

## 招商永隆銀行服務收費手冊的修訂通知

除特別註明外，由2026年6月30日起，招商永隆銀行有限公司(「本行」)將修訂以下收費項目，其他收費項目則維持不變。

其中，【新增】指本次修訂新增的收費專案；【補充披露】指相關收費安排此前已按現行標準執行，本次僅為提升資訊透明度及便於客戶查詢而補充列示於收費手冊。未作標註之項目均屬本次修訂內容。

項目	收費	
<b>第一部分：一般銀行及財富管理服務</b>		
<b>A1. 賬戶月費</b>		
服務月費	【金葵花理財】如客戶之綜合理財總值*達港幣500,000元，可獲豁免服務費；否則，將於下月收取港幣300元之服務月費。	
<b>A2. 支票及本票</b>		
退票(「存款不足」、「與發票人接洽」及「未經接洽」理由)	港幣170元/美金22元/人民幣200元	
退回電子交換/客戶書面授權定時撥款(「存款不足」、「與發票人接洽」及「未有安排」理由)	港幣170元/人民幣170元	
保兌支票		
• 本行代客保兌他行支票	【一般客戶、金葵花理財】港幣220元(每張)，另加對方銀行費用	
止付/取消止付支票	【一般客戶、金葵花理財】港幣170元/美金22元/人民幣170元(每次)	
發出本票 <sup>2</sup>	【一般客戶】港幣100元/美金13元/人民幣100元(長者豁免，每日一張)	
報失本票	港幣100元，另加香港銀行同業結算有限公司所收取之費用	
<b>A3. 一般賬戶服務</b>		
申請月結單副本/ 要求提供賬戶檔副本	【一般客戶、金葵花理財】 港幣50元(每份)/ 港幣50元(每頁) (已結清賬戶每賬戶須另收手續費港幣300元)	【私人財富管理、私人銀行】 豁免最近六個月內的結單/其他資料，其餘每頁港幣50元 (已結清賬戶每賬戶須另收手續費港幣300元)
到期前提取定期存款	除本行酌情決定外，未到期存款不可提取，如本行酌情允許客戶在到期前提取有關定期存款，客戶將不獲得任何利息並需繳付下列手續費： — 港幣：定存本金 × (招商永隆銀行港元最優惠貸款利率* - 定存年利率) × (尚餘至到期日數/一年總日數(365天)) 或最低手續費港幣500元**，以較高者為準 — 人民幣/外幣：定存本金 × 定存年利率 × (尚餘至到期日數/一年總日數) 或最低手續費港幣500元等值**，以較高者為準 (計算手續費每年的日數依據如下：英鎊、新加坡元及泰銖，本行將按照一年365天計算；其他貨幣，本行將按照一年360天計算) 註：扣除以上手續費後，客戶實際取回本金金額將少於開立存款時的本金金額。 *招商永隆銀行港元最優惠貸款利率如有更改，恕不另行通知。 **若經計算之手續費金額低於既定之最低收費標準，則依照最低收費標準執行。	
賬戶結餘證明信	【一般客戶、金葵花理財】港幣200元	
對賬證明	港幣800元	
發售禮券 <sup>2</sup> (只適用於本行客戶)	【一般客戶】港幣20元(長者豁免，每日一張)	
外幣結餘服務費(只適用於公司客戶單一外幣儲蓄或綜合儲蓄存款或綜合結算儲蓄存款賬戶并以原幣繳付)	刪除	
• 賬戶內之每月平均結餘超過瑞士法郎500,000	刪除	
• 賬戶內之每月平均結餘超過日元100,000,000	刪除	
附註： 2. 每位合資格客戶每日僅可豁免一張本票及一張禮券的手續費。即使客戶擁有多個可享受優惠的身份，同日亦不可重複享有此項豁免。		
<b>B1. 匯出電匯</b>		
經「匯款快線」匯出港元/美元往內地招商銀行		
• 電報費	豁免 *不適用於公司客戶	
<b>B3. 發出匯票</b>	刪除	
<b>B4. 兌現海外銀行付款之票據</b>	刪除	
<b>B3. 託收海外銀行付款之票據</b>		
手續費	港幣200元(每張)，另加郵費及代理銀行之費用(如有)	
【新增】退票手續費	港幣200元(每張)，另加郵費及代理銀行之費用(如有)	
【刪除】註：倘若退票，本行仍收取有關費用		

<b>B4. 匯入電匯</b>		
• 經「匯款快線」由內地招商銀行匯入		
【新增】匯入歐元	【一般客戶】歐元1.50元或其等值外幣(每柱)	
【新增】退匯手續費	港幣200元或其等值外幣(於匯款金額內扣除)	
<b>D1. Visa / Mastercard</b>		
會員年費		
• 【新增】World Mastercard 主卡	港幣2,000元(每張)	
• 【新增】World Mastercard 附屬卡	港幣1,000元(每張)	
補發新卡	港幣100元(每張)	
• 【新增】World Mastercard		
【補充披露】F. 環球證券買賣服務	將現行的《環球證券買賣服務收費表》并入《招商永隆銀行服務收費手冊》	
<b>G3. 股票掛鈎產品投資服務</b>		
到期贖回		
• 以股票交收	港幣：印花稅0.1%(由香港特區政府收取)	
<b>H1. 抵押貸款</b>		
定存單/本行存款證抵押貸款手續費	刪除	
基金、債券及股票抵押貸款手續費	刪除	
【新增】財富抵押透支/借便貸款		
• 手續費	授予授信額度的0.10%至0.50%(年息)	
保單融資服務透支/借便貸款(保費融資/保單融資)		
• 手續費	授予授信額度的0.10%至1.00%(年息) 或貸款金額之1%至5%(一次性)(手續費幣值與貸款幣值相同)	
【補充披露】逾額透支		
• 手續費	【一般客戶、金葵花理財】每次港幣120元/美金15元	
• 逾額透支利息	最優惠利率*加8%(年息)計算(以每日計算)	
【補充披露】未經安排透支		
• 手續費	【一般客戶、金葵花理財】每次港幣120元/美金15元	
• 逾額透支利息	最優惠利率*加10%(年息)計算(以每日計算)	
<b>J1. 資產申報代理服務</b>		
「資本投資者入境計劃」資產申報代理服務年費	港幣10,000元(每年) (招商銀行客戶可獲首年服務年費豁免*)	
- 代客戶記錄及向入境處處長提供客戶有關資產資料	首年資產申報代理服務年費必須於取得正式批准後繳付，其後每年之資產申報代理服務年費必須於每個周年日後的14天內繳付。 上述安排僅適用於2015年1月14日前香港特別行政區政府收到的「資本投資者入境計劃」申請。 *例子：客戶於今年6月1日惠顧「資本投資者入境計劃」資產申報代理服務，正式批准後(假設為今年9月1日)，可獲豁免今年9月1日至翌年8月31日之首年資產申報代理服務年費。	
【新增】「新資本投資者入境計劃」資產申報代理服務年費	港幣10,000元(每年) (招商銀行客戶可獲首年服務年費豁免*)	
- 代客戶記錄及向投資推廣署署長提供有關資產資料	首年資產申報代理服務年費必須於與本行訂立金融仲介機構委任合約後7個工作天內繳付，其後每年之資產申報代理服務年費必須於每個周年日後的14個工作天內繳付。 上述安排僅適用於2023年12月19日香港特別行政區政府公佈的「新資本投資者入境計劃」。 *例子：客戶於今年6月1日與本行簽訂「新資本投資者入境計劃」金融仲介機構委任合約，可獲豁免今年6月1日至翌年5月31日之首年資產申報代理服務年費。	
<b>【補充披露】K. 物業代理服務收費</b>		
<b>K1. 代理租務<sup>1</sup></b>		
月租港幣18,000元或以下	每月租金之5%(以每張租單計算) 最低收費：港幣780元【金葵花理財】新委託管業收租，可享豁免首2個月服務費。【私人財富管理、私人銀行】新委託管業收租，可享豁免首2個月服務費及額外0.25%服務費減免。	
月租港幣18,001元至港幣38,000元	每月租金之4%(以每張租單計算) 最低收費：港幣780元【金葵花理財】新委託管業收租，可享豁免首2個月服務費。【私人財富管理、私人銀行】新委託管業收租，可享豁免首2個月服務費及額外0.25%服務費減免。	
月租港幣38,001元或以上	每月租金之3%(以每張租單計算) 最低收費：港幣1,140元。【金葵花理財】新委託管業收租，可享豁免首2個月服務費。【私人財富管理、私人銀行】新委託管業收租，可享豁免首2個月服務費及額外0.25%服務費減免。	
空置樓宇	港幣780元(每單位計)。【金葵花理財、私人財富管理、私人銀行】新委託管業收租，可享豁免首2個月服務費	
續租手續費	港幣1,500元(每租期計算)	
代聯絡及委託律師樓採取法律行動追收欠租	港幣500元(每宗個案計算)	
代聯絡及委託律師樓採取法律行動收回物業	港幣2,500元(每宗個案計算)	
代聯絡及委託顧問公司協助業主解決「建築命令」事宜	港幣1,000元(每宗個案計算)	
代客戶處理有關物業賬戶之外勤服務行政費	港幣1,500元(每宗個案計算)	
補發月結單/其他資料	港幣50元(每份)(如屬已結清賬戶，每賬戶須另收手續費港幣300元)	
對賬證明	港幣500元	

<b>K2. 代理租租</b>		
代出租樓宇佣金	首月租金之50%(最低收費：港幣1,500元) + 【金葵花理財】新委託出租物業，可享佣金8折優惠。【私人財富管理、私人銀行】新委託出租物業，可享佣金7.5折優惠	
招租廣告費用	由業主繳付。【金葵花理財】新委託出租物業，可享豁免廣告費用高達2次。【私人財富管理、私人銀行】新委託出租物業，可享豁免廣告費用高達4次	
訂立租約費用	港幣1,200元(業主及租客各半，如租客堅持不支付，該費用將由業主全數負責)	
<b>K3. 代客買賣房地產(樓宇出售/購入樓宇)</b>		
成交價港幣5,000,000元以下	按成交價1%。【金葵花理財】新委託出售樓宇，可享佣金8折優惠。【私人財富管理、私人銀行】新委託出售樓宇，可享佣金7.5折優惠	
成交價港幣5,000,000元或以上	面議	
附註： 1. 客戶委託招商永隆管業有限公司為其物業代理租務需為期最少1年，如在1年內取消其委託指示，客戶仍需繳交1年內之餘期代理租務服務費(以每張租單計算)，客戶終止委託招商永隆管業有限公司物業代理租務後，如於1年內重新委託其物業代理租務，客戶需繳付由終止委託至重新委託期間之代理租務服務費(以每張租單計算)。		
<b>第二部分：工商金融服務</b>		
<b>A1. 進口押匯</b>		
開立備用信用證	首1,000,000港幣或等值貨幣。備用信用證有效期每月按1/8%計算。不足一個月按1個月計算，超出1,000,000港幣者，超出金額部分按1/16%計算。最低收費港幣500元。	
入口託收單據手續費	金額按1/8%計算。最低收費港幣400元。	
擔保提貨手續費	每宗擔保收費港幣400元； 如本行在3個月之內仍未收到有關文件者，貨單金額之首5萬美元或等值貨幣，按1/4%計算額外手續費，超過5萬美元者，超出金額部分按1/8%計算。最低收費港幣500元。	
支付信用證項下港幣匯票	首5萬美元或其他等值貨幣，按1/4%計算，超過5萬美元者，超出金額部分按1/8%計算。最低收費港幣400元。	
無兌換手續費	首5萬美元或其他等值貨幣，按1/4%計算，超過5萬美元者，超出金額部分按1/8%計算。最低收費港幣400元。	
<b>A2. 出口押匯</b>		
讓付出口單據之手續費		
- 港幣單據	首5萬美元或其他等值貨幣，按1/4%計算，超過5萬美元者，超出金額部分按1/8%計算。最低收費港幣400元。	
送交其他本地銀行讓付之出口單據手續費		
- 無追索權	首5萬美元或其他等值貨幣，按1/8%計算，超過5萬美元者，超出金額部分按1/16%計算。最低收費港幣450元。	
- 有追索權	首5萬美元或其他等值貨幣，按1/4%計算，超過5萬美元者，超出金額部分按1/8%計算。最低收費港幣450元。	
信用證轉讓手續費	1. 按信用證原條款一次過轉讓者，受讓之受益人在本港者，最低收費港幣500元，受讓之受益人在海外者，最低收費港幣550元。 2. 部分轉讓或轉讓時包括更改原證條款者： - 首5萬美元或其他等值貨幣，按1/4%計算。 - 超過5萬美元者，超出金額部分按1/8%計算。 - 受讓之受益人在本港者，最低收費港幣750元； - 受讓之受益人在海外者，最低收費港幣800元。 3. 每宗修改收費港幣350元，有關增額之修改，按信用證轉讓手續費標準計算。	
出口託收單	首5萬美元或其他等值貨幣，按1/8%計算，超過5萬美元者，超出金額部分按1/16%計算。最低收費港幣450元。	
無兌換手續費	首5萬美元或其他等值貨幣，按1/4%計算，超過5萬美元者，超出金額部分按1/8%計算。最低收費港幣400元。	
索匯	每宗收費港幣500元。	
不即時讓付之外幣單據手續費	首5萬美元或其他等值貨幣，按1/8%計算，超過5萬美元者，超出金額部分按1/16%計算。最低收費港幣450元。	

本行保留隨時調整以上各項收費及按時收取其他項目服務費用之權利，屆時將另行通知。如中、英文版本有任何歧義，一概以英文版本為準。  
如有任何查詢，請致電客戶服務熱線230 95555或與本行職員聯絡。  
招商永隆銀行有限公司 謹啟  
生效日期：2026年6月30日



## Notice of Revision/ Update of CMB Wing Lung Bank Tariff Guide

Unless otherwise specified, with effect from 30 June 2026, the following charge items of CMB Wing Lung Bank Limited ("the Bank") will be revised, while other charges will remain unchanged.

The following markings are used for clarification: (New) indicates fee items newly introduced under this version. [Disclosure Update] indicates existing fee arrangements that have already been in effect. All items without specific annotations form part of the amendments herein. Such items are added to the Tariff Guide for enhanced transparency and customer reference only.

Charge Items	Charge Scale
<b>Part 1: General Banking and Wealth Management Service</b>	
<b>A1. Monthly Maintenance Fee</b>	
Monthly Maintenance Fee	CMB Wing Lung Sunflower Service is offered to customers free of charge as long as the Total Relationship Balance* reaches HKD500,000. Otherwise, a Monthly Maintenance Fee of HKD300 will be charged in the following month.
<b>A2. Cheque and Bank Drafts</b>	
Returned Cheque (Reasons: "Insufficient Funds", "Refer to Drawer" and "Not Arranged For")	HKD170 / USD22 / CNY200
Autodebit / Standing Instruction Rejection (Reasons: "Insufficient Funds", "Refer to Drawer" and "Not Arranged For")	HKD170 / CNY170
Cheque Outward Mark Good for Payment	
• Cheque outward mark good presented by the Bank	[General/CMB Wing Lung Sunflower] HKD220 (per cheque) plus other banks' charges
Stop Payment / Cancel Stop Payment of Cheque	[General/CMB Wing Lung Sunflower] HKD170 / USD22 / CNY170 (per instruction)
Issuance of Cashier Order <sup>2</sup>	[General] HKD100 / USD13 / CNY100 (waived for senior citizens, once per day)
Report Loss of Cashier Order	HKD100 plus fee payable to Hong Kong Interbank Clearing Limited
<b>A3. General Services</b>	
Reprint Statement Request / Request for Provision of Duplicate Account Documents	[General/CMB Wing Lung Sunflower] HKD50 (per copy) / HKD50 (per page) (plus a handling fee of HKD300 per closed account)
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. - CNY/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. 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.
Confirmation of Account Balance	[General/CMB Wing Lung Sunflower] HKD200
Bank Confirmation	HKD800
Gift Cheque <sup>2</sup> (Only applicable to the Bank's customers)	[General] HKD20 (waived for senior citizens, once per day)
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)	Delete
• Average monthly balance in the account exceeds Swiss Franc 500,000	Delete
• Average monthly balance in the account exceeds Japanese Yen 100,000,000	Delete
Footnotes: 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.	
<b>B1. Outward Service Charges</b>	
Remit HKD / USD via China-HK Express Link to China Merchants Bank in Mainland China	
• Cable charge	Waived *Not applicable to corporate customers
<b>B3. Demand Draft Issuance</b>	
Delete	
<b>B4. Payment of Foreign Cheques drawn on overseas banks</b>	
Delete	
<b>B3. Collection of Foreign Cheques drawn on overseas banks</b>	
Handling charge	HKD200.00 (per item) plus postage for registered airmail and corresponding bank's charges(if applicable)
[New] Handling charge for returned cheque	HKD200.00 (per item) plus postage for registered airmail and corresponding bank's charges(if applicable)
[Delete] Note: If the item is returned unpaid, the related charges will be applied by the bank.	

<b>B4. Inward Telegraphic Transfer</b>	
• Via China-HK Express Link from China Merchants Bank in Mainland China	
[New] Remit currency in EUR	[General] EUR1.50 or its equivalent in foreign currency (per item)
[New] Handling charge for return payment	HKD200.00 or equivalent (deduct from remit amount)
<b>D1. Visa / Mastercard</b>	
Annual Membership Fee	
[New] Principal World Mastercard	HKD2,000 (per card)
[New] Supplementary World Mastercard	HKD1,000 (per card)
Replacement Card	HKD100 (per card)
•[New] World Mastercard	
<b>[Disclosure Update] F. Global Securities Trading Services</b>	
<b>The existing Global Securities Trading Services Charges Schedule will be incorporated into the CMB Wing Lung Bank Tariff Guide.</b>	
<b>G3. Equity-Linked Product Investment Services</b>	
Redemption at Maturity	
• In stock delivery	HK Stock 0.1% stamp duty (collected for HKSAR Government)
<b>H1. Secured Loans</b>	
Handling charge for facility secured by fixed deposits receipt / certificate of deposits of the Bank	Delete
Handling charge for overdraft facility secured by funds, bonds, stocks and shares	Delete
[New] Overdraft facility secured by wealth products of the Bank / fixed loan facility	
• Handling Charge	0.10% to 0.50% p.a. on the granted 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 granted facility amount or 1% to 5% of loan amount (one-off) (same currency for loan handling charge and loan facility)
[Disclosure Update] 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)
[Disclosure Update] Unauthorized Overdraft	
• Handling Charge	[General/CMB Wing Lung Sunflower] HKD120 / USD15
• Overdraft interest	Prime rate* +10%p.a. (calculated on a daily basis)
<b>J1. Asset Reporting Agency Services</b>	
Annual Service Fee for Asset reporting Agency of Capital Investment Entrant Scheme	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 activates the service for asset reporting agency of Capital Investment Entrant Scheme this year on 1 June, the first year annual service fee will be exempted from 1 September of this year to 31 August of next year once the formal approval has been granted (assumed to be 1 September of this year)
- Record and provide information to the Director of Immigration of the relevant assets of the Clients	
[New] Annual Service Fee for Asset reporting Agency of New Capital Investment Entrant Scheme	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.
- Record and provide information to the Director-General of Investment Promotion of InvestHK of the relevant assets of the Clients	
<b>[Disclosure Update] K. Property Management Service Charges</b>	
<b>K1. Rental Collection Service<sup>1</sup></b>	
Monthly rental of HKD18,000 or below	5% on monthly rental (per rental receipt) Minimum charge: HKD780. [CMB Wing Lung Sunflower] A two-month service charge waiver is offered to new customer acquiring the Bank's rental agency and property management services. [CMB Wing Lung PWM/CMB Wing Lung PB] 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. [CMB Wing Lung Sunflower] A two-month service charge waiver is offered to new customer acquiring the Bank's rental agency and property management services. [CMB Wing Lung PWM/CMB Wing Lung PB] 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. [CMB Wing Lung Sunflower] A two-month service charge waiver is offered to new customer acquiring the Bank's rental agency and property management services. [CMB Wing Lung PWM/CMB Wing Lung PB] 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). [CMB Wing Lung Sunflower/ CMB Wing Lung PWM/CMB Wing Lung PB] A two-month service charge waiver is offered to new customer acquiring the

Handling Charges for Tenancy Renewal	Bank's rental agency and property management services 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
<b>K2. Letting Agency</b>	
Commission on let out premises	50% on first month rental Minimum charge: HKD1,500 [CMB Wing Lung Sunflower] New customer letting property through the Bank can enjoy 20% commission discount. [CMB Wing Lung PWM/CMB Wing Lung PB] New customer letting property through the Bank can enjoy 25% commission discount
Advertising expenses	Paid by landlord. [CMB Wing Lung Sunflower] New customer letting property through the Bank can enjoy advertising expenses waiver up to two times. [CMB Wing Lung PWM/CMB Wing Lung PB] 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.)
<b>K3. Sale and Purchase of Properties (For Vendor / Purchaser)</b>	
Consideration below HKD5,000,000	1% on consideration [CMB Wing Lung Sunflower] New customer selling property through the Bank can enjoy 20% commission discount [CMB Wing Lung PWM/CMB Wing Lung PB] New customer selling property through the Bank can enjoy 25% commission discount
Consideration HKD5,000,000 or above	Negotiable
FootNotes: 1. The minimum term of Rental Collection Service is one year. Customer who terminates such Service within one year of appointment, is required to pay such Service Charges (per rental receipt) for the remaining months of the appointment. Customer who has terminated the Rental Collection Service but acquired such Service again within one year in respect of the same property, is required to pay such Service Charges (per rental receipt) from the date of termination to the date of reappointment of such Service.	
<b>Part 2: Commercial Financial Service</b>	
<b>A1. Import Bills</b>	
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.
Import Bills for Collection	1/8% Flat. Minimum 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.
<b>A2. Export Bills</b>	
Commission on Export Bills Purchased	
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.
- 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.
- 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: Minimum HKD500. - Foreign Transfer: Minimum 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. 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.
- 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	3. 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	

The Bank reserves the right to change the above charges at any time and other service charges may apply from time to time with prior notice.

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

Should you have any enquiries, please contact our Customer Services Hotline at 230 95555 or contact our bank staff.

CMB Wing Lung Bank Limited

Effective Date: 30 June 2026



**招商永隆銀行**  
CMB WING LUNG BANK

# **CMB Wing Lung Bank Tariff Guide**

(Effective 31 January 2024)

**Enquiry Hotline : 230 95555**

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

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#### *General Securities Account*

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Handling charge for overdraft facility secured by funds, bonds, stocks and shares  
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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
<b>A1. Monthly Maintenance Fee</b>					
	Monthly Maintenance Fee*	CMB Wing Lung General Service is offered to individual customers and corporate customers free of charge as long as the Total Relationship Balance* reaches HKD10,000 and HKD50,000 (or its equivalent in foreign currency) respectively. Otherwise, a Monthly Maintenance Fee of HKD100 and HKD200 (or its equivalent in foreign currency) respectively (per account) will be charged in the following month.	CMB Wing Lung Sunflower Service is offered to customers free of charge as long as the Total Relationship Balance* reaches HKD500,000. Otherwise, a Monthly Maintenance Fee of HKD200 will be charged in the following month.	CMB Wing Lung Private Wealth Management Service is offered to customers free of charge as long as the Total Relationship Balance* reaches HKD5,000,000. Otherwise, a Monthly Maintenance Fee of HKD500 will be charged in the following month.	CMB Wing Lung Private Banking Service is offered to customers free of charge as long as the Total Relationship Balance* reaches HKD30,000,000. Otherwise, a Monthly Maintenance Fee of HKD4,000 will be charged in the following month.
		The following customers are exempted from "Monthly Maintenance Fee" : <ul style="list-style-type: none"> <li>• Aged 65 or above;</li> <li>• Aged below 18;</li> <li>• Recipients of Government Disability Allowance or Comprehensive Social Security Assistance (with valid supporting documents);</li> <li>• Customer with physical or mental disabilities (with valid supporting documents);</li> <li>• Customers maintaining any of the following accounts given the balance / outstanding amount is non-zero: <ul style="list-style-type: none"> <li>- Securities or Securities Savings Scheme;</li> <li>- Wealth Management or CMB Wing Lung Sunflower Service or CMB Wing Lung Private Wealth Management or CMB Wing Lung Private Banking; or</li> <li>- Loans (including personal loan, overdraft limit, fixed loans and mortgage loans).</li> </ul> </li> <li>• Customers maintaining payroll accounts (limited to employers using the Bank's payroll arrangement in the form of diskette or group standing instructions);</li> <li>• Policy owners of Hong Kong Life Insurance (applicable to insurance arranged by the Bank).</li> </ul>			

Code	Charge Item	Charge Scale			
		General	CMB Wing Lung Sunflower	CMB Wing Lung PWM	CMB Wing Lung PB
<p>* "Monthly Maintenance Fee" is applicable to HKD, USD and RMB savings and current accounts, combination savings, single foreign currency savings accounts and All-In-One Card Account only.</p> <p>"Total Relationship Balance" means the average balance of the immediately preceding three months of the accounts / products (including demand deposits, fixed deposits, gold, securities and wealth management) of the customer portfolio.</p> <ul style="list-style-type: none"> <li>- 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.</li> <li>- 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.</li> </ul> <p>"Customer Portfolio" includes the accounts / products maintained with the Bank under the name of the same customer.</p>					
<b>A2. Cheque and Cashier Order</b>					
	Returned Cheque (Reasons: "Insufficient Funds", "Refer to Drawer" and "Not Arranged For")	HKD150 / USD19 / RMB200			
	Returned Cheque (other reasons)	HKD100 / USD13 / RMB100			
	Mailing of Cheque Book(s) (by registered mail)	HKD25 / USD3.20 / RMB25			
	Overdraft Exceeding Pre-arranged Limit				
	- Handling charge	HKD120 / USD15	Waived		
	- Overdraft interest	Prime rate* +8% p.a. (calculated on a daily basis)			
	Unauthorized Overdraft				
	- Handling charge	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")	HKD150 / RMB150			
	Deposit of Returned Cheque	HKD10 (per cheque)	Waived		
	Cheque Outward Mark Good for Payment				
	• Cheque outward mark good presented by customer	HKD100 (per cheque)	Waived		
	• Cheque outward mark good presented by the Bank	HKD200 (per cheque) plus other bank's charges	Waived		
	Cheque Inward Mark Good for Payment	HKD50 (per cheque)	Waived		
	HKD / USD Cheque Drawn on Guangdong / Shenzhen sent for Collection	HKD100 / USD13 (per cheque)			
	Stop Payment / Cancel Stop Payment of Cheque	HKD100 / USD13 / RMB100 (per instruction)	Waived (but not applicable to electronic channel services)		
	Printing of Special Cheques				
	• Single colour	HKD280 (per thousand)			
	• Two colours	HKD380 (per thousand)			
	• Over two colours	Negotiable			
	Printing of Special Pay-in Slips	Negotiable			
	Mailing of Returned Cheque(s) (by registered mail)	HKD25 / USD3.20 / RMB25			
	Bulk Cheque Deposit Transaction (each customer per day)				
	• Up to 30 pieces cheque deposit / Up to 30 times cheque deposit transactions per day	Free of charge			
	• Over 30 pieces cheque deposit / over 30 times cheque deposit transactions per day	HKD2 (for each additional cheque deposit / cheque deposit transaction)			
	Issuance of Cashier Order	HKD50 / USD6.50 / RMB50 (waived for senior citizens)	Waived (once per day)	Waived	

Code	Charge Item	Charge Scale			
		General	CMB Wing Lung Sunflower	CMB Wing Lung PWM	CMB Wing Lung PB
	Bank's Endorsement of a Cashier Order to Certify the Purchaser's Name	HKD40 (per order)	Waived		
	Report Loss of Cashier Order	HKD50 plus fee payable to Hong Kong Interbank Clearing Limited			
<b>A3. General Services</b>					
	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) <sup>1</sup> HKD20 for Corporate Customer (per account per month)			
	Reprint Statement Request <sup>2</sup>	HKD50 (per copy) (Or its equivalent in foreign currency) (plus a handling fee of HKD300 per closed account)			
	Request for Provision of Account Information to Law Firm / Accounting Firm	HKD300			
	Request for Provision of Duplicate Account Documents	HKD50 (per page) (plus a handling fee of HKD300 per closed account)	Waived for statement / information within 6 months, and charge HKD50 per page thereafter (plus a handling fee of HKD300 per closed account)		
	• Records within 1 year from the date of request	Waived additional charge			
	• Records within 2 years from the date of request	Additional HKD250 (per account)			
	• Records within 3 years from the date of request	Additional HKD500 (per account)			
	• Records beyond 3 years (up to 7 years) from the date of request	Additional HKD1,000 (per account) (plus HKD1,000 per additional year)			
	Business Registration / Company Search	HKD800 (per search)			
	Local Company Account Opening (Only applicable to new corporate customer <sup>5</sup> )				
	• Basic Account Opening Fee	HKD2,000	Waived		
	• Special Additional Fee for Multiple Layers Company <sup>7</sup>	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 <sup>6</sup> )				
	• Basic Account Opening Fee	HKD10,000			
	• Special Additional Fee for Multiple Layers Company <sup>7</sup>	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 <sup>7</sup>	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) <sup>3</sup>				
	<ul style="list-style-type: none"> <li>Cash Withdrawal through "UnionPay" Network (including cash withdrawal at HSBC and Hang Seng ATMs)</li> </ul>		HKD25 / RMB25 (per transaction)		
	<ul style="list-style-type: none"> <li>Cash Withdrawal through "JETCO" Network</li> </ul>				
	- Local		Free of charge		
	- Overseas (outside Hong Kong area)		HKD25 (per transaction)		
	<ul style="list-style-type: none"> <li>Cash Withdrawal through "MASTERCARD CIRRUS" Network</li> </ul>		HKD25 (per transaction)		
	<ul style="list-style-type: none"> <li>Cash Withdrawal through "VISA PLUS" Network</li> </ul>		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 required to pay the following handling fees: <ul style="list-style-type: none"> <li>Early settlement fee (i.e., HKD500 or 0.25% of the principal amount (in original currency), whichever is higher)</li> <li>Market funding cost fee (determined by the Bank's market funding borrowing cost on that day and the remaining term of the fixed deposit)</li> </ul> Note: After deducting above fees, the principal you received should be less than the original time deposit principal.			
	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		HKD200 / RMB200		
	<ul style="list-style-type: none"> <li>Set-up Fee</li> </ul>		HKD200 / RMB200		
	<ul style="list-style-type: none"> <li>Diskette Instruction</li> </ul>				
	- Account with CMB Wing Lung Bank		Free of charge		
	- Account with other banks		HKD1.50 / RMB1.50 (per credit account) (Min. charge: HKD30 / RMB30)		
	<ul style="list-style-type: none"> <li>Auto-credit / Auto-debit rejection</li> </ul>		HKD2.50 / RMB2.50 (per item)		
	<ul style="list-style-type: none"> <li>Group Standing Instruction</li> </ul>				
	- Account with CMB Wing Lung Bank		HKD1.50 / RMB1.50 (per credit account) (Min. charge: HKD30 / RMB30)		
	- Account with other banks		HKD2.50 / RMB2.50 (per credit account) (Min. charge: HKD30 / RMB30)		
	Confirmation of Account Balance	HKD150		Waived	
	Account Signature Verification		HKD150		
	Issuing of Bank Reference Letter		HKD300 (per letter) (HKD20 for each additional letter requested at the same time)		
	Bank Confirmation		HKD500		
	Standing Instruction for Fund Transfer	HKD100 (per transaction) plus relevant charges (if any)		Waived	
	Gift Cheque (Only applicable to the Bank's customers)	HKD10 (waived for senior citizens)		Waived	
	HKD Notes Deposit (over 100 pieces or over HKD50,000 equivalent per customer per day)		0.25% of total deposit amount (Minimum charge: HKD150)		
	USD Notes Deposit / Withdrawal (over 100 pieces or over USD2,500 per customer per day)		0.25% of total deposit / withdrawal amount (Minimum charge: HKD150 or its equivalent in foreign currency)		
	RMB Notes Deposit		0.25% of total deposit amount (Minimum charge: HKD150 or its equivalent in foreign currency)		

Code	Charge Item	Charge Scale			
		General	CMB Wing Lung Sunflower	CMB Wing Lung PWM	CMB Wing Lung PB
	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)				
	<ul style="list-style-type: none"> <li>Average monthly balance in the account exceeds Swiss Franc 500,000</li> </ul>	0.1% of the average monthly balance of Swiss Franc of the account in that month			
	<ul style="list-style-type: none"> <li>Average monthly balance in the account exceeds Japanese Yen 100,000,000</li> </ul>	0.01% of the average monthly balance of Japanese Yen of the account in that month			
	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 <sup>4</sup>	Free of charge			
	Counter Transaction Fee	<ul style="list-style-type: none"> <li>HKD20 for Individual Customer (Only applicable to Automated Statement Savings Account for cash withdrawal or transfer transaction) (per account per transaction)<sup>5</sup></li> <li>HKD40 for Corporate Customer (total number of transactions conducted through branches per account per calendar month over 30) (per account per month)<sup>8</sup></li> </ul>			
<b>A4. Safe Deposit Box</b>					
	Overdue Rental Payment of Safe Deposit Box	HKD100			
	Loss of one Safe Deposit Box Key and replacement of lock	HKD300			
	Breaking open of Safe Deposit Box due to loss of keys	HKD800			
	Breaking open of Safe Deposit Box due to non-payment of rent	HKD1,000 plus overdue rent			
	Taking inventory of Safe Deposit Box in the presence of our staff as witness	HKD200			
	<p>Footnotes:</p> <p>For the charge items applicable to foreign currency accounts, the Bank will levy the fee in its equivalent in foreign currency according to an exchange rate by the Bank.</p> <ol style="list-style-type: none"> <li>The following customers are exempted from service charge on Paper Statement by Mail : <ul style="list-style-type: none"> <li>Aged 65 or above (applicable to one of joint account holder) ;</li> <li>Aged below 18 ;</li> <li>Account holder being Recipients of Government Disability Allowance or Comprehensive Social Security Assistance.</li> </ul> </li> <li>Personal customers who already registered e-Statement Services and apply for Reprint Statement Request via NET Banking Services can enjoy a fee waiver for the first 6th statement reprints (only applicable to statements within 7 years) annually. The statement reprints cover deposits accounts (including All-In-One Card Account, statement savings account and current account) dated August 2019 or before.</li> <li>For ATM Cash withdrawal (including deposit accounts linked to a credit card) : <ul style="list-style-type: none"> <li>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.</li> <li>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.</li> <li>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.</li> <li>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.</li> <li>Surcharges of overseas local bank may be levied (if applicable).</li> </ul> </li> <li>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)".</li> <li>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.</li> <li>New corporate customer means the corporate customer who does not maintain any account(s) with the Bank under the same account name.</li> <li>"Multiple Layers Company" means a company which is not directly and wholly held by a natural person.</li> <li>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).</li> </ol>				

## B. Remittance Service Charges

Code	Charge Item	Charge Scale			
		General	CMB Wing Lung Sunflower	CMB Wing Lung PWM	CMB Wing Lung PB
<b>B1. Outward Telegraphic Transfer</b>					
	Over Counter				
	Handling charge	HKD50 (per item)		HKD30 (per item)	
	Cable charge				
	• Via RTGS (CHATS) - remit HKD / USD / RMB / EUR			HKD120 (per item)	
	• Via SWIFT				
	- Charge for one cable			HKD150 (per item)	
	- Charge for two cables (for non-domicile currency, if needed)			HKD250 (per item)	
	• An extra charge will be levied for RTGS / SWIFT instruction containing Chinese character			HKD100 (per item)	
	Remit HKD / USD via China-HK Express Link to China Merchants Bank in Mainland China				
	• Handling charge	HKD30 (per item)		HKD10 (per item)	
	• Cable charge			HKD100 (per item)	
	Through NET Banking				
	Handling charge			Waived	
	Cable charge				
	• Via RTGS (CHATS) - remit HKD / USD / RMB / EUR			HKD50 (per item)	
	• Via SWIFT			HKD100 (per item)	
	Remit HKD / USD to China Merchants Bank in Mainland China				
	• Cable charge			HKD80 (per item)	
<b>B2. Amendment / Enquiry / Cancellation of transmitted Telegraphic Transfer</b>					
	Cable charge			HKD200 (per item)	
<b>B3. Demand Draft Issuance</b>					
	Over Counter				
	Handling charge			HKD150 (per item)	
	Report loss handling charge			HKD250 (per item)	
	Repurchase of Demand Draft			HKD250 (per item)	
	Through NET Banking				
	Handling charge			HKD150 (per item)	
	Report loss handling charge			HKD250 (per item)	
	Repurchase of Demand Draft			HKD250 (per item)	
<b>B4. Payment of Foreign Cheques drawn on overseas banks</b>					
	Handling charge			HKD100 (per item)	
	Handling charge for returned unpaid			HKD150 (per item)	
	Interest on returned unpaid			Calculated at 3% p.a. over prime rate of the currency from date of encashment to date of reimbursement	
	Foreign cheques not drawn in domestic currency			Sent for collection	
<b>B5. Collection of Foreign Cheques drawn on overseas banks</b>					
	Handling charge			HKD200 (per item)	
Note: If the item is returned unpaid, the related charges will be applied by the Bank.					

Code	Charge Item	Charge Scale			
		General	CMB Wing Lung Sunflower	CMB Wing Lung PWM	CMB Wing Lung PB
<b>B6. Inward Telegraphic Transfer</b>					
	For credit to beneficiary's account with the Bank				
	• Via RTGS (CHATS)	HKD15 or its equivalent in foreign currency (per item)		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	
<p>Notes:</p> <p>For inward telegraphic transfer of HKD/USD/CNY via China-HK Express Link / China Merchants Bank in Mainland China to personal customer account, the telegraphic transfer fee will be waived.</p> <p>Services are subject to corresponding bank charges and other fees (including the Bank's Cable Charges, Handling Charge, etc.).</p> <p>For the charge items paid in foreign currency, the Bank will levy the fee in its equivalent in foreign currency according to an exchange rate by the Bank.</p>					

## C. Money Exchange Service Charges

Code	Charge Item	Charge Scale			
		General	CMB Wing Lung Sunflower	CMB Wing Lung PWM	CMB Wing Lung PB
<b>C1. Handling charges of Over-The-Counter Money Exchange</b>					
	Handling charges of Over-The-Counter Money Exchange				
	• Notes Exchange <sup>1</sup>	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)			
<p>Footnotes:</p> <p>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.</p> <p>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.</p>					

## D. Credit Card Service Charges

Code	Charge Item	Charge Scale			
		General	CMB Wing Lung Sunflower	CMB Wing Lung PWM	CMB Wing Lung PB
<b>D1. Visa / Mastercard</b>					
	Annual Membership Fee				
	• Principal Luxe Visa Infinite		HKD6,000 (per card)		
	• Principal Corporate Card		HKD800 (per card)		
	• Principal Platinum Card		HKD800 (per card)		
	• Principal Classic Card		HKD220 (per card)		
	• Supplementary Luxe Visa Infinite		Not Applicable		
	• Supplementary Platinum Card		HKD400 (per card)		
	• Supplementary Classic Card		HKD110 (per card)		
	Finance Charge				
	• Retail Purchase		30% p.a. (APR: 33.22%)		
	• Cash Advance		30% p.a. (APR: 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)		
	Dishonoured Cheque / Rejected Autopay Handling Fee		HKD200 (per transaction) (Dishonoured Cheque / Rejected Autopay Handling Fee will be waived if Late Payment Charge is levied on the same statement)		
	Duplicate Statement		HKD50 (per copy)		
	Sales Slip Copy Retrieval		HKD30 (per copy)		
	Withdrawal of CMB Wing Lung Credit Card Account Balance by Cheque or Cashier Order		HKD75 (per transaction)		
	Cash withdrawal through "VISA PLUS" or "MASTERCARD CIRRUS" Network		HKD25 (per transaction)		
	Payment over Counter by Cash or Cheque		HKD30 (per item)		
	Transaction Fee for Foreign Currency Transaction		Transaction in foreign currency made outside of Hong Kong or in Hong Kong which are debited to your CMB Wing Lung Credit Card Account after conversion into Hong Kong dollars on the date the item is processed at a rate determined by Visa / Mastercard plus a fee of 1.75% on the transaction amount (including transaction fee(s) charged by Visa / Mastercard to the Bank, if applicable)		
	Fee relating to Settling Foreign Currency Transaction in Hong Kong Dollars		Customers may sometimes be offered the option to settle foreign currency transactions in Hong Kong dollars at the point of sale overseas. Such option is a direct arrangement offered by the overseas merchants and not the card issuer. In such cases, customers are reminded to ask the merchants for the foreign currency exchange rates and the percentage of handling fees to be applied before the transactions are entered into since settling foreign currency transactions in Hong Kong dollars may involve a cost higher than the foreign currency transaction handling fee. For these transactions in Hong Kong dollars made outside Hong Kong, we will not charge any further markup.		
	Annual Fee for Printing Service of Company Logo on Cardface (applicable to Corporate Card only)		HKD100 (per card)		
	Credit Reference Letter		HKD200 (per copy)		
	Dispute Transaction Handling Fee		HKD150 (per item) (invalid dispute transaction)		

Code	Charge Item	Charge Scale			
		General	CMB Wing Lung Sunflower	CMB Wing Lung PWM	CMB Wing Lung PB
	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).			
<b>D2. UnionPay</b>					
	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).			
<p>Notes:</p> <ol style="list-style-type: none"> <li>The Bank will collect Late Payment Charge and Finance Charge if cardholders do not settle the Minimum Payment on or before payment due date.</li> <li>Minimum Payment for Corporate Card is calculated on an individual cardholder's account basis.</li> <li>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.</li> <li>Cardholders may request the Bank to decline the authorization of card transactions exceeding a credit limit.</li> <li>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.</li> </ol>					

## E. Securities Service Charges

Code	Charge Item	Charge Scale			
		General	CMB Wing Lung Sunflower	CMB Wing Lung PWM	CMB Wing Lung PB
<b>E1. Securities Trading Service</b>					
	i Trade Securities Account				
	Brokerage on HK Securities Dealings <sup>1</sup> <ul style="list-style-type: none"> <li>Via Branches or Manned Securities Services Trading Hotline</li> </ul>			0.3%	Minimum brokerage: HKD125 / RMB100
	<ul style="list-style-type: none"> <li>Via Electronic Channels<sup>2</sup> <ul style="list-style-type: none"> <li>Automated Securities Services</li> <li>NET Securities Services</li> <li>CMB Wing Lung Bank Mobile App</li> </ul> </li> </ul>	0.18% (No minimum brokerage)		0.15%	(No minimum brokerage)
		(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).			
	- Trading warrants and CBBC	(ii) For each transaction with transaction amount above HKD50,000 / RMB50,000, brokerage rate is 0.18% (No minimum brokerage).		(ii) For each transaction with transaction amount above HKD50,000 / RMB50,000, brokerage rate is 0.15% (No minimum brokerage).	
	General Securities Account				
	Brokerage on HK Securities Dealings <sup>1</sup> <ul style="list-style-type: none"> <li>Via Branches or Manned Securities Services Trading Hotline</li> </ul>			0.25%	Minimum brokerage: HKD125 / RMB100
	<ul style="list-style-type: none"> <li>Via Electronic Channels               <ul style="list-style-type: none"> <li>Automated Securities Services</li> <li>NET Securities Services</li> <li>CMB Wing Lung Bank Mobile App</li> </ul> </li> </ul>			0.25%	Minimum brokerage: HKD80 / RMB68
	Stamp Duty <sup>3</sup>			0.1%	
	Transaction Levy <sup>4</sup>			0.0027% (SFC Transaction Levy) 0.00015% (AFRC Transaction Levy)	
	Trading Fee <sup>5</sup>			0.00565%	
	CCASS Stock Settlement Fee			0.002%	Minimum charge: HKD2 / RMB2 Maximum charge: HKD100 / RMB100
	Handling Fee for Selling Securities <ul style="list-style-type: none"> <li>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</li> <li>Applicable to situations like sale of physical scrip or securities to be received from other custodians</li> <li>Service charge for deposit of physical scrip (for sale of physical scrip), brokerage and other charges payable for securities dealings shall also be levied</li> </ul>				HKD200 (per sell order)
<b>E2. Scrip Handling and Settlement Services</b>					
	Deposit of <ul style="list-style-type: none"> <li>Physical Scrip<sup>6</sup></li> </ul>				HKD30 (per stock)
	<ul style="list-style-type: none"> <li>Shares received from Bonus issues / Rights issues / Scrip dividend / Benefit claim</li> </ul>			HKD5 (per board lot or part thereof) Minimum charge: HKD30 Maximum charge: HKD1,000	
	Physical Scrip Withdrawal <sup>7</sup>			HKD10 (per board lot or part thereof) Minimum charge: HKD50 (per stock)	
	Settlement Instruction (SI) <sup>8</sup> <ul style="list-style-type: none"> <li>Deposit Fee</li> </ul>			Free of charge	
	<ul style="list-style-type: none"> <li>Withdrawal Fee</li> </ul>			HKD5 (per board lot or part thereof) Minimum charge: HKD30 (per stock)	

Code	Charge Item	Charge Scale			
		General	CMB Wing Lung Sunflower	CMB Wing Lung PWM	CMB Wing Lung PB
<b>E3. Account Maintenance</b>					
	Securities Custody Fee <sup>9</sup>	HKD120 (waived if the annual HK shares turnover amount totals HKD5,000,000 or above)			
	Issue of Daily / Monthly Statement / Other Information	HKD50 (per copy)	Waived for statement / information within 6 months, and charge HKD50 per copy thereafter		
	Confirmation of Securities Balance	HKD100 (per copy)	Waived		
	Business Registration / Company Search for New Account <sup>10</sup>	HKD150 (per search)	HKD100 (per search)		
	Administration Fee	HKD120 (charged for account reopening within 6 months from the date of closure)			
<b>E4. Nominee Services and Corporate Actions</b>					
	Collection of Dividends / Listed Bond Interest / Other Cash Benefit	0.5% on the amount of dividend, interest or cash received 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 <sup>11</sup>	Free of charge			
	Registration and Transfer Fee <sup>12</sup>	HKD2 (per board lot or part thereof)			
	Change of Registered Shareholder <sup>13</sup>	HKD20 (per share certificate) Minimum charge: HKD200 (per stock)			
	Redemption of Listed Equity Linked Instrument <sup>14</sup> • Collection of securities	Stamp duty of not more than 0.2% on the market value of share			
	• Collection of cash	Free of charge			
	Redemption of Listed Bonds	HKD100 / RMB100			
<b>E5. Financing and Other Services</b>					
	Margin Financing Rate <sup>15</sup>	The Bank's Prime Rate (subject to fluctuations) + 1% p.a.			
	Charge on Overdue Payment of Trade Settlement <sup>16</sup>	0.03% on the total amount of overdue payment (per day) Minimum charge: HKD50			
	Interest on Overdue Repayment of IPO Loan <sup>17</sup>	The Bank's Prime Rate (subject to fluctuations) + 2% p.a.			
	Application for Newly Issued Share <sup>18</sup> • Subscribe under the Bank (Nominee) or its custodian	HKD50 / RMB50 (per application)			
	Handling fee for IPO Loan Services <sup>19</sup>	HKD100 / RMB100 (per application)			
	Application for Private Placing Share <sup>20</sup>	Subject to respective share (per successful application) plus settlement fee and other related charges			
	Claim of Dividends, Bonus Share and Rights Entitlement <sup>21</sup>	HKD200 (per stock per claim), photocopying charge of HKD1 (per copy) plus other related charges (e.g. CCASS charge, etc.)			
	Dual Counter Stock Transfer	Free			
<b>E6. Information Services</b>					
	NET Securities Services and CMB Wing Lung Bank Mobile App - Real Time Stock Quote <sup>22</sup>	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)			
<b>E7. Securities Savings Scheme</b>					
	Transaction Fee for Buying Securities <sup>23</sup>	HKD50 (per monthly contribution per scheme)			
	Amendment / Termination Fee	Waived			
	Apart from the above fees, charges and fees of a general securities account also apply to Securities Savings Scheme.				

Code	Charge Item	Charge Scale			
		General	CMB Wing Lung Sunflower	CMB Wing Lung PWM	CMB Wing Lung PB
	<p>Footnotes:</p> <p>All charges and fees determined by the HKSAR Government / Hong Kong Exchanges and Clearing Limited / Securities and Futures Commission / Accounting and Financial Reporting Council are subject to change without prior notice.</p> <p>For Global Securities Services Charges, please refer to the latest Global Securities Services Charges Schedule of the Bank.</p> <ol style="list-style-type: none"> <li>Applicable to securities listed on Hong Kong Exchanges and Clearing Limited, including equity-linked instruments and bonds, etc.</li> <li>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 iTrade Securities Account Offer and charges, please refer to relevant terms and conditions.</li> <li> <ul style="list-style-type: none"> <li>Fee collected for HKSAR Government;</li> <li>HKD1 for every HKD1,000 of transaction amount or part thereof;</li> <li>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.</li> </ul> </li> <li>Fee collected for Securities and Futures Commission / Accounting and Financial Reporting Council.</li> <li>Fee collected for Hong Kong Exchanges and Clearing Limited, fee revision is subject to third party.</li> <li>Stamp Duty is chargeable on Transfer Deed: HKD5 per transfer deed (collected for HKSAR Government).</li> <li>Registration of shares at share registrar on behalf of customer: subject to charges for change of registered shareholder.</li> <li> <ul style="list-style-type: none"> <li>Withdrawal fee is applicable to withdrawal of securities from customer's securities account in form of non-physical scrip;</li> <li>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.</li> </ul> </li> <li> <ul style="list-style-type: none"> <li>Collected annually in account opening month;</li> <li>Not chargeable if there is no securities during the year.</li> </ul> </li> <li>Charged at the time of account opening (applicable to limited company only).</li> <li> <ul style="list-style-type: none"> <li>Collection of share: subject to securities deposit charge;</li> <li>Collection of cash: subject to cash benefit collection charge.</li> </ul> </li> <li>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.</li> <li>The charge depends on the number of share certificate transferred or issued as per request, whichever is higher.</li> <li>Amount of stamp duty payable is subject to the announcement of respective issuers.</li> <li>Interest is accrued daily on the outstanding loan balance and will be debited to margin securities account at the end of each month.</li> <li> <ul style="list-style-type: none"> <li>Chargeable from the settlement date if customer fails to pay the settlement amount in full for stock purchase on that settlement date;</li> <li>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);</li> <li>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).</li> </ul> </li> <li>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).</li> <li>Collected irrespective of allotment result.</li> <li>Collected irrespective of allotment result.</li> <li>The amount payable and other charges are subject to the announcement of respective placing agents.</li> <li> <ul style="list-style-type: none"> <li>Collected irrespective of the result of benefit claim;</li> <li>Collection of shares (irrespective of securities types): subject to securities deposit charge;</li> <li>Collection of cash: subject to cash benefit collection charge;</li> <li>Any charges related to the claim shall also be levied.</li> </ul> </li> <li>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.</li> <li> <ul style="list-style-type: none"> <li>Inclusive of all trade-related charges;</li> <li>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.</li> </ul> </li> </ol>				

## F. Investment Service Charges

Code	Charge Item	Charge Scale			
		General	CMB Wing Lung Sunflower	CMB Wing Lung PWM	CMB Wing Lung PB
<b>F1. Investment Fund Services</b>					
	Subscription / Redemption / Switching / Management / Fast Redemption Fees	Subject to individual transaction of each fund			
	Transfer Fee <sup>1</sup>				
	<ul style="list-style-type: none"> <li>From another financial institution to CMB Wing Lung Bank</li> </ul>	Free of charge			
	<ul style="list-style-type: none"> <li>Between accounts within CMB Wing Lung Bank</li> </ul>	Free of charge			
	<ul style="list-style-type: none"> <li>From CMB Wing Lung Bank to another financial institution</li> </ul>	HKD200 or its equivalent in foreign currency (per fund)			
<b>F2. Bond Investment Services</b>					
	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 <sup>2</sup>	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 <sup>1</sup>				
	<ul style="list-style-type: none"> <li>From another financial institution to CMB Wing Lung Bank</li> </ul>	Free of charge			
	<ul style="list-style-type: none"> <li>Between accounts within CMB Wing Lung Bank</li> </ul>	Free of charge			
	<ul style="list-style-type: none"> <li>From CMB Wing Lung Bank to another financial institution</li> </ul>	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			
<b>F3. Equity-Linked Product Investment Services</b>					
	Subscription Handling Fee	Subject to individual transaction of each equity-linked product			
	Interest Collection	Free of charge			
	Redemption at Maturity				
	<ul style="list-style-type: none"> <li>In cash</li> </ul>	Free of charge			
	<ul style="list-style-type: none"> <li>In stock delivery</li> </ul>	HK Stock: 0.13% stamp duty (collected for HKSAR Government)			
	Safe Custody	Free of charge			
	Transfer Fee <sup>1</sup>				
	<ul style="list-style-type: none"> <li>From another financial institution to CMB Wing Lung Bank</li> </ul>	Free of charge			
	<ul style="list-style-type: none"> <li>Between accounts within CMB Wing Lung Bank</li> </ul>	Free of charge			
	<ul style="list-style-type: none"> <li>From CMB Wing Lung Bank to another financial institution</li> </ul>	HKD500 or its equivalent in foreign currency (per issue)			
	Early Termination Handling Fee <sup>3</sup>	Subject to individual transaction of each equity-linked product			
<b>F4. Structured Products Investment Services</b>					
	Subscription Handling Fee	Not Applicable		Subject to individual transaction	
	Interest Collection	Free of charge			
	Safe Custody	Free of charge			
	Transfer Fee <sup>1</sup>				
	<ul style="list-style-type: none"> <li>From another financial institution to CMB Wing Lung Bank</li> </ul>	Free of charge			
	<ul style="list-style-type: none"> <li>Between accounts within CMB Wing Lung Bank</li> </ul>	Free of charge			
	<ul style="list-style-type: none"> <li>From CMB Wing Lung Bank to another financial institution</li> </ul>	HKD500 or its equivalent in foreign currency (per issue)			
	Early Termination Handling Fee <sup>3</sup>	Subject to individual transaction			

Code	Charge Item	Charge Scale			
		General	CMB Wing Lung Sunflower	CMB Wing Lung PWM	CMB Wing Lung PB
<b>F5. Other Services</b>					
	Issue of Monthly Statement / Other Information	HKD50 (per copy)		Waived for statement / information within 6 months, and charge HKD50 per copy thereafter (plus a handling fee of HKD300 per closed account)	
	Local Business Registration / Company Search	HKD150 (per search)		HKD100 (per search)	
<p>Footnotes:</p> <ol style="list-style-type: none"> <li>1. Acceptance of transfer request is subject to the Bank's discretion.</li> <li>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.</li> <li>3. Acceptance of early termination request is subject to the Bank's / Issuer's (if applicable) discretion.</li> </ol>					

## G. Loan Service Charges

Code	Charge Item	Charge Scale			
		General	CMB Wing Lung Sunflower	CMB Wing Lung PWM	CMB Wing Lung PB
<b>G1. Secured Loans</b>					
	Asset Pledged Financing				
	Property mortgage overdraft facility / fixed loan facility				
	• Handling Charge	0.5% p.a. of loan amount	0.2% p.a. of loan amount	0.1% p.a. of loan amount	
		Minimum charge: HKD2,500			
	• Commitment Fee	0.25% p.a. (applicable to overdraft facility, based on the daily unused balance of the facility)			
	Handling charge for facility secured by fixed deposits receipt / certificate of deposits of the Bank	0.125% p.a. of loan amount Minimum charge: HKD1,000			
	Handling charge for overdraft facility secured by funds, bonds, stocks and shares	0.5% p.a. of overdraft limit	0.2% p.a. of overdraft limit	0.1% p.a. of overdraft limit	
		Minimum charge: HKD2,000			
	Overdraft facility / fixed loan facility secured by insurance policy (premium financing / policy financing)				
	• Handling Charge	0.25% to 0.5% p.a. of loan amount	0.2% p.a. of loan amount	0.1% p.a. of loan amount	
		or 1% of loan amount (one-off) (same currency for loan handling charge and loan facility)			
	• Change of policy owner, insured, guarantor or beneficiary	HKD2,000 (per transaction)			
	• Prepaid premium interest withdrawal of Insurance Policy Financing	HKD4,000 (one-off handling fee)			
	Handling charge for Bank Guarantee (secured / unsecured)	2% p.a. on the amount guaranteed by the Bank Minimum charge: HKD2,000 Negotiable if the guarantee amount is USD50,000 (or its equivalent in foreign currency) or above			
	Property Mortgage Financing				
	Change of mortgagor or guarantor	HKD2,000 (per transaction)			
	Handling charge for self-arranged fire insurance policy (applicable for change of insurance policy)	HKD1,000 (per annum and policy)			
	Handling charge for overdue fire insurance policy	HKD500 (per annum)			
	Handling charge for Government Rate Payment	HKD500 (per transaction)			
	Lease consent letter on charged property	HKD1,000 (per letter)			
	Administration fee for Valuation Report	HKD1,000 (per annum)			
	Cancellation fee for loan application (after loan acceptance)	HKD5,000 or 0.5% of loan amount (whichever is higher)			
	Early redemption handling charge				
	• Residential, non-residential and car park	HKD1,000 (one month's prior written notice before due date is required)			
	• Home Ownership Scheme / Tenants Purchase Scheme	HKD1,000 (one month's prior written notice before due date is required)			
	Partial repayment handling charge				
	• Residential, non-residential and car park	HKD1,000 (minimum repayment amount of HKD50,000 or its multiples; one month's prior written notice before due date is required)			
	• Home Ownership Scheme / Tenants Purchase Scheme	Waived (minimum repayment amount of HKD5,000 or its multiples; one month's prior written notice before due date is required)			
	Other Services				
	Late payment	HKD400 or the amount payable according to the loan agreement (per instalment / interest period) plus overdue interest due to late payment			
	Handling charge for change of loan plan (such as repayment amount, tenor, repayment terms, repayment option, or other terms and interest rate)	HKD2,000 (per transaction)			
	Photocopying of				
	• Title Deeds	HKD250 (per copy)			
	• Other documents	HKD50 (per page)			

Code	Charge Item	Charge Scale			
		General	CMB Wing Lung Sunflower	CMB Wing Lung PWM	CMB Wing Lung PB
	Re-issuance of receipt	HKD100 (per page)			
	Re-issuance of repayment or loan documents	HKD100 (per copy)			
	Custody of Title Deeds (after full repayment)	HKD4,000 (per annum)			
	Bank confirmation	HKD300			
	Issuing of reference letter	HKD200 (per letter)			
	Request for confirmation of loan balance	HKD200 (per letter)			
	Request for provision of information of terminated loan	HKD200			
	Handling charge for loan repayment by cheques over counter (Repayment after cheques clearance)	HKD50 (per case)			
<b>G2. Unsecured Loans</b>					
	Personal Loan Services (Instalment)				
	• Handling Charge	Please refer to the related application form			
	• Late payment	HKD500 for each overdue repayment; and all other fees and expenses reasonably incurred by the Bank arising from the recovery of outstanding payment including all legal costs and expenses			
	• Early Settlement Fee	1% of the approved loan amount or HKD500 (whichever is the higher) as early settlement fee; and charge a prepayment fee equal to one month's interest of the outstanding principal			
	Personal Loan Services (Fixed)				
	• Handling Charge	Please refer to the related application form			
	• Late payment	HKD400 for each overdue repayment; and all other fees and expenses reasonably incurred by the Bank arising from the recovery of outstanding payment including all legal costs and expenses			
	• Early Settlement Fee	Please refer to the related application form			
	"Easy Pay" Salaries Tax Loan Services				
	• Handling Charge	Please refer to the related application form			
	• Late payment	HKD500 for each overdue repayment; and all other fees and expenses reasonably incurred by the Bank arising from the recovery of outstanding payment including all legal costs and expenses			
	• Early Settlement Fee	1% of the approved loan amount or HKD500 (whichever is the higher) as early settlement fee; and charge a prepayment fee equal to one month's interest of the outstanding principal			
	"Easy Pay" Profits Tax Loan Services				
	• Handling Charge	Please refer to the related application form			
	• Late payment	HKD400 for each overdue repayment; and all other fees and expenses reasonably incurred by the Bank arising from the recovery of outstanding payment including all legal costs and expenses			
	• Early Settlement Fee	1% of the approved loan amount or HKD1,000 (whichever is the higher) as early settlement fee; and charge a prepayment fee equal to one month's interest of the outstanding principal			
	Micro Enterprise Loan Services (Instalment)				
	• Handling Charge	Please refer to the related application form			
	• Late payment	HKD50 for each overdue repayment; and all other fees and expenses reasonably incurred by the Bank arising from the recovery of outstanding payment including all legal costs and expenses			
	• Early Settlement Fee	1% of the approved loan amount or HKD1,000 (whichever is the higher) as early settlement fee; and charge a prepayment fee equal to one month's interest of the outstanding principal			
	Micro Enterprise Loan Services (Overdraft Facility)				
	• Handling Charge	Please refer to the related application form			
	• Commitment Fee	Please refer to the related application form			
	• Overlimit Handling Fee	HKD120 as overlimit handling fee per transaction			
	Cross Border Loan Services (Instalment / Fixed)				
	• Handling Charge	Please refer to the related application form			
	• Late payment	HKD400 for each overdue repayment; and all other fees and expenses reasonably incurred by the Bank arising from the recovery of outstanding payment including all legal costs and expenses			
	• Early Settlement Fee	Please refer to the related application form			

Code	Charge Item	Charge Scale			
		General	CMB Wing Lung Sunflower	CMB Wing Lung PWM	CMB Wing Lung PB
<p>Notes:</p> <p>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.</p>					

## H. Hire Purchase and Leasing Service Charges

Code	Charge Item	Charge Scale			
		General	CMB Wing Lung Sunflower	CMB Wing Lung PWM	CMB Wing Lung PB
<b>H1. Hire Purchase and Leasing Services</b>					
	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					

# I. Asset Reporting Agency Service Charges

Code	Charge Item	Charge Scale			
		General	CMB Wing Lung Sunflower	CMB Wing Lung PWM	CMB Wing Lung PB
<b>I1. Asset Reporting Agency Services</b>					
	Annual Service Fee for Asset reporting Agency of Capital Investment Entrant Scheme - Record and provide information to the Director of Immigration of the relevant assets of the Clients	HKD10,000 per year (China Merchant Bank's clients can enjoy service fee waiver for first year*) First year annual service fee should be paid after the formal approval has been granted, and every subsequent annual service fee is payable within 14 days after each anniversary.			
<p>* For example: Client acquires the service for asset reporting agency of Capital Investment Entrant Scheme this year on 1 June, the first year annual service fee will be exempted from 1 September of this year to 31 August of next year once the formal approval has been granted (assumed to be 1 September of this year)</p> <p>Notes:</p> <ul style="list-style-type: none"> <li>- In any event, if the client or CMB Wing Lung Bank (the "Bank") shall terminate the relevant agency appointment, any service fee paid by the client will not be refunded.</li> <li>- If the client is in arrear of any fee, the Bank may terminate the relevant agency appointment without any notice. The Bank is not responsible for any losses suffered by the client as a result of termination.</li> <li>- The Bank reserves the right to change service fee and / or terminate any offer and their terms and conditions at any time without prior notice. In case of dispute, the decision of the Bank shall be final and binding.</li> </ul>					

## Part 2: Commercial Financial Service

### A. Import / Export Bill

Code	Charge Item	Charge Scale
<b>A1. Import Bills</b>		
	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 Credits	On the first HKD1,000,000 or equivalent, 1/8% for each month of the validity of the credit or part thereof. On any balance in excess of HKD1,000,000, negotiable. 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	On the first USD50,000 or equivalent, 1/8%. On any balance in excess of USD50,000, negotiable. Minimum 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, negotiable. 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, negotiable. Minimum HKD400.
	Commission in Lieu of Exchange	On the first USD50,000 or equivalent, 1/4%. On any balance in excess of USD50,000, negotiable. 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
<b>A2. Export Bills</b>		
	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, negotiable. 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, negotiable. Minimum HKD450.
	- "with recourse"	On the first USD50,000 or equivalent, 1/4%. On any balance in excess of USD50,000, negotiable. 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	<ol style="list-style-type: none"> <li>Simple Transfer of the Whole of a Documentary Credit without any Alteration to the original Terms and Conditions: <ul style="list-style-type: none"> <li>- Local transfer : HKD500.</li> <li>- Foreign transfer : HKD550.</li> </ul> </li> <li>Partial Transfer or Transfer involving Alterations to the Terms and Conditions of the original Documentary Credit: <ul style="list-style-type: none"> <li>- On the first USD50,000 or equivalent, 1/4%.</li> <li>- On any balance in excess of USD50,000, negotiable.</li> <li>- Local transfer : Minimum HKD750.</li> <li>- Foreign Transfer : Minimum HKD800.</li> </ul> </li> <li>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.</li> </ol>
	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 deferred payment, an additional charge of 1/16% per month should be levied covering the period from the expiry date of the credit to the latest date on which deferred payment may be received. Minimum HKD450.
	Export Bills for Collection	On the first USD50,000 or equivalent, 1/8%. On any balance in excess of USD50,000, negotiable. Minimum HKD450.
	Commission in Lieu of Exchange	On the first USD50,000 or equivalent, 1/4%. On any balance in excess of USD50,000, negotiable. 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, negotiable. 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
<b>A3. Other Charges</b>		
	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

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