招商永隆銀行
CMB WING LUNG BANK

CMB Wing Lung Bank Tariff Guide

(Effective 30 June 2026)

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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 HKD300 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" : Only applicable to individual customers • Aged 65 or above; • Aged below 18; • Recipients of Government Disability Allowance or Comprehensive Social Security Assistance (with valid supporting documents); • Customer with physical or mental disabilities (with valid supporting documents); • Customers maintaining any of the following accounts given the balance / outstanding amount is non-zero: - Securities or Securities Savings Scheme; - Wealth Management or CMB Wing Lung Sunflower Service or CMB Wing Lung Private Wealth Management or CMB Wing Lung Private Banking; or - Loans (including personal loan, overdraft limit, fixed loans and mortgage loans). • Customers maintaining payroll accounts (limited to employers using the Bank's payroll arrangement in the form of diskette or group standing instructions); • Policy owners of Hong Kong Life Insurance (applicable to insurance arranged by the Bank).			

Code	Charge Item	Charge Scale			
		General	CMB Wing Lung Sunflower	CMB Wing Lung PWM	CMB Wing Lung PB
	* "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. "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. - 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. "Customer Portfolio" includes the accounts / products maintained with the Bank under the name of the same customer.				
A2. Cheque and Cashier Order					
	Returned Cheque (Reasons: "Insufficient Funds", "Refer to Drawer" and "Not Arranged For")	HKD170 / USD22 / RMB200			
	Returned Cheque (other reasons)	HKD100 / USD13 / RMB100			
	Mailing of Cheque Book(s) (by registered mail, limited to Hong Kong addresses)	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	HKD120 / 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")	HKD170 / RMB170			
	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	HKD220 (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	HKD170 / USD22 / RMB170 (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, limited to Hong Kong addresses)	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[2]	HKD100 / USD13 / RMB100 (waived for senior citizens, once per day)	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	HKD100 plus fee payable to Hong Kong Interbank Clearing Limited			
A3. General Services					
	Receipt of Paper Statement by Mail (savings and/ or current and/or All-In-One Card Account and/or Consolidated Statement)	HKD10 for Individual Customer (per account per month)[1] HKD20 for Corporate Customer (per account per month)			
	Reprint Statement Request / Request for Provision of Duplicate Account Documents	HKD50 (per copy) / 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)			
	Request for Provision of Account Information to Law Firm / Accounting Firm	HKD300			
	Business Registration / Company Search	HKD800 (per search)			
	Local Company Account Opening (Only applicable to new corporate customer [6])				
	• Basic Account Opening Fee	HKD2,000			Waived
	• Special Additional Fee for Multiple Layers Company [7]	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 [6])				
	• Basic Account Opening Fee	HKD10,000			
	• Special Additional Fee for Multiple Layers Company [7]	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 [7]	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)			

Code	Charge Item	Charge Scale			
		General	CMB Wing Lung Sunflower	CMB Wing Lung PWM	CMB Wing Lung PB
	ATM Cash Withdrawal (including deposit accounts linked to a credit card)[3]				
	• 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	Deposits may not be uplifted before maturity except at our discretion. If we agree uplifting of fixed deposit before maturity at our discretion, fixed deposit interest accrued will not be paid to you and you will be required to pay the following handling fees: • HKD: Fixed deposit principal amount × (CMB Wing Lung Bank HKD Prime Rate* - fixed deposit interest rate) × (remaining days to maturity/total days in a year (365 days)) or a minimum charge of HKD500 equivalent**, whichever is higher. • RMB/Foreign currencies: Fixed deposit principal amount × fixed deposit interest rate × (remaining days to maturity/ total days in a year) or a minimum charge of HKD500 equivalent**, whichever is higher. (handling fees is calculated on the following year basis: 365 days for GBP, SGD, and THB; 360 days for other currencies) Note: After deducting the above fees, the principal amount you receive will be less than the original fixed deposit principal. * The CMB Wing Lung Bank HKD Prime Rate is subject to change without prior notice. ** The minimum charge will apply if the calculated handling fee is lower than the specified minimum charge.			
	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	HKD200		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	HKD800			
	Standing Instruction for Fund Transfer	HKD100 (per transaction) plus relevant charges (if any)		Waived	
	Gift Cheque[2] (Only applicable to the Bank's customers)	HKD20 (waived for senior citizens, once per day)	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)			

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[4]	Free of charge			
	Counter Transaction Fee	- HKD20 for Individual Customer (Only applicable to Automated Statement Savings Account for cash withdrawal or transfer transaction) (per account per transaction)[5] - HKD40 for Corporate Customer (total number of transactions conducted through branches per account per calendar month over 30) (per account per month)[8]			
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			

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. The following customers are exempted from service charge on Paper Statement by Mail :
   - 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.
2. Each eligible customer is limited to one Cashier's Order and one Gift Cheque fee waiver per day. Even if a customer qualifies for multiple fee-waiver benefits, this waiver cannot be applied more than once on the same day.
3. For ATM Cash withdrawal (including deposit accounts linked to a credit card) :
   - For ATM transactions settled in HKD and routed through the "UnionPay" Network, if the transaction is in the local currency, the withdrawal amount is converted to HKD at the daily exchange rate set by UnionPay.
   - For ATM transactions settled in HKD and routed through the "JETCO" Network, if the transaction currency is in RMB, the money withdrawn is converted to HKD at the daily exchange rate set by JETCO member banks. If the transaction currency is in MOP, the withdrawal amount is converted to HKD at the daily exchange rate set by JETCO.
   - For ATM transactions settled in HKD and routed through the "MASTERCARD CIRRUS" Network, if the transaction is in the local currency, the money withdrawn is first converted to USD and then to HKD at the daily exchange rate set by Mastercard.
   - For oversea ATM transactions, which settled in HKD and routed through the "VISA PLUS" Network, if the transaction is in the local currency, the withdrawal amount is converted to HKD at the daily exchange rate set by Visa plus 1% conversion charge.
   - Surcharges of overseas local bank may be levied (if applicable).
4. 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)".
5. The Bank may revise the definition of "Designated Customers" from time to time, including low-income customers (who are required to sign the waiver application form). For the above "Designated Customers", they could be exempted from this service charge.
6. New corporate customer means the corporate customer who does not maintain any account(s) with the Bank under the same account name.
7. "Multiple Layers Company" means a company which is not directly and wholly held by a natural person.
8. Account transactions conducted over branch counters are considered as counter transactions (Counter transactions initiated by your company or a third party could be counted in total number of counter transactions).

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	Waived *Not applicable to corporate customers			
	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. Collection of Foreign Cheques drawn on overseas banks					
	Handling charge	HKD200 (per item) plus postage for registered airmail and corresponding bank's charges (if applicable)			
	Handling charge for returned cheque	HKD200 (per item) plus postage for registered airmail and corresponding bank's charges (if applicable)			
B4. Inward Telegraphic Transfer					
	For credit to beneficiary's account with the Bank				
	• Via RTGS (CHATS)	HKD15 or its equivalent in foreign currency (per item)	Waived		
	• Via SWIFT	HKD50 or its equivalent in foreign currency (per item)	Waived		
	• Via China-HK Express Link from China Merchants Bank in Mainland China				
	- Remit currency in HKD	HKD10 or its equivalent in foreign currency (per item)	Waived		
	- Remit currency in USD	USD1.50 or its equivalent in foreign currency (per item)	Waived		
	- Remit currency in EUR	EUR1.50 or its equivalent in foreign currency (per item)	Waived		
	- Handling charge for return payment	HKD200 or its equivalent in foreign currency (deduct from remit amount)			

Notes:
For inward telegraphic transfer of HKD/USD/RMB via China-HK Express Link / China Merchants Bank in Mainland China to personal customer account, the telegraphic transfer fee will be waived.
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.

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	CMB Wing 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)			
	• Principal World Mastercard	HKD2,000 (per card)			
	• Supplementary World Mastercard	HKD1,000 (per card)			
	Finance Charge				
	• Retail Purchase	30% p.a. (APR: 33.22%)			
	• Cash Advance	30% p.a. (APR: 35.84%) Remarks: Please note that the interest charged shown in card statement on any cash advance made will only cover the interest accrued up to the statement cut-off date and the interest charge will continue to be accrued after the statement cut-off date. In order to minimize the interest charges, you may contact our Credit Card customer services designated hotline to inquire on how to fully settle the interest charge before the next statement date.			
	Cash Advance Handling Fee	2.5% 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)			
	• World Mastercard	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)			

Code	Charge Item	Charge Scale			
		General	CMB Wing Lung Sunflower	CMB Wing Lung PWM	CMB Wing Lung PB
	Dispute Transaction Handling Fee	HKD150 (per item) (invalid dispute transaction)			
	Annual Paper Statement Fee (not applicable to Corporate Card)	HKD50 (per account)(receipt of paper statement by mail more than 2 months in each calendar year (i.e. January to December each year)) Exemptions apply to cardholders aged 65 or above, recipients of Government's Disability Allowance or Comprehensive Social Security Assistance (with valid supporting documents).			
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: 35.84%) RMB account: 30% p.a. (APR: 35.84%) Remarks: Please note that the interest charged shown in card statement on any cash advance made will only cover the interest accrued up to the statement cut-off date and the interest charge will continue to be accrued after the statement cut-off date. In order to minimize the interest charges, you may contact our Credit Card customer services designated hotline to inquire on how to fully settle the interest charge before the next statement date.			
	Cash Advance Handling Fee	HKD account: 2.5% of cash advance amount (Min. Charge: HKD50) plus HKD20 (per transaction) RMB account: 2.5% 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)			
	Annual Paper Statement Fee	HKD50 (per account)(receipt of paper statement by mail more than 2 months in each calendar year (i.e. January to December each year)) Exemptions apply to cardholders aged 65 or above, recipients of Government's Disability Allowance or Comprehensive Social Security Assistance (with valid supporting documents).			

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 Annualized 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.

E. Securities Service Charges

<table>
<tr><th rowspan="2">Code</th><th rowspan="2">Charge Item</th><th colspan="4">Charge Scale</th></tr>
<tr><th>General</th><th>CMB Wing Lung Sunflower</th><th>CMB Wing Lung PWM</th><th>CMB Wing Lung PB</th></tr>
<tr><td colspan="6">E1. Securities Trading Service</td></tr>
<tr><td></td><td>i Trade Securities Account</td><td colspan="4"></td></tr>
<tr><td></td><td>Brokerage on HK Securities Dealings[1]
• Via Branches or Manned Securities Services Trading Hotline</td><td colspan="4">0.3%
Minimum brokerage: HKD125 / RMB100</td></tr>
<tr><td></td><td>• Via Electronic Channels[2]
- Automated Securities Services
- NET Securities Services
- CMB Wing Lung Bank Mobile App</td><td>0.18%
(No minimum brokerage)</td><td colspan="3">0.15%
(No minimum brokerage)</td></tr>
<tr><td></td><td rowspan="2">- Trading warrants and CBBC</td><td colspan="4">(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).</td></tr>
<tr><td></td><td>(ii) For each transaction with transaction amount above HKD50,000 / RMB50,000, brokerage rate is 0.18% (No minimum brokerage).</td><td colspan="3">(ii) For each transaction with transaction amount above HKD50,000 / RMB50,000, brokerage rate is 0.15% (No minimum brokerage).</td></tr>
<tr><td></td><td>General Securities Account</td><td colspan="4"></td></tr>
<tr><td></td><td>Brokerage on HK Securities Dealings[1]
• Via Branches or Manned Securities Services Trading Hotline</td><td colspan="4">0.25%
Minimum brokerage: HKD125 / RMB100</td></tr>
<tr><td></td><td>• Via Electronic Channels
- Automated Securities Services
- NET Securities Services
- CMB Wing Lung Bank Mobile App</td><td colspan="4">0.25%
Minimum brokerage: HKD80 / RMB68</td></tr>
<tr><td></td><td>Stamp Duty[3]</td><td colspan="4">0.1%</td></tr>
<tr><td></td><td>Transaction Levy[4]</td><td colspan="4">0.0027% (SFC Transaction Levy)
0.00015% (AFRC Transaction Levy)</td></tr>
<tr><td></td><td>Trading Fee[5]</td><td colspan="4">0.00565%</td></tr>
<tr><td></td><td>CCASS Stock Settlement Fee</td><td colspan="4">0.0042%</td></tr>
<tr><td></td><td>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</td><td colspan="4">HKD200 (per sell order)</td></tr>
<tr><td colspan="6">E2. Scrip Handling and Settlement Services</td></tr>
<tr><td></td><td>Deposit of
• Physical Scrip[6]</td><td colspan="4">HKD30 (per stock)</td></tr>
<tr><td></td><td>• Shares received from Bonus issues / Rights issues / Scrip dividend / Benefit claim</td><td colspan="4">HKD5 (per board lot or part thereof)
Minimum charge: HKD30
Maximum charge: HKD1,000</td></tr>
<tr><td></td><td>Physical Scrip Withdrawal[7]</td><td colspan="4">HKD10 (per board lot or part thereof)
Minimum charge: HKD50 (per stock)</td></tr>
<tr><td></td><td>Settlement Instruction (SI)[8]
• Deposit Fee</td><td colspan="4">Free of charge</td></tr>
<tr><td></td><td>• Withdrawal Fee</td><td colspan="4">HKD5 (per board lot or part thereof)
Minimum charge: HKD30 (per stock)</td></tr>
</table>

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 Securities 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)	
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] • 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			
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] • NET Securities Service • CMB Wing Lung Bank Mobile App	Free of charge			
	• Branch Securities Service Center	HKD50 / RMB50 (per application)			
	Newly Issued Share Loan Application [19] • NET Securities Service • CMB Wing Lung Bank Mobile App	Free of charge			
	• Branch Securities Service Center	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.)			
	Dual Counter Stock Transfer	Free			
E6. Information Services					
	NET Securities Services and CMB Wing Lung Bank Mobile App - Real Time Stock Quote[22]	Free of charge (1000 free quotes of HK shares and SH/SZ 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)			
E7. Securities Savings Scheme					
	Transaction Fee for Buying Securities[23]	HKD50 (per monthly contribution per scheme)			
	Amendment / Termination Fee	Waived			

Code	Charge Item	Charge Scale			
		General	CMB Wing Lung Sunflower	CMB Wing Lung PWM	CMB Wing Lung PB
	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 / Accounting and Financial Reporting Council are subject to change without prior notice. 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. - 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 / Accounting and Financial Reporting Council. 5. Fee collected for Hong Kong Exchanges and Clearing Limited, fee revision is subject to third party. 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; - 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. The remaining free real time stock quote cannot be carried forward to the following month. The stock quotes will be reset to "1000" on the first day of each month. 23. - 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. Global Securities Trading Services Charges

Code	Charge Item	Charge Scale (Calculation based on shares)		Minimum Charge	Maximum Charge	Remarks
F1. Securities Trading[1]						
	U.S. Shares					
	Brokerage	Share Intervals	USD/Share			
	• Via NET Securities Services or CMB Wing Lung Bank mobile banking services	500 shares or below	0.0180	USD8		The brokerage commission calculation is based on the accumulative number of shares transacted successfully, through Electronic channel and Manual channel, in a natural month. Transactions will be recalculated from the first trading day of each month. The commission of transaction will be settled and deducted after the close of each day. Example: the commission of 1050 shares transacted successfully in the US stock market =500*$0.018/share (first 500 shares' range) +500*$0.01750/share (range in 501-1000 shares) +50*$0.0170/share (range in 1001-5000 shares) =$18.6
		Range in 501-1,000 shares	0.0175			
		Range in 1,001-5,000 shares	0.0170			
		Range in 5,001-10,000 shares	0.0165			
		Range in 10,001-50,000 shares	0.0160			
		Range in 50,001-200,000 shares	0.0150			
		Range in 200,001-500,000 shares	0.0130			
		Range in 500,001-1,000,000 shares	0.0120			
		Range in 1,000,001-5,000,000 shares	0.0110			
		Above 5,000,000 shares	0.0100			
	• Via Branches or Manned Securities Services Trading Hotline	500 shares or below	0.0360	USD30		
		Range in 501-1,000 shares	0.0350			
		Range in 1,001-5,000 shares	0.0340			
		Range in 5,001-10,000 shares	0.0330			
		Range in 10,001-50,000 shares	0.0320			
		Range in 50,001-200,000 shares	0.0300			
		Range in 200,001-500,000 shares	0.0260			
		Range in 500,001-1,000,000 shares	0.0240			
		Range in 1,000,001-5,000,000 shares	0.0220			
		Above 5,000,000 shares	0.0200			
	SEC Fees	0.00206% of transaction amount				For SELL trade only (Rate subject to change irregularly per calendar year based on US SEC policy)
	FINRA TAF Fee	USD 0.000166/Share of sell transaction shares		USD0.01	USD8.3	For SELL trade only Collected for FINRA (Rate subject to change irregularly per calendar year based on FINRA policy)
	Non DTC Eligible Stock Clearing Fees	Calculation based on the different types of OTC stocks			USD75	Applicable to Over-The-Counter Bulletin Board (OTCBB). The chargeable fees may exceed the order consideration

Code	Charge Item	Charge Scale (Calculation based on shares)	Minimum Charge	Maximum Charge	Remarks
	ADRs Fee	USD0.01-0.05 per share			Collected by the ADR issuers on book close day
	Settlement Fees	USD 0.003/Share			Based on U.S. Settlement Agency etc.
	Custody Fee	Free of charge			Not applicable to ADRs, fees may be charged by the ADR issuers

Code	Charge Item	Charge Scale (Based on transaction amount of each order)	Minimum Charge	Maximum Charge	Remarks
	China A Shares[2]				
	Brokerage				
	· Via NET Securities Services or CMB Wing Lung Bank mobile banking services	0.2%	RMB60		
	· Via Branches or Manned Securities Services Trading Hotline	0.25%	RMB200		
	Handling Fee[3]	0.00341%			Collected for SSE/SZSE
	Securities Management Fee[3]	0.002%			Collected for CSRC
	Transfer Fees[3]	0.001%			Collected for ChinaClear Shanghai /ChinaClear Shenzhen
		0.002%			Collected for HKSCC
	Stamp Duty[3]	0.05%			For SELL trade only. Collected for SAT
	Japan Shares				
	Brokerage				
	· Via NET Securities Services or CMB Wing Lung Bank mobile banking services	0.16%	JPY 880		
	· Via Branches or Manned Securities Services Trading Hotline	1%	JPY 3,000		Trading Japan odd lots shares requires for an additional item of transaction handling fee.
	Custody Fee	Free of charge			
	Singapore Shares				
	Brokerage				
	· Via NET Securities Services	0.25%	EUR35 / USD40/ SGD50/ AUD50/ RMB270/ HKD 300		
	· Via Branches or Manned Securities Services Trading Hotline	1%			
	Clearing Fee	Normal Shares: 0.0325%			
		Structured Warrants: 0.05%		SGD 200	
	SGX Access Fee	0.0075%			
	Custody Fee	Free of charge			
	Australia Shares				
	Brokerage · Via Branches or Manned Securities Services Trading Hotline	1%	AUD60		
	Custody Fee	Free of charge			

Code	Charge Item	Charge Scale (Based on transaction amount of each order)	Minimum Charge	Maximum Charge	Remarks
	U.K. Shares				
	Brokerage · Via Branches or Manned Securities Services Trading Hotline	1%	GBP60/ EUR75/ USD100		
	Stamp Duty	0.5%			For BUY trade only
	PTM Levy	GBP1			Applicable to some U.K. stocks with transaction amount more than GBP10,000
	Securities Clearing System Settlement Fees	Fees will be collected on actual payable amount if applicable			
	Custody Fee	Free of charge			
	Germany Shares				
	Brokerage · Via Branches or Manned Securities Services Trading Hotline	1%	EUR40/ USD55		
	Other Transaction Fees	Fees will be collected on actual payable amount if applicable			
	Custody Fee	German stock portfolio value x 0.05% / 12	EUR1		Payable in next calendar month
	Switzerland Shares				
	Brokerage · Via Branches or Manned Securities Services Trading Hotline	1%	CHF50/ GBP35/ EUR40/ USD55		
	Other Transaction Fees	Fees will be collected on actual payable amount if applicable			
	Custody Fee	Free of charge			

Code	Charge Item	Charge Scale	Minimum Charge	Maximum Charge	Remarks
F2. Nominee Service and Corporate Actions Charges					
	China A Shares[2]				
	Deposit of Non-Physical Scrip	Free of charge			
	Withdrawal of Non-Physical Scrip	HKD250 per stock			
	Collection of Dividends, Interest or Cash Benefits[4]	0.5% on the received amount	RMB30	RMB2,000	
	Other Corporate Actions Charges	HKD150 per instruction			
	U.S. Shares				
	Deposit of Non-Physical Scrip	Free of charge			
	Withdrawal of Non-Physical Scrip	HKD800 per stock			
	Collection of Dividends, Interest or Cash Benefits[4]	Free of charge			
	Other Corporate Actions Charges	HKD300 per instruction			
	Japan Shares				
	Deposit of Non-Physical Scrip	Free of charge			
	Withdrawal of Non-Physical Scrip	HKD800 per stock			
	Collection of Dividends, Interest or Cash Benefits[4]	2.5% on the received amount	JPY1,500	JPY30,000	
	Other Corporate Actions Charges	HKD250 per instruction			
	Singapore Shares				
	Withdrawal / Deposit of Physical Scrip	HKD800 per stock and HKD30 per physical scrip			
	Deposit of Non-Physical Scrip	Free of charge			
	Withdrawal of Non-Physical Scrip	HKD800 per stock			
	Collection of Dividends, Interest or Cash Benefits[4]	2.5% on the received amount	SGD25	SGD300	
	Other Corporate Actions Charges	HKD200 per instruction			

Code	Charge Item	Charge Scale	Minimum Charge	Maximum Charge	Remarks
	Australia Shares				
	Deposit of Non-Physical Scrip	Free of charge			
	Withdrawal of Non-Physical Scrip	HKD800 per stock			
	Collection of Dividends, Interest or Cash Benefits[4]	2.5% on the received amount	AUD15	AUD300	
	Other Corporate Actions Charges	HKD200 per instruction			
	U.K. Shares				
	Deposit of Non-Physical Scrip	Free of charge			
	Withdrawal of Non-Physical Scrip	HKD800 per stock			
	Collection of Dividends, Interest or Cash Benefits[4]	2.5% on the received amount	GBP20	GBP180	
	Other Corporate Actions Charges	HKD250 per instruction			
	Germany Shares				
	Deposit of Non-Physical Scrip	Free of charge			
	Withdrawal of Non-Physical Scrip	HKD800 per stock			
	Collection of Dividends, Interest or Cash Benefits[4]	2.5% on the received amount	EUR10	EUR200	
	Other Corporate Actions Charges	HKD250 per instruction			
	Switzerland Shares				
	Deposit of Non-Physical Scrip	Free of charge			
	Withdrawal of Non-Physical Scrip	HKD800 per stock			
	Collection of Dividends, Interest or Cash Benefits[4]	2.5% on the received amount	CHF15	CHF250	
	Other Corporate Actions Charges	HKD250 per instruction			

Code	Charge Item	Charge Scale		Remarks
F3. Information Services				
	Customer can select ET Net or PowerTicker Real-time Streaming Stock Quote Services			
	ET Net	Internet Version Monthly Fee	Internet + Mobile Version Monthly Fee	Remarks
	Shanghai A Shares	HKD600	HKD638	-HK Shares Streaming Stock Quote Services is included -If the HK Shares and China A shares brokerage paid amount in a calendar month is equivalent to HKD2,000 or above, monthly fee will be waived next month.
	Shenzhen A Shares	HKD600	HKD638	
	Shanghai A Shares + Shenzhen A Shares	HKD850	HKD888	-HK Shares Streaming Stock Quote Services is included -If the HK Shares and China A shares brokerage paid amount in a calendar month is equivalent HKD2,500 or above, monthly fee will be waived next month.
	PowerTicker (Professional Desktop Download Version +Mobile Version)			
	Shanghai A Shares		HKD850	-HK Shares Streaming Stock Quote Services is included -If the HK Shares and China A shares brokerage paid amount in a calendar month is equivalent to HKD2,500 or above, monthly fee will be waived next month
	Shenzhen A Shares		HKD850	
	Shanghai A Shares + Shenzhen A Shares		HKD1,100	
F4. Margin Services				
	Margin Financing Rate			
	US Dollar Margin Financing Rate	The Bank's USD Prime Rate (Subject to fluctuations) + 1.5p.a.		
	RMB Margin Financing Rate	The Bank's RMB Prime Rate (Subject to fluctuations) - 0.5p.a.		

Code	Charge Item	Charge Scale	Remarks

Remarks:

1. Customers are required to pay securities custody fees (120 HKD/year) annually in the account opening month; Not chargeable if there is no securities (HK/global, etc.) during the year or the annual securities turnover amount reaches HKD5,000,000. For details, please refer to Securities Custody Fee in Part E3-Securities Service Charges (Part 1) of "CMB Wing Lung Bank Service Tariff Guide".

2. China A Shares refers to Shanghai A Shares and Shenzhen A Shares covered under "Shanghai-Hong Kong Stock Connect" and "Shenzhen-Hong Kong Stock Connect" programs.

3. Fees and charges are determined and collected by Shanghai Stock Exchange ("SSE"), Shenzhen Stock Exchange ("SZSE"), China Securities Regulatory Commission ("CSRC"), China Securities Depository and Clearing Corporation Limited, Shanghai Branch ("ChinaClear Shanghai"), China Securities Depository and Clearing Corporation Limited, Shenzhen Branch ("ChinaClear Shenzhen"), State Administration of Taxation ("SAT") and Hong Kong Securities Clearing Company Limited ("HKSCC").

4. The charge for the item "Collection of Dividends, Interest or Cash Benefit" will be deducted in the stock's original currency. For case that the amount payable is not the same currency as the minimum and maximum charge listed above, CMB Wing Lung Bank Limited ("the Bank") will collect the amount in foreign currency equivalent. The final exchange rate will be determined by the Bank.

   Apart from the brokerage fee, customers are required to pay other transaction fees including but not limit to transaction fees collected by overseas stock exchange or stock brokers, settlement fees charged by overseas securities clearing system, services fees charged by securities custody or securities transaction sales tax charged by overseas Government, etc when trading global securities. Notice may not be available in advance for fees updated by the third parties and the Bank will collect the fees from customer according to the latest charges.

G. Investment Service Charges

Code	Charge Item	Charge Scale			
		General	CMB Wing Lung Sunflower	CMB Wing Lung PWM	CMB Wing Lung PB
G1. Investment Fund Services					
	Subscription / Redemption / Switching / Management / Fast Redemption Fees	Subject to individual transaction of each fund			
	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)			
G2. 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]				
	• 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) (Waive the Transfer Fee of Retail Bond)			
	Retail Bond (Sell Trade)	Waive the Transaction Fee / Commission for the first two weeks			
G3. 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				
	• 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			
G4. 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]				
	• 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			

Code	Charge Item	Charge Scale			
		General	CMB Wing Lung Sunflower	CMB Wing Lung PWM	CMB Wing Lung PB
G5. 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)	

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.

H. Loan Service Charges

Code	Charge Item	Charge Scale			
		General	CMB Wing Lung Sunflower	CMB Wing Lung PWM	CMB Wing Lung PB
H1. 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)			
	Overdraft facility secured by wealth products of the Bank / fixed loan facility				
	• Handling Charge	0.10% to 0.50% p.a. on the ganted facility amount			
	Overdraft facility / fixed loan facility secured by insurance policy (premium financing / policy financing)				
	• Handling Charge	0.10% to 1.00% p.a. on the ganted facility amount or 1% to 5% 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			
	Overdraft Exceeding Pre-arranged Limit				
	• Handling Charge	[General/CMB Wing Lung Sunflower] HKD120 / USD15			
	• Overdraft interest	Prime rate* +8% p.a. (calculated on a daily basis)			
	Unauthorized Overdraft				
	• Handling Charge	[General/CMB Wing Lung Sunflower] HKD120 / USD15			
	• Overdraft interest	Prime rate*+10%p.a. (calculated on a daily basis)			
	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			

Code	Charge Item	Charge Scale			
		General	CMB Wing Lung Sunflower	CMB Wing Lung PWM	CMB Wing Lung PB
	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)			
	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)			
H2. 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			

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

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
I1. 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 Merchants 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. The above service applies only to the Capital Investment Entrant Scheme applications received by the Government of Hong Kong Special Administrative Region before 14 January 2015. * 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 from1 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)			
	Annual Service Fee for Asset reporting Agency of New Capital Investment Entrant Scheme • Record and provide information to the Director-General of Investment Promotion of InvestHK of the relevant assets of the Clients	HKD10,000 per year (China Merchants Bank's clients can enjoy service fee waiver for first year*) First year annual service fee should be paid within 7 working days after the agreement to appoint CMB Wing Lung Bank as the Financial Intermediary, and every subsequent annual service fee is payable within 14 working days after each anniversary. The above service applies only to the New Capital Investment Entrant Scheme announced by the Government of Hong Kong Special Administrative Region on 19 December 2023. * For example: Client signs the agreement to appoint CMB Wing Lung Bank as the Financial Intermediary of New Capital Investment Entrant Scheme this year on 1 June, the first year annual service fee will be exempted from 1 June of this year to 31 May of next year.			

K. Property Management Service Charges

Code	Charge Item	Charge Scale			
		General	CMB Wing Lung Sunflower	CMB Wing Lung PWM	CMB Wing Lung PB
K1. Rental Collection Service [1]					
	Monthly rental of HKD18,000 or below	5% on monthly rental (per rental receipt) Minimum charge: HKD780	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 HKD18,001 to HKD38,000	4% on monthly rental (per rental receipt) Minimum charge: HKD780.	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 HKD38,001 or above	3% on monthly rental (per rental receipt) Minimum charge: HKD1,140	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	HKD780 (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	HKD1,500 (per term lease)			
	To liaise and appoint solicitor for issuing reminder to recover the rental in arrears	HKD500 (per case)			
	To liaise and appoint solicitor for legal action to take possession of the property	HKD2,500 (per case)			
	To liaise and appoint consultant to assist the landlord in solving the matters with "Building Order"	HKD1,000 (per case)			
	Administration charge for on-site services in relation to customer's Property Account	HKD1,500 (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			
K2. Letting Agency[1]					
	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.)			
K3. 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 discoun	
	Consideration HKD5,000,000 or above	Negotiable			

Notes:

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

Part 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 HKD500.
		Charges as for the opening of Back-To-Back Documentary Credits, minimum charge HKD700.
		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 charge of 1/16% per month (or part thereof) for the usance of the bill drawn thereunder shall be charged, minimum HKD400.
		Commission shall be paid in full at the time a Documentary Credit is issued.
		For 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 HKD550.
	Opening Stand-by Documentary 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, 1/16%. Minimum HKD500.
	Amendments to Documentary Credits	A flat charge of HKD450 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 HKD600.
	Import Bills for Collection	1/8% Flat, minimum charge HKD400.
	Shipping Guarantees	A flat charge of HKD400 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 will be charged on the first USD50,000 or equivalent, on any balance in excess of USD50,000, 1/8%. Minimum HKD500.
	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, 1/8%. Minimum HKD400.
	Commission in Lieu of Exchange	On the first USD50,000 or equivalent, 1/4%. On any balance in excess of USD50,000, 1/8% Minimum HKD400.
	Documentary Credit Overdrawn Commission	1/4% on excess amount, drawing against expired DC beyond 6 months. Minimum HKD500.
	Discrepancy Fee	A flat charge of HKD550 / USD72 (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 HKD500.
	Commission on Import Documentary Collection Against Acceptance if the settlement of transaction is not handled by our Bills Operations Centre	A flat charge of HKD1,050 for each item.
	Long Outstanding Commission Import Collection	A flat charge of HKD200 will be collected per month. Sight transaction : Over 2 Months. Usance transaction : Over 2 Months.

Code	Charge Item	Charge Scale
A2. Export Bills		
	Commission on Export Bills Purchased	
	- For Foreign Currency Bills	On amounts less than USD10,000 or equivalent, minimum handling charge HKD300 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, 1/8%. Minimum HKD400.
	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 HKD450.
	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, 1/16%. Minimum HKD450.
	- "with recourse"	On the first USD50,000 or equivalent, 1/4%. On any balance in excess of USD50,000, 1/8%. Minimum HKD450.
	Advising Commission on Documentary Credit / Amendment	A flat charge of HKD350 for each item.
	Documentary Credit Cancellation	A flat charge of HKD150 for each item.
	Commission on Transfer of Documentary Credits	1. Simple Transfer of the Whole of a Documentary Credit without any Alteration to the original Terms and Conditions: - Local transfer : HKD500. - Foreign transfer : HKD550. 2. Partial Transfer or Transfer involving Alterations to the Terms and Conditions of the original Documentary Credit: - On the first USD50,000 or equivalent, 1/4%. - On any balance in excess of USD50,000, 1/8%. - Local transfer : Minimum HKD750. - Foreign Transfer : Minimum HKD800. 3. The flat charge for each amendment thereto will be HKD350 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 HKD450). In those cases where we are asked to add confirmation to credits which provide for defered 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 HKD450.
	Export Bills for Collection	On the first USD50,000 or equivalent, 1/8%. On any balance in excess of USD50,000, 1/16%. Minimum HKD450.
	Commission in Lieu of Exchange	On the first USD50,000 or equivalent, 1/4%. On any balance in excess of USD50,000, 1/8%. Minimum HKD400.
	Reimbursement	A flat charge of HKD500 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, 1/16%. Minimum HKD450.
	Commission on Checking Export Documents drawn under Documentary Credit	A flat charge of HKD350 for each item.
	Commission for direct settlement of bills between buyers and sellers	A flat charge of HKD450 for each item.
	Export Invoice Discounting	On the first USD50,000 or equivalent, 1/4%. On any balance in excess of USD50,000, 1/8%. Minimum HKD550.
	Purchase Order Advance	On the first USD50,000 or equivalent, 1/4%. On any balance in excess of USD50,000, 1/8%. Minimum HKD550.
	Commission for refund of financed export bills	A flat charge of HKD450 for each item.
	Commission for packing loan	A flat charge of HKD300 for each application / extension / expire. A flat charge of HKD300 for packing loan not retired by relative export proceeds.
	Long Outstanding Commission Export Collection	A flat charge of HKD200 will be collected per 2 months. Sight transaction : Over 3 Months. Usance transaction : Over 2 Months.

Code	Charge Item	Charge Scale
A3. Other Charges		
	Telecommunication Charges	
	- Opening Irrevocable Documentary Credits / Back-To-Back Documentary / Credits / Stand-by Credits / Transfer Credits	HKD500 per swift message, HKD150 per additional page onwards.
	- Amendment to Irrevocable Documentary Credits / Back-To-Back Documentary Credits / Stand-by Credits / Transfer Credits	HKD250 per page, HKD150 per additional page onwards.
	- Others	HKD250 per page.
	- RTGS	HKD150 per page.
	Postage	
	- Local	HKD50 per item.
	- Overseas	HKD90 per item.
	Courier	Depending on destination and weight of documents

CMB Wing Lung Bank Limited
45 Des Voeux Road Central, Hong Kong

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