the Bank will be debited to the settlement account (applicable to cash securities account) or margin securities account (applicable to margin securities account).*
17. *Interest is accrued daily on the outstanding loan balance at the applicable annualised interest rate up to the date of actual repayment. The amount payable on the date of actual repayment or any date as specified by the Bank will be debited to the settlement account (applicable to cash securities account) or margin securities account (applicable to margin securities account).*
18. *Collected irrespective of allotment result.*
19. *Collected irrespective of allotment result.*
20. *The amount payable and other charges are subject to the announcement of respective placing agents.*
21. *- Collected irrespective of the result of benefit claim;  
- Collection of shares (irrespective of securities types): subject to securities deposit charge;  
- Collection of cash: subject to cash benefit collection charge;  
- Any charges related to the claim shall also be levied.*
22. *- Additional 50 HK shares free quotes (per successful HK shares transaction) and / or 20 China A shares free quotes (per successful China A shares transaction) will be offered on the next trade day for every successful transaction;  
- The remaining free quotes cannot be carried forward to the following month. The stock quotes will be reset to "550" on the first day of each month.*
23. *Customer can receive free SMS notification of stock trade execution result and IPO allotment result.*
24. *- Inclusive of all trade-related charges;  
- Customers can invest in one stock per scheme. The maximum monthly contribution per scheme is HKD20,000. If monthly contribution exceeds this amount, customers can join two or more schemes. Transaction fee will be calculated separately for each scheme.*



## **Part 6 - Investment Service Charges**

## Part 6 - Investment Service Charges

Charge Item	Charge Scale
<b>(A) Investment Fund Services</b>	
Subscription / Redemption / Switching / Management Fees	In accordance with charges stated in the Prospectus of individual funds
Transfer Fee <sup>1</sup>	
• From another financial institution to CMB Wing Lung Bank	Free of charge
• Between accounts within CMB Wing Lung Bank	Free of charge
• From CMB Wing Lung Bank to another financial institution	HKD200 or its equivalent in foreign currency (per fund)
<b>(B) Bond Investment Services</b>	
Handling Fee (Buy / Sell Bonds)	Free of charge
Interest Collection	Free of charge
Redemption at Maturity	Free of charge
Safe Custody <sup>2</sup>	0.05% on nominal value (per annum), pro rata on the holding period; payable semi-annually in June and December
Transfer Fee <sup>1</sup>	
• From another financial institution to CMB Wing Lung Bank	HKD100 or its equivalent in foreign currency (per issue)
• Between accounts within CMB Wing Lung Bank	Free of charge
• From CMB Wing Lung Bank to another financial institution	HKD500 or its equivalent in foreign currency (per issue)
<b>(C) Equity-Linked Investment Services</b>	
Subscription Handling Charge	Subject to individual transactions of each equity-linked product
Interest Collection	Free of charge
Redemption at Maturity	
• In cash	Free of charge
• In stock delivery	HK Stock: 0.1% stamp duty (collected for HKSAR Government)
Safe Custody	Free of charge
Transfer Fee <sup>1</sup>	
• From another financial institution to CMB Wing Lung Bank	Free of charge
• Between accounts within CMB Wing Lung Bank	Free of charge
• From CMB Wing Lung Bank to another financial institution	HKD500 or its equivalent in foreign currency (per issue)

## Part 6 - Investment Service Charges

Charge Item	Charge Scale
<b>(D) Structured Products Investment Services</b>	
Interest Collection	Free of charge
Safe Custody	Free of charge
Transfer Fee <sup>1</sup>	
• From another financial institution to CMB Wing Lung Bank	Free of charge
• Between accounts within CMB Wing Lung Bank	Free of charge
• From CMB Wing Lung Bank to another financial institution	HKD500 or its equivalent in foreign currency (per issue)
<b>(E) Other Services</b>	
Issue of Monthly Statement / Other Information	HKD50 (per copy)
Local Business Registration / Company Search	HKD150 (per search)

### Footnotes:

1. Acceptance of transfer request is subject to the Bank's discretion.
2. The semi-annual Safe Custody Charge is calculated in HKD. If the nominal value is not in HKD, the Bank will use the exchange rate at its absolute discretion to calculate the HKD equivalent amount of the Safe Custody Charge. The Bank also reserves the right to settle any outstanding Safe Custody Charge at your non-HKD account using exchange rate at its absolute discretion.

## Part 7 - Loan Service Charges

## Part 7 - Loan Service Charges

Charge Item	Charge Scale
Property mortgage overdraft facility / fixed loan facility	
• Handling Charge	0.5% p.a. of loan amount Min. Charge: HKD2,000
• Commitment Fee	0.25% p.a. (applicable to overdraft facility, based on the daily unused balance of the facility)
Unsecured overdraft facility	
• Handling Charge	1% p.a. of overdraft limit Min. Charge: HKD1,000
• Commitment Fee	0.5% p.a. (based on the daily unused balance of the facility)
Handling charge for facility secured by fixed deposits receipt / certificate of deposits of the Bank	0.125% p.a. of loan amount Min. Charge: HKD1,000
Handling charge for overdraft facility secured by funds and bonds	0.5% p.a. of overdraft limit
Handling charge for overdraft facility secured by stocks and shares	0.25% p.a. of overdraft limit Min. Charge: HKD500
Overdraft facility / fixed loan facility secured by insurance policy (premium financing / policy financing)	
• Handling Charge	0.25% p.a. of loan amount (same currency for loan handling charge and loan facility)
Handling charge for Bank Guarantee (secured / unsecured)	2% p.a. on the amount guaranteed by the Bank Min. Charge: HKD2,000 Negotiable if the guarantee amount is USD50,000 (or its equivalent in foreign currency) or above
Photocopying of	
• Title Deeds	HKD250 (per copy)
• Other documents	HKD50 (per page)
Re-issuance of receipt	HKD100 (per page)
Bank confirmation	HKD300
Issuing of reference letter	HKD200 (per letter)
Request for confirmation of loan balance	HKD200 (per letter)
Request for provision of information of terminated loan	HKD200
Handling charge for change of mortgage plan (such as repayment amount, tenor, repayment terms, repayment option, or other terms and interest rate)	HKD2,000 (per transaction)
Change of guarantor	HKD1,000 (per case)
Re-issuance of repayment or loan documents	HKD100 (per copy)
Custody of Title Deeds (after full repayment)	HKD4,000 (per annum)

## Part 7 - Loan Service Charges

Charge Item	Charge Scale
Handling charge for fire insurance renewal policy (applicable for self-arranged, master fire insurance policy or change of insurance policy)	HKD500 (per annum and policy)
Handling charge for Government Rate Payment	HKD500 (per transaction)
Lease consent letter on charged property	HKD1,000 (per letter)
Late payment	HKD400 or the amount payable according to the loan agreement (per instalment / interest period) plus overdue interest due to late payment
External valuation report	HKD1,000 (per annum)
Cancellation fee for mortgage loan application (after loan acceptance)	HKD5,000 or 0.5% of loan amount (whichever is higher)
Early redemption handling charge • Residential, non-residential and car park	HKD1,000 (one month's prior written notice before due date is required)
• Home Ownership Scheme / Tenants Purchase Scheme	HKD1,000 (one month's prior written notice before due date is required)
Partial repayment handling charge • Residential, non-residential and car park	HKD1,000 (minimum repayment amount of HKD50,000 or its multiples; one month's prior written notice before due date is required)
• Home Ownership Scheme / Tenants Purchase Scheme	Waived (minimum repayment amount of HKD5,000 or its multiples; one month's prior written notice before due date is required)

## Part 7 - Loan Service Charges

Charge Item	Charge Scale
CMB Wing Lung Personal Loan Services	
• Handling Charge	Please refer to the related promotional leaflet / application form
• Late payment	HKD500 for each overdue repayment; and all other fees and expenses reasonably incurred by the Bank arising from the recovery of outstanding payment including all legal costs and expenses
CMB Wing Lung “Easy Pay” Salaries Tax Loan Services	
• Handling Charge	Please refer to the related promotional leaflet / application form
• Late payment	HKD500 for each overdue repayment; and all other fees and expenses reasonably incurred by the Bank arising from the recovery of outstanding payment including all legal costs and expenses

### Notes:

*The Bank may, where necessary, obtain and consider from the credit reference agency a credit report on each borrower, guarantor, mortgagor and / or the sole proprietor / each partner in connection with individual / corporate customer's renewal request, increase / reduction in credit facility, termination of credit facility or repayment arrangement.*

**Part 8 - Property Management  
Service Charges**



## Part 8 - Property Management Service Charges

Charge Item	Charge Scale
Rental Collection Service <sup>1</sup>	
• Monthly rental of HKD15,000 or below	5% on monthly rental (per rental receipt) Min. Charge: HKD600
• Monthly rental of HKD15,001 to HKD35,000	4% on monthly rental (per rental receipt)
• Monthly rental of HKD35,001 or above	3% on monthly rental (per rental receipt)
• Vacant premises	HKD600 (per unit)
• Handling Charges for Tenancy Renewal	HKD1,000 (per term lease)
Letting Agency	
• Commission on let out premises	50% of first month rental Min. Charge: HKD1,500
• Advertising expenses	Paid by landlord
• Cost of preparing Tenancy Agreement	Equally shared by landlord and tenant
Sale and Purchase of Properties	
• For Vendor / Purchaser:	
- Consideration below HKD5,000,000	1% on consideration
- Consideration HKD5,000,000 or above	Negotiable

### Footnotes:

The above services are provided by CMB Wing Lung Property Management Limited (Estate Agent's Licence No.: C-020523), a wholly owned subsidiary of CMB Wing Lung Bank Limited.

1. The minimum term of Rental Collection Service is one year. Customer who terminates such Service within one year of appointment, is required to pay such Service Charges (per rental receipt) for the remaining months of the appointment. Customer who has terminated the Rental Collection Service but acquired such Service again within one year in respect of the same property, is required to pay such Service Charges (per rental receipt) from the date of termination to the date of reappointment of such Service.

## **Part 9 - CMB Wing Lung Sunflower Service Charges and Privileges**

## Part 9 - CMB Wing Lung Sunflower Service Charges and Privileges

Charge Item	Charge Scale
Monthly Maintenance Fee	
Monthly Maintenance Fee	CMB Wing Lung Sunflower Service is offered to customers free of charge as long as the Total Relationship Balance* reaches HKD500,000. Otherwise, a Monthly Maintenance Fee of HKD200 will be charged in the following month.
Deposit Service Charge	
Deposit of Returned Cheque	Waived
Replacement of CMB Wing Lung ATM Card	Waived
Bank’s Endorsement of a Cashier Order to Certify the Purchaser’s Name	Waived
Gift Cheque	Waived
Remittance Service Charge	
Outward Telegraphic Transfer	
Over Counter	
Handling charge	HKD30 (per item)
Remit HKD / USD via China-HK Express Link to China Merchants Bank in Mainland China	HKD10 (per item)
• Handling charge	
Inward Telegraphic Transfer	
For credit to beneficiary’s account with the Bank	Waived
• Via RTGS (CHATS)	
• Via SWIFT	Waived
• Via China-HK Express Link from China Merchants Bank in Mainland China	Waived
- Remit currency in HKD	
- Remit currency in USD	Waived
Property Management Service Charge	
Rental Collection Service	5% on monthly rental (per rental receipt) Min. Charge: HKD600 A two-month service charge waiver is offered to new customer acquiring the Bank’s rental agency and property management services
• Monthly rental of HKD15,000 or below	

## Part 9 - CMB Wing Lung Sunflower Service Charges and Privileges

Charge Item	Charge Scale
<ul style="list-style-type: none"> <li>Monthly rental of HKD15,001 to HKD35,000</li> </ul>	4% on monthly rental (per rental receipt) A two-month service charge waiver is offered to new customer acquiring the Bank's rental agency and property management services
<ul style="list-style-type: none"> <li>Monthly rental of HKD35,001 or above</li> </ul>	3% on monthly rental (per rental receipt) A two-month service charge waiver is offered to new customer acquiring the Bank's rental agency and property management services
<ul style="list-style-type: none"> <li>Vacant premises</li> </ul>	HKD600 (per unit) A two-month service charge waiver is offered to new customer acquiring the Bank's rental agency and property management services
Letting Agency <ul style="list-style-type: none"> <li>Commission on let out premises</li> </ul>	50% of first month rental Min. Charge: HKD1,500 New customer letting property through the Bank can enjoy 20% commission discount
<ul style="list-style-type: none"> <li>Advertising expenses</li> </ul>	Paid by landlord New customer letting property through the Bank can enjoy advertising expenses waiver up to two times
Sale and Purchase of Properties <ul style="list-style-type: none"> <li>For Vendor / Purchaser:               <ul style="list-style-type: none"> <li>Consideration below HKD5,000,000</li> </ul> </li> </ul>	1% on consideration New customer selling property through the Bank can enjoy 20% commission discount

### Notes:

\*“ Total Relationship Balance” means the average balance of the immediate preceding three months of the accounts / products (including demand deposits, fixed deposits, gold, securities and wealth management) of the customer portfolio.

- The closing prices of gold, securities holdings and wealth management on every trade day are used to calculate the average balance of previous three months.

- The balance of credit card account, utilized overdraft facilities of current account and utilized margin loan of securities margin account are excluded in calculating the Total Relationship Balance.