

CMB Wing Lung Bank Tariff Guide

(Effective November 2022)

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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 of this document, unless specified otherwise, the English version shall prevail.

Part 1: General Banking and Wealth Management Service

A. Deposit Service Charges

Code	Charge Item	Charge Scale			
		General	CMB Wing Lung Sunflower	CMB Wing Lung PWM	CMB Wing Lung PB
A1. Monthly Maintenance Fee					
	Monthly Maintenance Fee*	CMB Wing Lung General Service is offered to individual customers and corporate customers free of charge as long as the Total Relationship Balance* reaches HKD10,000 and HKD50,000 (or its equivalent in foreign currency) respectively. Otherwise, a Monthly Maintenance Fee of HKD100 and HKD200 (or its equivalent in foreign currency) respectively (per account) will be charged in the following month.	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.	CMB Wing Lung Private Wealth Management Service is offered to customers free of charge as long as the Total Relationship Balance* reaches HKD5,000,000. Otherwise, a Monthly Maintenance Fee of HKD500 will be charged in the following month.	CMB Wing Lung Private Banking Service is offered to customers free of charge as long as the Total Relationship Balance* reaches HKD30,000,000. Otherwise, a Monthly Maintenance Fee of HKD4,000 will be charged in the following month.
		The following customers are exempted from “Monthly Maintenance Fee” : <ul style="list-style-type: none">• 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:<ul style="list-style-type: none">- 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).			

Code	Charge Item	Charge Scale			
		General	CMB Wing Lung Sunflower	CMB Wing Lung PWM	CMB Wing Lung PB
<p>* “Monthly Maintenance Fee” is applicable to HKD, USD and RMB savings and current accounts, combination savings, single foreign currency savings accounts and All-In-One Card Account only.</p> <p>“Total Relationship Balance” means the average balance of the immediately preceding three months of the accounts / products (including demand deposits, fixed deposits, gold, securities and wealth management) of the customer portfolio.</p> <ul style="list-style-type: none">- 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. <p>“Customer Portfolio” includes the accounts / products maintained with the Bank under the name of the same customer.</p>					
A2. Cheque and Cashier Order					
	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	HKD120 / USD15	Waived		
	- Overdraft interest	Prime rate* +8% p.a. (calculated on a daily basis)			
	Unauthorized Overdraft				
	- Handling charge	USD120 / USD15	Waived		
	- Overdraft interest	Prime rate* +10%p.a. (calculated on a daily basis)			
	Drawing against Uncleared Items	HKD100 / USD13	Waived		
	Service charges of the above-mentioned items are to be paid in original currency by debiting to the related HKD / USD / RMB current account(s). * 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.				
	Autodebit / Standing Instruction Rejection (Reasons: "Insufficient Funds", "Refer to Drawer" and "Not Arranged For")	HKD150 / RMB150			
	Deposit of Returned Cheque	HKD10 (per cheque)	Waived		
	Cheque Outward Mark Good for Payment				
	• Cheque outward mark good presented by customer	HKD100 (per cheque)	Waived		
	• Cheque outward mark good presented by the Bank	HKD200 (per cheque) plus other bank's charges	Waived		
	Cheque Inward Mark Good for Payment	HKD50 (per cheque)	Waived		
	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)	Waived (but not applicable to electronic channel services)		
	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			
	Bulk Cheque Deposit Transaction (each customer per day)				
	• Up to 30 pieces cheque deposit / Up to 30 times cheque deposit transactions per day	Free of charge			
	• Over 30 pieces cheque deposit / over 30 times cheque deposit transactions per day	HKD2 (for each additional cheque deposit / cheque deposit transaction)			
	Issuance of Cashier Order	HKD50 / USD6.50 / RMB50 (waived for senior citizens)	Waived (once per day)	Waived	

Code	Charge Item	Charge Scale			
		General	CMB Wing Lung Sunflower	CMB Wing Lung PWM	CMB Wing Lung PB
	Bank's Endorsement of a Cashier Order to Certify the Purchaser's Name	HKD40 (per order)	Waived		
	Report Loss of Cashier Order	HKD50 plus fee payable to Hong Kong Interbank Clearing Limited			
A3. General Services					
	Receipt of Paper Statement by Mail (savings and/or current accounts) (Only applicable to individual customer) ²	HKD20 (Receipt of paper statement by mail more than 2 months per account in each calendar year ¹)			
	Reprint Statement Request ³	HKD50 (per copy) (Or its equivalent in foreign currency) (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)	Waived for statement / information within 6 months, and charge HKD50 per page thereafter (plus a handling fee of HKD300 per closed account)		
	• Records within 1 year from the date of request	Waived additional charge			
	• 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)			
	Business Registration / Company Search	HKD800 (per search)			
	Local Company Account Opening (Only applicable to new corporate customer ⁷)				
	• Basic Account Opening Fee	HKD2,000			Waived
	• Special Additional Fee for Multiple Layers Company ⁸	HKD10,000			Waived
	• Other Special Additional Fee				
	- Without physical presence in HK (e.g. registered business address at secretarial / accounting firm) / without business operation office in HK	HKD10,000			
	- Company's major shareholder are overseas company / non-permanent Hong Kong residents (UBO>25%)	HKD10,000			
	Overseas Company Account Opening (Only applicable to new corporate customer ⁷)				
	• Basic Account Opening Fee	HKD10,000			
	• Special Additional Fee for Multiple Layers Company ⁸	HKD10,000			
	• Other Special Additional Fee				
	- Without physical presence in HK (e.g. registered business address at secretarial / accounting firm) / without business operation office in HK	HKD10,000			
	- Company's major shareholder are overseas company / non-permanent Hong Kong residents (UBO>25%)	HKD10,000			
	Amendment of Signature(s) and Chop(s) (Only applicable to corporate customer)				
	• Basic Administration Fee	HKD500 (plus Business Registration / Company Search Fee)			
	• Special Additional Fee for Overseas Company and / or Multiple Layers Company ⁸	HKD300			
	CMB Wing Lung ATM Card Annual Fee	Free of charge			
	Replacement of CMB Wing Lung ATM Card	HKD50 / RMB50 (waived for senior citizens)	Waived		
	"JETCO" Interbank Fund Transfer	HKD10 (per transaction)			
	ATM Cash Withdrawal (including deposit accounts linked to a credit card) ⁴				

Code	Charge Item	Charge Scale			
		General	CMB Wing Lung Sunflower	CMB Wing Lung PWM	CMB Wing Lung PB
	• 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	HKD100 (waived for senior citizens)		Waived	
	Early Uplift of Fixed 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			
	• Diskette Instruction				
	- Account with CMB Wing Lung Bank	Free of charge			
	- Account with other banks	HKD1.50 / RMB1.50 (per credit account) (Min. charge: HKD30 / RMB30)			
	• Auto-credit / Auto-debit rejection	HKD2.50 / RMB2.50 (per item)			
	• Group Standing Instruction				
	- Account with CMB Wing Lung Bank	HKD1.50 / RMB1.50 (per credit account) (Min. charge: HKD30 / RMB30)			
	- Account with other banks	HKD2.50 / RMB2.50 (per credit account) (Min. charge: HKD30 / RMB30)			
	Confirmation of Account Balance	HKD150		Waived	
	Account Signature Verification	HKD150			
	Issuing of Bank Reference Letter	HKD300 (per letter) (HKD20 for each additional letter requested at the same time)			
	Bank Confirmation	HKD500			
	Standing Instruction for Fund Transfer	HKD100 (per transaction) plus relevant charges (if any)		Waived	
	Gift Cheque (Only applicable to the Bank's customers)	HKD10 (waived for senior citizens)	Waived		
	HKD Notes Deposit (over 100 pieces or over HKD50,000 equivalent per customer per day)	0.25% of total deposit amount (Minimum charge: HKD150)			
	USD Notes Deposit / Withdrawal (over 100 pieces or over USD2,500 per customer per day)	0.25% of total deposit / withdrawal amount (Minimum charge: HKD150 or its equivalent in foreign currency)			
	RMB Notes Deposit	0.25% of total deposit amount (Minimum charge: HKD150 or its equivalent in foreign currency)			
	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	0.08% 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			

Code	Charge Item	Charge Scale			
		General	CMB Wing Lung Sunflower	CMB Wing Lung PWM	CMB Wing Lung PB
	Coins Deposit (over 50 pieces per day)	2% of amount (Minimum charge: HKD100)			
	Coin Changing	HKD5 (per packet)			
	Administration charge for on-site services provided by the Bank in relation to customer's Account	HKD300			
	Dormant Account Charges ⁵	Free of charge			
	Counter Transaction Fee (Only applicable to Automated Statement Savings Account for cash withdrawal or transfer transaction) ⁶	HKD20	Not Applicable		
A4. Safe Deposit Box					
	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			
	<p>Footnotes:</p> <p>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.</p> <p>1. "Each calendar year" means from 1st January to 31st December each year. For 2017, it will be calculated from 1st April to 31st December 2017. The charge will be directly debited from customer's relevant account(s) in January of the following year.</p> <p>2. The following customers are exempted from service charge on Paper Statement by Mail :</p> <ul style="list-style-type: none">• Aged 65 or above (applicable to one of joint account holder) ;• Aged below 18 ;• Account holder being Recipients of Government Disability Allowance or Comprehensive Social Security Assistance. <p>3. Personal customers who already registered e-Statement Services and apply for Reprint Statement Request via NET Banking Services can enjoy a fee waiver for the first 6th statement reprints (only applicable to statements within 7 years) annually. The statement reprints cover deposits accounts (including All-In-One Card Account, statement savings account and current account) dated August 2019 or before.</p> <p>4. For ATM Cash withdrawal (including deposit accounts linked to a credit card) :</p> <ul style="list-style-type: none">• 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). <p>5. Deposit account(s) without any transactions for 2 consecutive years will be treated as "Dormant Account(s)". Customer may visit any branches of the Bank for reactivation of respective "Dormant Account(s)".</p> <p>6. 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.</p> <p>7. New corporate customer means the corporate customer who does not maintain any account(s) with the Bank under the same account name.</p> <p>8. "Multiple Layers Company" means a company which is not directly and wholly held by a natural person.</p>				

B. Remittance Service Charges

Code	Charge Item	Charge Scale			
		General	CMB Wing Lung Sunflower	CMB Wing Lung PWM	CMB Wing Lung PB
B1. Outward Telegraphic Transfer					
	Over Counter				
	Handling charge	HKD50 (per item)	HKD30 (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)	HKD10 (per item)		
	• Cable charge	HKD100 (per item)			
	Through NET Banking				
	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)			
B2. Amendment / Enquiry / Cancellation of transmitted Telegraphic Transfer					
	Cable charge	HKD200 (per item)			
B3. Demand Draft Issuance					
	Over Counter				
	Handling charge	HKD150 (per item)			
	Report loss handling charge	HKD250 (per item)			
	Repurchase of Demand Draft	HKD250 (per item)			
	Through NET Banking				
	Handling charge	HKD150 (per item)			
	Report loss handling charge	HKD250 (per item)			
	Repurchase of Demand Draft	HKD250 (per item)			
B4. Payment of Foreign Cheques drawn on overseas banks					
	Handling charge	HKD100 (per item)			
	Handling charge for returned unpaid	HKD150 (per item)			
	Interest on returned unpaid	Calculated at 3% p.a. over prime rate of the currency from date of encashment to date of reimbursement			
	Foreign cheques not drawn in domestic currency	Sent for collection			
B5. Collection of Foreign Cheques drawn on overseas banks					
	Handling charge	HKD200 (per item)			
Note: If the item is returned unpaid, the related charges will be applied by the Bank.					

Code	Charge Item	Charge Scale			
		General	CMB Wing Lung Sunflower	CMB Wing Lung PWM	CMB Wing Lung PB
B6. Inward Telegraphic Transfer					
	For credit to beneficiary's account with the Bank				
	<ul style="list-style-type: none">Via RTGS (CHATS)	HKD15 or its equivalent in foreign currency (per item)	Waived		
	<ul style="list-style-type: none">Via SWIFT	HKD50 or its equivalent in foreign currency (per item)	Waived		
	<ul style="list-style-type: none">Via China-HK Express Link from China Merchants Bank in Mainland China				
	<ul style="list-style-type: none">Remit currency in HKD	HKD10 or its equivalent in foreign currency (per item)	Waived		
	<ul style="list-style-type: none">Remit currency in USD	USD1.50 or its equivalent in foreign currency (per item)	Waived		
<p>Notes:</p> <p>Services are subject to corresponding bank charges and other fees (including the Bank's Cable Charges, Handling Charge, etc.).</p> <p>For the charge items paid in foreign currency, the Bank will levy the fee in its equivalent in foreign currency according to an exchange rate by the Bank.</p>					

C. Money Exchange Service Charges

Code	Charge Item	Charge Scale			
		General	CMB Wing Lung Sunflower	CMB Wing Lung PWM	CMB Wing Lung PB
C1. Handling charges of Over-The-Counter Money Exchange					
	Handling charges of Over-The-Counter Money Exchange				
	• Notes Exchange ¹	HKD100 (for transaction with amount not exceeding HKD3,000)			
	• Bulk Note Exchange (Applicable to bank buy)				
	- All currency (except RMB) (Over 100 pieces or over HKD50,000 equivalent per transaction)	0.25% of total exchange amount (Minimum charge: HKD150 or its equivalent in foreign currency)			
	- RMB	0.25% of total exchange amount (Minimum charge: HKD150 or its equivalent in foreign currency)			
Footnotes:					
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.					
1. Over-the-Counter Money Exchange / Physical Gold Services is only available to the Bank's deposit account(s) (include All-In-One Card Account, savings deposit account and current deposit account) holder.					

D. Credit Card Service Charges

Code	Charge Item	Charge Scale			
		General	CMB Wing Lung Sunflower	CMB Wing Lung PWM	CMBWing Lung PB
D1. Visa / Mastercard					
	Annual Membership Fee				
	• Principal Luxe Visa Infinite	HKD6,000 (per card)			
	• Principal Corporate Card	HKD800 (per card)			
	• Principal Platinum Card	HKD800 (per card)			
	• Principal Classic Card	HKD220 (per card)			
	• Supplementary Luxe Visa Infinite	Not Applicable			
	• Supplementary Platinum Card	HKD400 (per card)			
	• Supplementary Classic Card	HKD110 (per card)			
	Finance Charge				
	• Retail Purchase	30% p.a. (APR: 33.22%)			
	• Cash Advance	30% p.a. (APR: 36.16%)			
	Cash Advance Handling Fee	3% of cash advance amount (Minimum 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 (Minimum 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)			
	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 / 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)			
	Fee relating to Settling Foreign Currency Transaction in Hong Kong Dollars	Customers may sometimes be offered the option to settle foreign currency transactions in Hong Kong dollars at the point of sale overseas. Such option is a direct arrangement offered by the overseas merchants and not the card issuer. In such cases, customers are reminded to ask the merchants for the foreign currency exchange rates and the percentage of handling fees to be applied before the transactions are entered into since settling foreign currency transactions in Hong Kong dollars may involve a cost higher than the foreign currency transaction handling fee. For these transactions in Hong Kong dollars made outside Hong Kong, we will not charge any further markup.			
	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)			

Code	Charge Item	Charge Scale			
		General	CMB Wing Lung Sunflower	CMB Wing Lung PWM	CMBWing Lung PB
D2. UnionPay					
	Annual Membership Fee				
	• Principal Card	HKD800 (per card)			
	• Supplementary Card	HKD400 (per card)			
	Finance Charge				
	• Retail Purchase	HKD account: 30% p.a. (APR: 33.22%) RMB account: 30% p.a. (APR: 33.22%)			
	• Cash Advance	HKD account: 30% p.a. (APR: 36.16%) RMB account: 30% p.a. (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)			
	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)			
	Fee relating to Settling Foreign Currency Transaction in Hong Kong Dollars	Customers may sometimes be offered the option to settle foreign currency transactions in Hong Kong dollars at the point of sale overseas. Such option is a direct arrangement offered by the overseas merchants and not the card issuer. In such cases, customers are reminded to ask the merchants for the foreign currency exchange rates and the percentage of handling fees to be applied before the transactions are entered into since settling foreign currency transactions in Hong Kong dollars may involve a cost higher than the foreign currency transaction handling fee. For these transactions in Hong Kong dollars made outside Hong Kong, we will not charge any further markup.			
	Credit Reference Letter	HKD200 (per copy)			
	Dispute Transaction Handling Fee	HKD150 (per item) (invalid dispute transaction)			
<p>Notes:</p> <p>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.</p> <p>2. Minimum Payment for Corporate Card is calculated on an individual cardholder's account basis.</p> <p>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.</p> <p>4. Cardholders may request the Bank to decline the authorization of card transactions exceeding a credit limit.</p> <p>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.</p>					

E. Securities Service Charges

Code	Charge Item	Charge Scale			
		General	CMB Wing Lung Sunflower	CMB Wing Lung PWM	CMB Wing Lung PB
E1. Securities Trading Service					
	i Trade Securities Account				
	Brokerage on HK Securities Dealings ¹ <ul style="list-style-type: none">Via Branches or Manned Securities Services Trading Hotline	0.3% Minimum brokerage: HKD125 / RMB100			
	<ul style="list-style-type: none">Via Electronic Channels²<ul style="list-style-type: none">Automated Securities ServicesNET Securities ServicesCMBWLB Wintech Mobile Banking Services	0.18% (No minimum brokerage)	0.15% (No minimum brokerage)		
	- Trading warrants and CBBC	(i) For each transaction with transaction amount HKD50,000 / RMB50,000 or below, brokerage will be charged at HKD4.88 / RMB4.88 (per transaction). The maximum brokerage will be "capped" at HKD2,888 / RMB2,888 (per month).			
		(ii) For each transaction with transaction amount above HKD50,000 / RMB50,000, brokerage rate is 0.18% (No minimum brokerage).	(ii) For each transaction with transaction amount above HKD50,000 / RMB50,000, brokerage rate is 0.15% (No minimum brokerage).		
	General Securities Account				
	Brokerage on HK Securities Dealings ¹ <ul style="list-style-type: none">Via Branches or Manned Securities Services Trading Hotline	0.25% Minimum brokerage: HKD125 / RMB100			
	<ul style="list-style-type: none">Via Electronic Channels<ul style="list-style-type: none">Automated Securities ServicesNET Securities ServicesCMBWLB Wintech mobile banking services	0.25% Minimum brokerage: HKD80 / RMB68			
	Stamp Duty ³	0.13%			
	Transaction Levy ⁴	0.0027% (SFC Transaction Levy) 0.00015% (FRC Transaction Levy)			
	Trading Fee ⁵	0.005%			
	CCASS Stock Settlement Fee	0.002% Minimum charge: HKD2 / RMB2 Maximum charge: HKD100 / RMB100			
	Handling Fee for Selling Securities <ul style="list-style-type: none">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 quantityApplicable to situations like sale of physical scrip or securities to be received from other custodiansService 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)			
E2. Scrip Handling and Settlement Services					
	Deposit of <ul style="list-style-type: none">Physical Scrip⁶	HKD30 (per stock)			
	<ul style="list-style-type: none">Shares received from Bonus issues / Rights issues / Scrip dividend / Benefit claim	HKD5 (per board lot or part thereof) Minimum charge: HKD30 Maximum charge: HKD1,000			
	Physical Scrip Withdrawal ⁷	HKD10 (per board lot or part thereof) Minimum charge: HKD50 (per stock)			
	Settlement Instruction (SI) ⁸ <ul style="list-style-type: none">Deposit Fee	Free of charge			
	<ul style="list-style-type: none">Withdrawal Fee	HKD5 (per board lot or part thereof) Minimum charge: HKD30 (per stock)			

Code	Charge Item	Charge Scale			
		General	CMB Wing Lung Sunflower	CMB Wing Lung PWM	CMB Wing Lung PB
E3. Account Maintenance					
	Securities Custody Fee ⁹	HKD120 (waived if the annual HK shares turnover amount totals HKD5,000,000 or above)			
	Issue of Daily / Monthly Statement / Other Information	HKD50 (per copy)	Waived for statement / information within 6 months, and charge HKD50 per copy thereafter		
	Confirmation of Securities Balance	HKD100 (per copy)	Waived		
	Business Registration / Company Search for New Account ¹⁰	HKD150 (per search)	HKD100 (per search)		
	Administration Fee	HKD120 (charged for account reopening within 6 months from the date of closure)			
E4. Nominee Services and Corporate Actions					
	Collection of Dividends / Listed Bond Interest / Other Cash Benefit	0.5% on the amount of dividend, interest or cash received Minimum charge: HKD30 / RMB30 Maximum charge: HKD2,000 / RMB2,000			
	Collection of cash under exercise of warrants / cash offer / privatization	0.25% on the amount of cash received Minimum charge: HKD100 / RMB100 Maximum charge: HKD2,000 / RMB2,000			
	Exercise of Rights Issues / Conversion of Warrants ¹¹	Free of charge			
	Registration and Transfer Fee ¹²	HKD2 (per board lot or part thereof)			
	Change of Registered Shareholder ¹³	HKD20 (per share certificate) Minimum charge: HKD200 (per stock)			
	Redemption of Listed Equity Linked Instrument ¹⁴ <ul style="list-style-type: none">Collection of securities	Stamp duty of not more than 0.2% on the market value of share			
	<ul style="list-style-type: none">Collection of cash	Free of charge			
	Redemption of Listed Bonds	HKD100 / RMB100			
E5. Financing and Other Services					
	Margin Financing Rate ¹⁵	The Bank's Prime Rate (subject to fluctuations) + 1% p.a.			
	Charge on Overdue Payment of Trade Settlement ¹⁶	0.03% on the total amount of overdue payment (per day) Minimum charge: HKD50			
	Interest on Overdue Repayment of IPO Loan ¹⁷	The Bank's Prime Rate (subject to fluctuations) + 2% p.a.			
	Application for Newly Issued Share ¹⁸ <ul style="list-style-type: none">Subscribe under the Bank (Nominee) or its custodian	HKD50 / RMB50 (per application)			
	Handling fee for IPO Loan Services ¹⁹	HKD100 / RMB100 (per application)			
	Application for Private Placing Share ²⁰	Subject to respective share (per successful application) plus settlement fee and other related charges			
	Claim of Dividends, Bonus Share and Rights Entitlement ²¹	HKD200 (per stock per claim), photocopying charge of HKD1 (per copy) plus other related charges (e.g. CCASS charge, etc.)			
E6. Information Services					
	NET Securities Services and CMBWLB Wintech Mobile Banking Services - Real Time Stock Quote ²²	Free of charge (550 free quotes of HK shares and China A shares per calendar month per account)			
	Automated Securities Services - Real Time Stock Quote	Free of charge (unlimited quotes)			
	Real-time Streaming Stock Quote Services (HK shares) <ul style="list-style-type: none">Internet version only	HKD350 (per month) (The monthly fee in the following calendar month will be waived if the accumulated HK shares brokerage paid reaches HKD1,250 in the current calendar month)			
	<ul style="list-style-type: none">Internet and Mobile version	HKD388 (per month) (The monthly fee in the following calendar month will be waived if the accumulated HK shares brokerage paid reaches HKD1,500 in the current calendar month)			
	SMS Notification Services ²³	Free of charge			
E7. Securities Savings Scheme					
	Transaction Fee for Buying Securities ²⁴	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.				

Code	Charge Item	Charge Scale			
		General	CMB Wing Lung Sunflower	CMB Wing Lung PWM	CMB Wing Lung PB
	<p>Footnotes:</p> <p>All charges and fees determined by the HKSAR Government / Hong Kong Exchanges and Clearing Limited / Securities and Futures Commission / Financial Reporting Council are subject to change without prior notice.</p> <p>For Global Securities Services Charges, please refer to the latest Global Securities Services Charges Schedule of the Bank.</p> <ol style="list-style-type: none"> 1. Applicable to securities listed on Hong Kong Exchanges and Clearing Limited, including equity-linked instruments and bonds, etc. 2. For trading HK Securities, warrants and CBBC listed on Hong Kong Stock Exchange through electronic channels, the Bank will charge brokerage from the customer with brokerage rate at 0.18% (for General customers) / 0.15% (for CMB Wing Lung Sunflower / PWM / PB customers) or HKD4.88 / RMB4.88 for each transaction (whichever is higher). If the actual brokerage of that calendar month is less than the brokerage paid, the overcharged brokerage will be rebated to the customer in the following calendar month. For details of i Trade Securities Account Offer and charges, please refer to relevant terms and conditions. 3. <ul style="list-style-type: none"> - Fee collected for HKSAR Government; - HKD1.3 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", HKD1.3 for every HKD1,000 of transaction amount or part thereof, and it will be charged in RMB at the rate of exchange prescribed. 4. Fee collected for Securities and Futures Commission / Financial Reporting Council. 5. Fee collected for Hong Kong Exchanges and Clearing Limited. 6. Stamp Duty is chargeable on Transfer Deed: HKD5 per transfer deed (collected for HKSAR Government). 7. Registration of shares at share registrar on behalf of customer: subject to charges for change of registered shareholder. 8. <ul style="list-style-type: none"> - 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. 9. <ul style="list-style-type: none"> - Collected annually in account opening month; - Not chargeable if there is no securities during the year. 10. Charged at the time of account opening (applicable to limited company only). 11. <ul style="list-style-type: none"> - Collection of share: subject to securities deposit charge; - Collection of cash: subject to cash benefit collection charge. 12. 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. <ul style="list-style-type: none"> - 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. <ul style="list-style-type: none"> - 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. <ul style="list-style-type: none"> - Additional 50 HK shares free real time stock quote (per successful HK shares transaction) and / or 20 China A shares free real time stock quote (per successful China A shares transaction) will be offered on the next trade day for every successful transaction; - The remaining free real time stock quote 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. <ul style="list-style-type: none"> - 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. 				

F. Investment Service Charges

Code	Charge Item	Charge Scale			
		General	CMB Wing Lung Sunflower	CMB Wing Lung PWM	CMB Wing Lung PB
F1. Investment Fund Services					
	Subscription / Redemption / Switching / Management Fees	Subject to individual transaction of each fund			
	Transfer Fee ¹				
	<ul style="list-style-type: none">From another financial institution to CMB Wing Lung Bank	Free of charge			
	<ul style="list-style-type: none">Between accounts within CMB Wing Lung Bank	Free of charge			
	<ul style="list-style-type: none">From CMB Wing Lung Bank to another financial institution	HKD200 or its equivalent in foreign currency (per fund)			
F2. Bond Investment Services					
	Handling Fee (Buy / Sell Bonds)	Free of charge			
	Initial Offering Subscription Handling Fee	Subject to individual bond transaction			
	Interest Collection	Free of charge			
	Redemption at Maturity	Free of charge			
	Safe Custody ²	0.05% on nominal value (per annum), pro rata on the holding period; payable semi-annually in June and December (Waive the Custodian Fee of Retail Bond)			
	Transfer Fee ¹				
	<ul style="list-style-type: none">From another financial institution to CMB Wing Lung Bank	Free of charge			
	<ul style="list-style-type: none">Between accounts within CMB Wing Lung Bank	Free of charge			
	<ul style="list-style-type: none">From CMB Wing Lung Bank to another financial institution	HKD500 or its equivalent in foreign currency (per issue) (Waive the Transfer Fee of Retail Bond)			
	Retail Bond (Sell Trade)	Waive the Transaction Fee / Commission for the first two weeks			
F3. Equity-Linked Product Investment Services					
	Subscription Handling Fee	Subject to individual transaction of each equity-linked product			
	Interest Collection	Free of charge			
	Redemption at Maturity				
	<ul style="list-style-type: none">In cash	Free of charge			
	<ul style="list-style-type: none">In stock delivery	HK Stock: 0.13% stamp duty (collected for HKSAR Government)			
	Safe Custody	Free of charge			
	Transfer Fee ¹				
	<ul style="list-style-type: none">From another financial institution to CMB Wing Lung Bank	Free of charge			
	<ul style="list-style-type: none">Between accounts within CMB Wing Lung Bank	Free of charge			
	<ul style="list-style-type: none">From CMB Wing Lung Bank to another financial institution	HKD500 or its equivalent in foreign currency (per issue)			
	Early Termination Handling Fee ³	Subject to individual transaction of each equity-linked product			
F4. Structured Products Investment Services					
	Subscription Handling Fee	Not Applicable		Subject to individual transaction	
	Interest Collection	Free of charge			
	Safe Custody	Free of charge			
	Transfer Fee ¹				
	<ul style="list-style-type: none">From another financial institution to CMB Wing Lung Bank	Free of charge			
	<ul style="list-style-type: none">Between accounts within CMB Wing Lung Bank	Free of charge			
	<ul style="list-style-type: none">From CMB Wing Lung Bank to another financial institution	HKD500 or its equivalent in foreign currency (per issue)			
	Early Termination Handling Fee ³	Subject to individual transaction			

Code	Charge Item	Charge Scale			
		General	CMB Wing Lung Sunflower	CMB Wing Lung PWM	CMB Wing Lung PB
F5. Wealth-Tech Services					
	Service Fee ⁴	1% p.a. on total value of Wealth-Tech portfolio will be charged monthly			
F6. Other Services					
	Issue of Monthly Statement / Other Information	HKD50 (per copy)	Waived for statement / information within 6 months, and charge HKD50 per copy thereafter (plus a handling fee of HKD300 per closed account)		
	Local Business Registration / Company Search	HKD150 (per search)	HKD100 (per search)		
<p>Footnotes:</p> <p>1. Acceptance of transfer request is subject to the Bank’s discretion.</p> <p>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.</p> <p>3. Acceptance of early termination request is subject to the Bank’s / Issuer’s (if applicable) discretion.</p> <p>4. The Service Fee will be based on daily portfolios total values x 1% / number of days in a year.</p>					

G. Loan Service Charges

Code	Charge Item	Charge Scale			
		General	CMB Wing Lung Sunflower	CMB Wing Lung PWM	CMB Wing Lung PB
G1. Secured Loans					
	Asset Pledged Financing				
	Property mortgage overdraft facility / fixed loan facility				
	• Handling Charge	0.5% p.a. of loan amount	0.2% p.a. of loan amount	0.1% p.a. of loan amount	
		Minimum charge: HKD2,500			
	• Commitment Fee	0.25% p.a. (applicable to overdraft facility, 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 Minimum charge: HKD1,000			
	Handling charge for overdraft facility secured by funds, bonds, stocks and shares	0.5% p.a. of overdraft limit	0.2% p.a. of overdraft limit	0.1% p.a. of overdraft limit	
		Minimum charge: HKD2,000			
	Overdraft facility / fixed loan facility secured by insurance policy (premium financing / policy financing)				
	• Handling Charge	0.25% to 0.5% p.a. of loan amount	0.2% p.a. of loan amount	0.1% p.a. of loan amount	
		or 1% of loan amount (one-off) (same currency for loan handling charge and loan facility)			
	• Change of policy owner, insured, guarantor or beneficiary	HKD2,000 (per transaction)			
	• Prepaid premium interest withdrawal of Insurance Policy Financing	HKD4,000 (one-off handling fee)			
	Handling charge for Bank Guarantee (secured / unsecured)	2% p.a. on the amount guaranteed by the Bank Minimum charge: HKD2,000 Negotiable if the guarantee amount is USD50,000 (or its equivalent in foreign currency) or above			
	Property Mortgage Financing				
	Change of mortgagor or guarantor	HKD2,000 (per transaction)			
	Handling charge for self-arranged fire insurance policy (applicable for change of insurance policy)	HKD1,000 (per annum and policy)			
	Handling charge for overdue fire insurance policy	HKD500 (per annum)			
	Handling charge for Government Rate Payment	HKD500 (per transaction)			
	Lease consent letter on charged property	HKD1,000 (per letter)			
	Administration fee for Valuation Report	HKD1,000 (per annum)			
	Cancellation fee for 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)			
	Other Services				
	Late payment	HKD400 or the amount payable according to the loan agreement (per instalment / interest period) plus overdue interest due to late payment			
	Handling charge for change of loan plan (such as repayment amount, tenor, repayment terms, repayment option, or other terms and interest rate)	HKD2,000 (per transaction)			
	Photocopying of				
	• Title Deeds	HKD250 (per copy)			
	• Other documents	HKD50 (per page)			

Code	Charge Item	Charge Scale			
		General	CMB Wing Lung Sunflower	CMB Wing Lung PWM	CMB Wing Lung PB
	Re-issuance of receipt	HKD100 (per page)			
	Re-issuance of repayment or loan documents	HKD100 (per copy)			
	Custody of Title Deeds (after full repayment)	HKD4,000 (per annum)			
	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 loan repayment by cheques over counter (Repayment after cheques clearance)	HKD50 (per case)			
G2. Unsecured Loans					
	Personal Loan Services (Instalment)				
	• Handling Charge	Please refer to the related 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			
	• Early Settlement Fee	1% of the approved loan amount or HKD500 (whichever is the higher) as early settlement fee; and charge a prepayment fee equal to one month's interest of the outstanding principal			
	Personal Loan Services (Fixed)				
	• Handling Charge	Please refer to the related application form			
	• Late payment	HKD400 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			
	• Early Settlement Fee	Please refer to the related application form			
	“Easy Pay” Salaries Tax Loan Services				
	• Handling Charge	Please refer to the related 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			
	• Early Settlement Fee	1% of the approved loan amount or HKD500 (whichever is the higher) as early settlement fee; and charge a prepayment fee equal to one month's interest of the outstanding principal			
	“Easy Pay” Profits Tax Loan Services				
	• Handling Charge	Please refer to the related application form			
	• Late payment	HKD400 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			
	• Early Settlement Fee	1% of the approved loan amount or HKD1,000 (whichever is the higher) as early settlement fee; and charge a prepayment fee equal to one month's interest of the outstanding principal			
	Micro Enterprise Loan Services (Instalment)				
	• Handling Charge	Please refer to the related application form			
	• Late payment	HKD50 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			
	• Early Settlement Fee	1% of the approved loan amount or HKD1,000 (whichever is the higher) as early settlement fee; and charge a prepayment fee equal to one month's interest of the outstanding principal			
	Micro Enterprise Loan Services (Overdraft Facility)				
	• Handling Charge	Please refer to the related application form			
	• Commitment Fee	Please refer to the related application form			
	• Overlimit Handling Fee	HKD120 as overlimit handling fee per transaction			
	Cross Border Loan Services (Instalment / Fixed)				
	• Handling Charge	Please refer to the related application form			
	• Late payment	HKD400 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			
	• Early Settlement Fee	Please refer to the related application form			

Code	Charge Item	Charge Scale			
		General	CMB Wing Lung Sunflower	CMB Wing Lung PWM	CMB Wing Lung PB
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.					

H. Property Management Service Charges

Code	Charge Item	Charge Scale			
		General	CMB Wing Lung Sunflower	CMB Wing Lung PWM	CMB Wing Lung PB
H1. Rental Collection Service					
	Rental Collection Service Charge ¹				
	• Monthly rental of HKD15,000 or below	5% on monthly rental (per rental receipt) Minimum charge: HKD700			
			A two-month service charge waiver is offered to new customer acquiring the Bank's rental agency and property management services	A two-month service charge waiver and extra 0.25% service charges deduction are offered to new customer acquiring the Bank's rental agency and property management services	
	• Monthly rental of HKD15,001 to HKD35,000	4% on monthly rental (per rental receipt) Minimum charge: HKD700			
			A two-month service charge waiver is offered to new customer acquiring the Bank's rental agency and property management services	A two-month service charge waiver and extra 0.25% service charges deduction are offered to new customer acquiring the Bank's rental agency and property management services	
	• Monthly rental of HKD35,001 or above	3% on monthly rental (per rental receipt) Minimum charge: HKD700			
			A two-month service charge waiver is offered to new customer acquiring the Bank's rental agency and property management services	A two-month service charge waiver and extra 0.25% service charges deduction are offered to new customer acquiring the Bank's rental agency and property management services	
	Vacant premises	HKD700 (per unit)			
			A two-month service charge waiver is offered to new customer acquiring the Bank's rental agency and property management services		
	Handling Charges for Tenancy Renewal	HKD1,200 (per term lease)			
	To liaise and appoint solicitor for issuing reminder to recover the rental in arrears	HKD200 (per case)			
	To liaise and appoint solicitor for legal action to take possession of the property	HKD2,000 (per case)			
	To liaise and appoint consultant to assist the landlord in solving the matters with “Building Order”	HKD500 (per case)			
	Administration charge for on-site services in relation to customer's Property Account	HKD1,200 (per case)			
	Duplicate Statement / Other Documents	HKD50 (per copy) (if it is a closed account, plus a handling fee of HKD300 per closed account)			
	Bank Confirmation	HKD500			
	Footnotes: 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.				

Code	Charge Item	Charge Scale			
		General	CMB Wing Lung Sunflower	CMB Wing Lung PWM	CMB Wing Lung PB
H2. Letting Agency					
	Commission on let out premises	50% on first month rental Minimum charge: HKD1,500			
			New customer letting property through the Bank can enjoy 20% commission discount	New customer letting property through the Bank can enjoy 25% commission discount	
	Advertising expenses	Paid by landlord			
			New customer letting property through the Bank can enjoy advertising expenses waiver up to two times	New customer letting property through the Bank can enjoy advertising expenses waiver up to four times	
	Cost of preparing Tenancy Agreement	HKD1,200 (Equally shared by landlord and tenant. The landlord is responsible for all cost if the tenant does not pay the above cost.)			
H3. Sale and Purchase of Properties					
	For Vendor / Purchaser:				
	• Consideration below HKD5,000,000	1% on consideration			
			New customer selling property through the Bank can enjoy 20% commission discount	New customer selling property through the Bank can enjoy 25% commission discount	
	• Consideration HKD5,000,000 or above	Negotiable			
Notes: 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.					

I. Hire Purchase and Leasing Service Charges

Code	Charge Item	Charge Scale			
		General	CMB Wing Lung Sunflower	CMB Wing Lung PWM	CMB Wing Lung PB
I1. Hire Purchase and Leasing Services					
	Application Set-up	0.5% on loan amount / credit line			
	Assignment	HKD1,500			
	Bank charges	On cost basis			
	Collection charges	On cost basis			
	Confirmation of loan balance / Audit confirmation	HKD300			
	Dishonoured cheque / autopay rejection	HKD100			
	Early termination	Computer calculated			
	Handling Fee for repossession (Exclude charges of repossession agent)	HKD500			
	Inspection fee				
	- Local	On cost basis			
	- PRC	On cost basis			
	Insurance fee	On cost basis			
	Legal fee	On cost basis			
	Loan repricing	HKD500			
	Miscellaneous / Sundry charges	On cost basis			
	Photocopying	HKD10 (per page)			
	Request for change 3rd Party Insurance Coverage (After agreement commenced)	HKD1,000			
	Valuation Fee	On cost basis			
	Add / Change / Withdrawal Guarantor	HKD500			
	Vehicle – Add / Change / Withdrawal nominee agreement	HKD1,000			
	Vehicle – Change of vehicle details	HKD500			
	Vehicle – Cross border (After agreement commenced)	HKD500			
	Vehicle – Handling fee for duplicate vehicle licence application	HKD300			
	Vehicle – Handling fee for express renewal of vehicle licence (within 24 hours)	HKD300			
	Vehicle – Licence renewal for 4 months	HKD300 (Each application)			
	Vehicle – Retention of Licence No.	HKD500			
	Vehicle – Transfer of ownership	HKD500			
	Vehicle fines & fixed penalties	On cost basis			
Notes:					
The above fee is subject to changes from time to time according to market conditions.					
Applicable to CMB Wing Lung Bank Limited and its subsidiary CMB Wing Lung Finance Limited					

J. Asset Reporting Agency Service Charges

Code	Charge Item	Charge Scale			
		General	CMB Wing Lung Sunflower	CMB Wing Lung PWM	CMB Wing Lung PB
J1. Asset Reporting Agency Services					
	Annual Service Fee for Asset reporting Agency of Capital Investment Entrant Scheme - Record and provide information to the Director of Immigration of the relevant assets of the Clients	HKD10,000 per year (China Merchant Bank's clients can enjoy service fee waiver for first year*) First year annual service fee should be paid after the formal approval has been granted, and every subsequent annual service fee is payable within 14 days after each anniversary.			

* For example: Client acquires the service for asset reporting agency of Capital Investment Entrant Scheme this year on 1 June, the first year annual service fee will be exempted from 1 September of this year to 31 August of next year once the formal approval has been granted (assumed to be 1 September of this year)

Notes:

- In any event, if the client or CMB Wing Lung Bank (the "Bank") shall terminate the relevant agency appointment, any service fee paid by the client will not be refunded.
- If the client is in arrear of any fee, the Bank may terminate the relevant agency appointment without any notice. The Bank is not responsible for any losses suffered by the client as a result of termination.
- The Bank reserves the right to change service fee and / or terminate any offer and their terms and conditions at any time without prior notice. In case of dispute, the decision of the Bank shall be final and binding.

Part 2: Commercial Financial Service

A. Import / Export Bill

Code	Charge Item	Charge Scale
A1. Import Bills		
	Opening Irrevocable Documentary Credits / Back-To-Back Documentary Credits / Revolving Documentary Credits	On the first USD50,000 or equivalent, 1/4% for each validity period of 6 months or part thereof. On any balance in excess of USD50,000, 1/8%. Minimum HKD450.
		Charges as for the opening of Back-To-Back Documentary Credits, minimum charge HKD650.
		On credits calling for usance drafts with reimbursement instruction that the issuing bank undertakes to pay the negotiating bank on maturity of the draft, an additional 1/16% per month (or part thereof) for the usance of the bill drawn thereunder shall be charged, minimum HKD350.
		Commission shall be paid in full at the time a Documentary Credit is issued.
		Opening revolving documentary credits: drawings up to the face value of the credit to be free of commission and thereafter 1/8% to be levied on all drawings, minimum HKD500.
	Opening Stand-by Credits	On the first HKD1,000,000 or equivalent, 1/8% for each month of the validity of the credit or part thereof. On any balance in excess of HKD1,000,000, negotiable.
	Amendments to Documentary Credits	A flat charge of HKD400 except increases in amounts or extensions in validity, for which the usual commission will be charged as for the opening of irrevocable documentary credits. For Back-to-Back L/C, minimum charge HKD550.
	Import Bills for Collection	On the first USD50,000 or equivalent, 1/8%. On any balance in excess of USD50,000, negotiable. Minimum HKD350.
	Shipping Guarantees	A flat charge of HKD350 will be collected for each guarantee issued. In the event that the relative documents are not received by our bank within 3 months, an additional charge of 1/4% of the invoice value of the goods (minimum HKD450) will be charged on the first USD50,000 or equivalent, on any balance in excess of USD50,000, negotiable.
	Commission on Drawings under our HKD Documentary Credits	On the first USD50,000 or equivalent, 1/4%. On any balance in excess of USD50,000, negotiable. Minimum HKD350.
	Commission in Lieu of Exchange	On the first USD50,000 or equivalent, 1/4%. On any balance in excess of USD50,000, negotiable. Minimum HKD350.
	Documentary Credit Overdrawn Commission	1/4% on excess amount, drawing against expired DC beyond 6 months. Minimum HKD450.
	Discrepancy Fee	A flat charge of HKD500 / USD64 (or equivalent) for each item.
	Invoice Financing	On the first USD50,000 or equivalent, 1/4%. On any balance in excess of USD50,000, 1/8%. Minimum HKD450.
	Commission on Import Documentary Collection Against Acceptance if the settlement of transaction is not handled by our Bills Operations Centre	A flat charge of HKD1,000 for each item.
A2. Export Bills		
	Commission on Export Bills Purchased	
	- For Foreign Currency Bills	On amounts less than USD10,000 or equivalent, minimum handling charge HKD200 as Small Amount Bill Commission. On amounts over USD10,000, free.
	- For HK Dollars Bills	On the first USD50,000 or equivalent, 1/4%. On any balance in excess of USD50,000, negotiable. Minimum HKD350.
	Acceptance or Deferred Payment Undertaking under other banks' Documentary Credits	Acceptance commission or deferred payment commission will be charged at 1/16% per month, or part thereof, for the validity of the acceptance or for the deferred period of payment, minimum HKD350.
	Commission on Documentary Bills presented to other local banks for negotiation	
	- "without recourse"	On the first USD50,000 or equivalent, 1/8%. On any balance in excess of USD50,000, negotiable. Minimum HKD350.

Code	Charge Item	Charge Scale
	- "with recourse"	On the first USD50,000 or equivalent, 1/4%. On any balance in excess of USD50,000, negotiable. Minimum HKD350.
	Advising Commission on Documentary Credit / Amendment	A flat charge of HKD300 for each item.
	Documentary Credit Cancellation	A flat charge of HKD100 for each item.
	Commission on Transfer of Documentary Credits	<ol style="list-style-type: none"> Simple Transfer of the Whole of a Documentary Credit without any Alteration to the original Terms and Conditions: HKD450 for local transfer, HKD500 for foreign transfer. Partial Transfer or Transfer involving Alterations to Terms and Conditions of the original Documentary Credit: <ul style="list-style-type: none"> On the first USD50,000 or equivalent, 1/4%. On any balance in excess of USD50,000, negotiable. Minimum charge for Local Transfer HKD650, for Foreign Transfer HKD700. The flat charge for each amendment thereto will be HKD300 except increases in amounts, for which the usual commission will be charged as for the transferring of Documentary Credits.
	Confirmation of Documentary Credits opened by other banks	1/16% per month, or part thereof, for the validity of the documentary credit (minimum HKD350). In those cases where we are asked to add confirmation to credits which provide for deferred payment, an additional charge of 1/16% per month should be levied covering the period from the expiry date of the credit to the latest date on which deferred payment may be received (minimum HKD350).
	Export Bills for Collection	On the first USD50,000 or equivalent, 1/8%. On any balance in excess of USD50,000, negotiable. Minimum HKD350.
	Commission in Lieu of Exchange	On the first USD50,000 or equivalent, 1/4%. On any balance in excess of USD50,000, negotiable. Minimum HKD350.
	Reimbursement	A flat charge of HKD450 for each item.
	Commission on negotiation of Foreign Currency Bills for which we are not providing immediate finance	On the first USD50,000 or equivalent, 1/8%. On any balance in excess of USD50,000, negotiable. Minimum HKD350.
	Commission on Checking Export Documents drawn under Documentary Credit	A flat charge of HKD300 for each item.
	Commission for direct settlement of bills between buyers and sellers	A flat charge of HKD400 for each item.
	Export Invoice Discounting	On the first USD50,000 or equivalent, 1/4%. On any balance in excess of USD50,000, negotiable. Minimum HKD450.
	Purchase Order Advance	On the first USD50,000 or equivalent, 1/4%. On any balance in excess of USD50,000, 1/8%. Minimum HKD450.
	Commission for refund of financed export bills	A flat charge of HKD400 for each item.
	Commission for packing loan	A flat charge of HKD250 for each application / extension / expire. A flat charge of HKD250 for packing loan not retired by relative export proceeds.

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