



招商永隆銀行
CMB WING LUNG BANK

Private 私人財富管理
Wealth Management

CMB Wing Lung Private Wealth Management Service Charges

With effect from 31st January 2019

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www.cmbwinglungbank.com/pwm

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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 - CMB Wing Lung
Private Wealth Management
Service Charges**

Part 1 - CMB Wing Lung Private Wealth Management Service Charges

Charge Item	Charge Scale
Monthly Maintenance Fee	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.

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.*

Part 2 - Deposit Service Charges

Part 2 - 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	Overdraft interest (on the amount in excess of the pre-arranged limit) at prime rate* + 8%p.a. (calculated on a daily basis)
Unauthorized Overdraft	Overdraft interest at prime rate* + 10%p.a. (calculated on a daily basis)
Drawing against Uncleared Items	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.*

Charge Item	Charge Scale
Autodebit / Standing Instruction Rejection (Reasons : “Insufficient Funds”, “Refer to Drawer” and “Not Arranged For”)	HKD150 / RMB150
Deposit of Returned Cheque	Waived
Cheque Outward Mark Good for Payment	
• Cheque outward mark good presented by customer	Waived
• Cheque outward mark good presented by the Bank	Waived
Cheque Inward Mark Good for Payment	Waived
HKD / USD Cheque Drawn on Guangdong / Shenzhen sent for Collection	HKD100 / USD13 (per cheque)
Stop Payment / Cancel Stop Payment of Cheque	Waived (but not applicable to electronic channel services)
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 ¹)
Reprint Statement Request	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	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)

Part 2 - Deposit Service Charges

Charge Item	Charge Scale
• 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	HKD800 (per search)
Local Company Account Opening (Only applicable to new corporate customer ²)	
• Basic Account Opening Fee	HKD2,000
• Special Additional Fee for Multiple Layers Company ³	HKD10,000
Overseas Company Account Opening (Only applicable to new corporate customer ²)	
• Basic Account Opening Fee	HKD10,000
• Special Additional Fee for Multiple Layers Company ³	HKD10,000
Amendment of Signature(s) and Chop(s) (Only applicable to corporate customer)	
• Basic Administration Fee	HKD500
• Special Additional Fee for Overseas Company and / or Multiple Layers Company ³	HKD300
CMB Wing Lung ATM Card Annual Fee	Free of charge
Replacement of CMB Wing Lung ATM Card	Waived
“JETCO” Interbank Fund Transfer	HKD10 (per transaction)
ATM Cash Withdrawal (including deposit accounts linked to a credit card) ⁴	
• 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	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

Part 2 - Deposit Service Charges

Charge Item	Charge Scale
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	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	Waived
Issuance of Cashier Order	Waived
Bank's Endorsement of a Cashier Order to Certify the Purchaser's Name	Waived
Report Loss of Cashier Order	HKD50 plus fee payable to Hong Kong Interbank Clearing Limited
Gift Cheque (Only applicable to the Bank's customers)	Waived
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)
HKD Notes Deposit (over 100 pieces or over HKD50,000 equivalent per customer per day)	0.25% of total deposit amount Min. Charge: HKD150
USD Notes Deposit / Withdrawal (over 100 pieces or over USD2,500 per customer per day)	0.25% of total deposit / withdrawal amount Min. Charge: HKD150
RMB Notes Deposit	0.25% of total deposit amount Min. Charge: HKD150
Coins Deposit (over 50 pieces per day)	2% of amount Min. Charge: HKD100

Part 2 - 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 Charges ⁵	Free of charge
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 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.
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 31st March 2016.
3. "Multiple Layers Company" means a company which is not directly and wholly held by a natural person.
4. 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).
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)".

Part 3 - Remittance Service Charges

Part 3 - Remittance Service Charges

Charge Item	Charge Scale
(A) Outward Telegraphic Transfer	
<i>Over Counter</i>	
Handling charge	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	HKD10 (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) Amendment / Enquiry / Cancellation of transmitted Telegraphic Transfer	
Cable charge	HKD200 (per item)
(C) Demand Draft Issuance	
<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)
(D) Payment of Foreign Cheques drawn on overseas banks	
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 3 - Remittance Service Charges

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

Notes:

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

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.

Part 4 - Money Exchange Service Charges

Part 4 - Money Exchange Service Charges

Charge Item	Charge Scale
Handling charges of Over-The-Counter Money Exchange • Notes Exchange ¹	HKD100 (for transaction with amount not exceeding HKD3,000)
• Bulk Note Exchange - All currency (except RMB) (Over 100 pieces or over HKD50,000 equivalent per transaction)	0.25% of total exchange amount Min. Charge: HKD150
- RMB	0.25% of total exchange amount Min. Charge: HKD150

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 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.

Part 5 - Credit Card Service Charges (With effect from 1st November 2017)

Part 5 - Credit Card Service Charges

Charge Item	Charge Scale
(A) Visa / Mastercard	
Annual Membership Fee	
• Principal Luxe Visa Infinite	HKD6,000 (per card)
• Principal Platinum Card / Corporate Card	HKD800 (per card)
• Principal Classic Card	HKD220 (per card)
• Supplementary Luxe Visa Infinite	N/A
• 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 (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)
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)

Part 5 - Credit Card Service Charges

Charge Item	Charge Scale
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)
(B) 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)

Part 5 - Credit Card Service Charges

Charge Item	Charge Scale
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)
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 6 - Securities Service Charges

Part 6 - Securities Service Charges

Charge Item	Charge Scale
(A) Securities Trading Service	Based on transaction amount of each order
<i>i Trade Securities Account</i>	
Brokerage on HK Securities Dealings ¹ • Via Branches or Manned Securities Services Trading Hotline	0.3% Min. brokerage: HKD125 / RMB100
• Via Electronic Channels ² - Automated Securities Services - NET Securities Services - CMBWLB Wintech mobile banking services - Mobile Securities App Services (Termination of services with effect from 2 nd March 2019)	0.15% (No Min. 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 0.15% (no minimum brokerage).
<i>General Securities Account</i>	
Brokerage on HK Securities Dealings ¹ • Via Branches or Manned Securities Services Trading Hotline	0.25% Min. brokerage: HKD125 / RMB100
• Via Electronic Channels - Automated Securities Services - NET Securities Services - CMBWLB Wintech mobile banking services - Mobile Securities App Services (Termination of services with effect from 2 nd March 2019)	0.25% Min. brokerage: HKD80 / RMB68
Stamp Duty ³	0.1%
Transaction Levy ⁴	0.0027%
Trading Fee ⁵	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)

Part 6 - Securities Service Charges

Charge Item	Charge Scale
(B) Scrip Handling and Settlement Services	
Deposit of • Physical Scrip ⁶	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 ⁷	HKD10 (per board lot or part thereof) Min. Charge: HKD50 (per stock)
Settlement Instruction (SI) ⁸ • Deposit Fee	Free of charge
• Withdrawal Fee	HKD5 (per board lot or part thereof) Min. Charge: HKD30 (per stock)
(C) Account Maintenance	
Securities Custody Fee ⁹	HKD120
Issue of Daily / Monthly Statement / Other Information	Waived for statement / information within 6 months, and charge HKD50 per copy thereafter
Confirmation of Securities Balance	Waived
Business Registration / Company Search for New Account ¹⁰	HKD100 (per search)
Administration Fee	HKD120 (charged for account reopening within 6 months from the date of closure)
(D) 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 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 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) Min. Charge: HKD200 (per stock)

Part 6 - Securities Service Charges

Charge Item	Charge Scale
Redemption of Listed Equity Linked Instrument ¹⁴ • 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
(E) 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) Min. 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 • 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 <u>successful</u> 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.)
(F) 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) • 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)
• 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

Part 6 - Securities Service Charges

Charge Item	Charge Scale
SMS Price Alert Services	Hong Kong, Macau and Mainland China areas: HKD0.70 (per SMS) Other areas: HKD0.90 (per SMS)
(G) 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.

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.

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 0.15% 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. *- Fee 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.
4. *Fee collected for Securities and Futures Commission.*
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. *- 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. *- 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.
10. *Charged at the time of account opening (applicable to limited company only).*
11. *- 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. *- 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 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. *- 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 7 - Investment Service Charges

Part 7 - Investment Service Charges

Charge Item	Charge Scale
(A) Investment Fund Services	
Subscription / Redemption / Switching / Management Fees	In accordance with charges stated in the Prospectus of individual funds
Transfer Fee ¹	
• 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) 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
Transfer Fee ¹	
• 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)
(C) Equity-Linked Investment Services	
Subscription Handling Fee	Subject to individual transaction 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 ¹	
• 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)
Early Termination Handling Fee ³	Subject to individual transaction of each equity-linked product

Part 7 - Investment Service Charges

Charge Item	Charge Scale
(D) Structured Products Investment Services	
Subscription Handling Fee	Subject to individual transaction
Interest Collection	Free of charge
Safe Custody	Free of charge
Transfer Fee ¹	
• 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)
Early Termination Handling Fee ³	Subject to individual transaction
(E) Other Services	
Issue of Monthly Statement / Other Information	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	HKD100 (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.
3. Acceptance of early termination request is subject to the Bank's / Issuer's (if applicable) discretion.

Part 8 - Loan Service Charges

Part 8 - 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 loan plan (such as repayment amount, tenor, repayment terms, repayment option, or other terms and interest rate)	HKD2,000 (per transaction)
Change of guarantor or beneficiary	HKD2,000 (per case)
Re-issuance of repayment or loan documents	HKD100 (per copy)
Custody of Title Deeds (after full repayment)	HKD4,000 (per annum)

Part 8 - Loan Service Charges

Charge Item	Charge Scale
Handling charge for fire insurance renewal policy (applicable for self-arranged 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
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)
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

Part 8 - Loan Service Charges

Charge Item	Charge Scale
“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 9 - Property Management Service Charges

Part 9 - Property Management Service Charges

Charge Item	Charge Scale
Rental Collection Service ¹ • Monthly rental of HKD15,000 or below	5% on monthly rental (per rental receipt) Min. Charge: HKD700 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) 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) 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)
• Duplicate Statement / Other Documents	HKD50 (per page) (if it is a closed account, plus a handling fee of HKD300 per closed account)
• Bank Confirmation	HKD500

Part 9 - Property Management Service Charges

Charge Item	Charge Scale
Letting Agency • Commission on let out premises	50% of first month rental Min. Charge: HKD1,500 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 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.)
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 25% commission discount
- 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.