



**存款、外幣現鈔兌換、證券、貸款  
及招商永隆「金葵花理財」  
服務收費修訂通知**

除特別註明外，由 2019 年 1 月 31 日起，招商永隆銀行有限公司（「本行」）將新增或修訂以下服務收費項目，其他收費項目將維持不變。

**1. 存款服務收費**

新增項目	收費
人民幣紙幣存款	總存款額 0.25% （最低收費：港幣 150 元）
修訂項目	新收費
對賬證明	港幣 500 元
港幣紙幣存款（每客戶每日存款逾 100 張或逾等值港幣 50,000 元）	總存款額 0.25% （最低收費：港幣 150 元）
美元紙幣存款／提款（每客戶每日存款／提款逾 100 張或逾美金 2,500 元）	總存款／提款額 0.25% （最低收費：港幣 150 元）
輔幣存款（一日內超過 50 枚）	輔幣總額 2% （最低收費：港幣 100 元）
服務月費 • 個人客戶的綜合理財總值低於港幣 10,000 元或其等值外幣	港幣 100 元（或其等值外幣）（每賬戶每月）

**2. 外幣現鈔兌換服務收費**

修訂項目	新收費
櫃位外幣現鈔兌換手續費 • 現鈔兌換 <sup>1</sup>	港幣 100 元（每宗交易金額不足港幣 3,000 元）
• 大量現鈔兌換 - 所有幣種（人民幣除外） （每宗交易兌換逾 100 張紙幣或逾等值港幣 50,000 元）	總兌換額 0.25% （最低收費：港幣 150 元）
- 人民幣	總兌換額 0.25% （最低收費：港幣 150 元）

附註：

1. 櫃位外幣現鈔兌換服務只提供予持有本行存款賬戶（包括一卡通賬戶、儲蓄存款賬戶及往來存款賬戶）之客戶。

### 3. 證券服務收費

修訂項目	新收費
代認購配售股份	按個別配售股份收取 (每宗 <u>獲配股份</u> 之申請) 另需付交收費及其他相關費用

### 4. 貸款服務收費

修訂項目	新收費
索取已結清貸款賬戶資料 <sup>^</sup>	港幣 200 元
更改貸款計劃手續費 (如供款額、貸款期、供款周期、還款方式，或其他條款及利息)	港幣 2,000 元 (每次)
更改擔保人或受益人	港幣 2,000 元 (每項申請)
跟進火險保單續期手續費 (適用於自行安排或更改火險保單)	港幣 500 元 (每年及每保單收取)
估價報告行政費	港幣 1,000 元 (每年收取)
取消貸款申請手續費 (接納申請後)	港幣 5,000 元或每次貸款金額之 0.5% (以較高者為準)

<sup>^</sup> 修訂只適用於中文版本，英文版本維持不變。

### 5. 招商永隆「金葵花理財」服務收費及優惠

修訂項目	新收費
服務月費	招商永隆「金葵花理財」客戶如綜合理財總值*達港幣 1,000,000 元，可獲豁免服務月費；否則，將於下月收取港幣 200 元之服務月費。
代理租務 • 月租港幣 15,000 元或以下  • 空置樓宇	每月租金之 5% (以每張租單計算) 最低收費：港幣 700 元 (新委託管業收租，可享豁免首 2 個月服務費)  港幣 700 元 (每單位計) (新委託管業收租，可享豁免首 2 個月服務費)

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

2018 年 10 月

**Notice of Amendment of Deposit,  
Money Exchange, Securities, Loan and  
CMB Wing Lung Sunflower Service Charges**

Unless otherwise specified, with effect from 31<sup>st</sup> January 2019, the following items of service charges of CMB Wing Lung Bank Limited (“the Bank”) will be added or revised, while other charges items will remain unchanged.

**1. Deposit Service Charges**

<b>New Charge Items</b>	<b>Charge Scale</b>
RMB Notes Deposit	0.25% of total deposit amount Min. Charge: HKD150
<b>Revised Charge Items</b>	<b>New Charge Scale</b>
Bank Confirmation	HKD500
HKD Notes Deposit (over 100 pieces or over HKD50,000 equivalent per customer per day)	0.25% of total deposit amount Min. Charge: HKD150
USD Notes Deposit / Withdrawal (over 100 pieces or over USD2,500 per customer per day)	0.25% of total deposit / withdrawal amount Min. Charge: HKD150
Coins Deposit (over 50 pieces per day)	2% of amount Min. Charge: HKD100
Monthly Maintenance Fee • Individual customers' Total Relationship Balance is below HKD10,000 or its equivalent in foreign currency	HKD100 or its equivalent in foreign currency (per account monthly)

**2. Money Exchange Service Charges**

<b>Revised Charge Items</b>	<b>New Charge Scale</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 - All currency (except RMB) (Over 100 pieces or over HKD50,000 equivalent per transaction)	0.25% of total exchange amount Min. Charge: HKD150
- RMB	0.25% of total exchange amount Min. Charge: HKD150

*Footnotes:*

1. Over-the-Counter Money Exchange Services is only available to the Bank's deposit account(s) (include All-In-One Card Account, savings deposit account and current deposit account) holder.

### 3. Securities Service Charges

Revised Charge Items	New Charge Scale
Application for Private Placing Share	Subject to respective share (per <u>successful</u> application) plus settlement fee and other related charges

### 4. Loan Service Charges

Revised Charge Items	New Charge Scale
Request for provision of information of terminated loan ^	HKD200
Handling charge for change of loan plan (such as repayment amount, tenor, repayment terms, repayment option, or other terms and interest rate)	HKD2,000 (per transaction)
Change of guarantor or beneficiary	HKD2,000 (per case)
Handling charge for fire insurance renewal policy (applicable for self-arranged or change of insurance policy)	HKD500 (per annum and policy)
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)

^ English version remains unchanged, amendment is applicable to Chinese version only.

### 5. CMB Wing Lung Sunflower Service Charges and Privileges

Revised Charge Items	New Charge Scale
Monthly Maintenance Fee	CMB Wing Lung Sunflower Service is offered to customers free of charge as long as the Total Relationship Balance* reaches HKD1,000,000. Otherwise, a Monthly Maintenance Fee of HKD200 will be charged in the following month.
Rental Collection Service <ul style="list-style-type: none"> <li>• Monthly rental of HKD15,000 or below</li> <li>• Vacant premises</li> </ul>	5% on monthly rental (per rental receipt) Min. Charge: HKD700 A two-month service charge waiver is offered to new customer acquiring the Bank's rental agency and property management services HKD700 (per unit) A two-month service charge waiver is offered to new customer acquiring the Bank's rental agency and property management services

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

For and on behalf of  
**CMB Wing Lung Bank Limited**  
 October 2018

CMB Wing Lung Bank Limited