

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 3 月 31 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。

項目	收費
第一部分：一般銀行及財富管理服務	
A1. 賬戶月費	
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。
A2. 支票及本票	
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
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	【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) 【金葵花理財】港幣 100 元 / 美金 13 元 / 人民幣 100 元 (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
A3. 一般賬戶服務	
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 (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
B1. 匯出電匯	
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
B3. 發出匯票	
B4. 兌現海外銀行付款之票據	
B3. 託收海外銀行付款之票據	
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。	
B4. 匯入電匯	
• 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)
D1. Visa / Mastercard	
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	
【新增】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》
G3. 股票掛鈎產品投資服務	
到期贖回	
• 以股票交收	港股：印花稅 0.1% (由香港特區政府收取)
H1. 抵押貸款	
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)
•單筆融資服務透支 / 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)
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)
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)
J1. 資產申報代理服務	
「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中介機構委任合約後 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」金融中介機構委任合約，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。
【新增】K. 物业代理服务收费	將現行的《物业代理服务收费表》并入《招商永隆銀行服務收費手冊》
第二部分：工商金融服務	
A1. 進口押匯	
開立不可撤銷信用證 / 背對背信用證 / 循環跟單信用證	循環跟單信用證讓付金額在信用證面額以內者不必收費，超過信用證面額每宗讓付均按 1/8%計算，最低收費港幣 550 元。
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 萬港幣者，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。
信用證金額超支	超支部分按 1/4% 計算，逾期超過 6 個月的跟單信用證提款，最低收費港幣 500 元。
發票融資	首 5 萬美元或其他等值貨幣，按 1/4% 計算，超過 5 萬美元者，按 1/8% 計算。最低收費港幣 500 元。
A2. 出口押匯	
讓付出口單據之手續費	
- 外幣單據	單據金額少於 1 萬美元或其他等值貨幣，每宗收取小額出口單手續費最低收費港幣 300 元。 超出 1 萬美元者，免收上述手續費。
- 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。
打包放款手續費	每宗申請/展期/到期收費港幣 300 元。 以非有關出口單據償還打包放款，每宗收費港幣 300 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，請致電客戶服務熱綫 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 3 月 31 日

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

Unless otherwise specified, with effect from 31 March 2026, the following charge items of CMB Wing Lung Bank Limited (" the Bank") will be revised, while other charges will remain unchanged.

Charge Items	Charge Scale
Part 1: General Banking and Wealth Management Service	
A1. Monthly Maintenance Fee	
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.
A2. Cheque and Cashier Order	
Returned Cheque (Reasons: "Insufficient Funds", "Refer to Drawer" and "Not Arranged For")	HKD170 / USD22 / RMB200
Autodebit / Standing Instruction Rejection (Reasons: "Insufficient Funds", "Refer to Drawer" and "Not Arranged For")	HKD170 / RMB170
Cheque Outward Mark Good for Payment	
• Cheque outward mark good presented by the Bank	[General/CMB Wing Lung Sunflower] HKD220 (per cheque) plus other bank' s charges
Stop Payment / Cancel Stop Payment of Cheque	[General/CMB Wing Lung Sunflower] HKD170 / USD22 / RMB170 (per instruction)
Issuance of Cashier Order	[General] HKD100 / USD13 / RMB100 (waived for senior citizens, once per day) [CMB Wing Lung Sunflower] HKD100 / USD13 / RMB100 (waived, once per day)
Report Loss of Cashier Order	HKD100 plus fee payable to Hong Kong Interbank Clearing Limited
A3. General Services	
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 x (CMB Wing Lung Bank HKD Prime Rate* - fixed deposit interest rate) x (remaining days to maturity/total days in a year (365 days)) or a minimum charge of HK\$500 equivalent**, whichever is higher. - RMB/Foreign currencies: Fixed deposit principal amount x fixed deposit interest rate x (remaining days to maturity/total days in a year) or a minimum charge of HK\$500 equivalent**, whichever is higher. (handling fees is calculated on the following year basis: 365 days for GBP, SGD, and THB; 360 days for other currencies) Note: After deducting the above fees, the principal amount you receive will be less than the original fixed deposit principal. *The CMB Wing Lung Bank HKD Prime Rate is subject to change without prior notice. ** The minimum charge will apply if the calculated handling fee is lower than the specified minimum charge.
Confirmation of Account Balance	[General/CMB Wing Lung Sunflower] HKD200
Bank Confirmation	HKD800
Gift Cheque (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
B1 Outward Service Charges	
Remit HKD / USD via China-HK Express Link to China Merchants Bank in Mainland China	
• Cable charge	Waived *Not applicable to corporate customers
B3. Demand Draft Issuance	
B4. Payment of Foreign Cheques drawn on overseas banks	
B3. Collection of Foreign Cheques drawn on overseas banks	
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:	
B4. Inward Telegraphic Transfer	
• 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)
D1. Visa / Mastercard	
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	
[New] F. Global Securities Trading Services	
G3. Equity-Linked Product Investment Services	
Redemption at Maturity	
• In stock delivery	HK Stock 0.1% stamp duty (collected for HKSAR Government)
H1. Secured Loans	
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)
Overdraft Exceeding Pre-arranged Limit	
• Handling Charge	[General/CMB Wing Lung Sunflower] HKD120 / USD15
• Overdraft interest	Prime rate* +8% p.a. (calculated on a daily basis)
Unauthorized Overdraft	
• Handling Charge	[General/CMB Wing Lung Sunflower] HKD120 / USD15
• Overdraft interest	Prime rate*+10%p.a. (calculated on a daily basis)
J1. Asset Reporting Agency Services	
Annual Service Fee for Asset reporting Agency of Capital Investment Entrant Scheme	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. The above service applies only to the Capital Investment Entrant Scheme applications received by the Government of Hong Kong Special Administrative Region before 14 January 2015. * For example: Client acquires the service for asset reporting agency of Capital Investment Entrant Scheme this year on 1 June, the first year annual service fee will be exempted 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 Merchant 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. Notes: - In any event, if the client or the Bank shall terminate the relevant agency appointment, any service fee paid by the client will not be refunded. - If the client is in arrear of any fee, the Bank may terminate the relevant agency appointment without any notice. The Bank is not responsible for any losses suffered by the client as a result of termination. - The Bank reserves the right to change service fee and / or terminate any offer and their terms and conditions at any time without prior notice. In case of dispute, the decision of the Bank shall be final and binding.
- Record and provide information to the Director-General of Investment Promotion of InvestHK of the relevant assets of the Clients	
[New] K. Property Management Service Charges	
Part 2: Commercial Financial Service	

A1. Import Bills	
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, 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.
Documentary Credit Overdrawn Commission	1/4% on excess amount, drawing against expired DC beyond 6 months. Minimum charges HKD500
Invoice Financing	On the first USD50,000 or equivalent, 1/4%. On any balance in excess of USD50,000, 1/8%. Minimum HKD500.
A2. Export Bills	
Commission on Export Bills Purchased	
- For Foreign Currency Bills	On amounts less than USD10,000 or equivalent, minimum handling charge HKD300 as Small Amount Bill Commission. On amounts over USD10,000, free.
- For HK Dollars Bills	On the first USD50,000 or equivalent, 1/4%. On any balance in excess of USD50,000, 1/8%. Minimum HKD400.
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. 3. The flat charge for each amendment thereto will be HKD350 except increases in amounts, for which the usual commission will be charged as for the transferring of Documentary Credits.
Export Bills for Collection	On the first USD50,000 or equivalent, 1/8%. On any balance in excess of USD50,000, 1/16%. Minimum HKD450.
Commission in Lieu of Exchange	On the first USD50,000 or equivalent 1/4%. On any balance in excess of USD50,000, 1/8%. Minimum HKD400.
Reimbursement	A flat charge of HKD500 for each item.
Commission on negotiation of Foreign Currency Bills for which we are not providing immediate finance	On the first USD50,000 or equivalent, 1/8%. On any balance in excess of USD50,000, 1/16%. Minimum HKD450.
Commission for Packing Loan	A flat charge of HKD300 for each application / extension / expiry. A flat charge of HKD300 for packing loan not retired by relative export proceeds

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.

Should you have any enquiries, please contact our Services Hotline at 230 95555 or contact our bank staff. In case of any discrepancies between the Chinese and English versions, the English version shall prevail.

For and on behalf of
CMB Wing Lung Bank Limited

Effective Date: 31 March 2026