



**存款、外幣現鈔兌換、證券、投資、放款、永隆「金葵花理財」服務及環球證券買賣服務收費修訂通知**

除特別註明外，由 2017 年 12 月 18 日起，永隆銀行（「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**

修訂項目	新收費
開立本地公司賬戶（只適用於全新公司客戶）	港幣 2,000 元
開立海外註冊公司賬戶（包括查冊費）	港幣 8,000 元
櫃位交易費（只適用於「自助」結單儲蓄存款賬戶之現金提取或轉賬支出交易）	港幣 20 元

**2. 外幣現鈔兌換服務收費**

新增項目	收費
櫃位外幣現鈔兌換手續費 • 大量現鈔兌換 - 每宗交易兌換逾 200 張紙幣或逾等值港幣 100,000 元	港幣 0.50 元（每張） （以兌換總數計算，最低收費港幣 100 元）

**3. 證券服務收費**

修訂項目	新收費
網上即時報價	免費（每個賬戶每曆月可獲 550 次港股及中國 A 股免費即時報價）

**4. 投資服務收費**

修訂項目	新收費
(B) 債券投資服務 託管服務	<p>每年收取票面值之 0.05%，按存期於每年六月及十二月繳付</p> <p>註： 每半年收取的託管服務費以港幣計算。若票面值並非港幣，本行將以本行全權釐定之匯率計算該託管服務費之港幣等值。本行亦就任何未償還之託管服務費，保留以本行全權釐定之匯率計算並於客戶之非港元賬戶扣除之權利。</p>

修訂項目	新收費
(C) 股票掛鈎投資服務 轉戶費 • 由其他金融機構轉入永隆銀行	免費
(D) 結構性產品投資服務 轉戶費 • 由其他金融機構轉入永隆銀行	免費

## 5. 放款服務收費

修訂項目	新收費
定存單／本行存款證抵押貸款手續費	貸款額之 0.125%（年息） 最低收費港幣 1,000 元
信用／抵押託簽擔保手續費	擔保金額之 2%（年息） 最低收費港幣 2,000 元 美金 50,000 元（或等值貨幣）或以上另議
影印文件 • 契據	港幣 250 元（每份）
更改按揭計劃手續費（如供款額、貸款期、還款方式、供款周期，或其他條款及利息）	港幣 2,000 元（每次）
契約存倉費（已取消貸款額者）	港幣 4,000 元（每年收取）
跟進火險保單續期手續費（適用於自行安排，綜合保險保單或更改火險保單）	港幣 500 元（每年及每保單收取）
逾期還款	港幣 400 元或根據個別貸款合約上之條款收取（每期分期／利息）及逾期還款之過期利息
外間估價報告	港幣 1,000 元（每年收取）

## 6. 永隆「金葵花理財」服務收費及優惠

修訂項目	新收費
客戶書面授權定時撥款（只適用於永隆「金葵花理財」客戶）	港幣 100 元（每項）及相關費用（如有）

## 7. 環球證券買賣服務收費

修訂項目	新收費
中國 A 股經紀佣金	經永隆網上銀行服務或「永隆銀行一點通」手機銀行服務進行交易： 0.2%（最低收費人民幣 60 元）  經本行分行櫃台或專人接聽證券服務買賣熱線進行交易： 0.25%（最低收費人民幣 200 元）
美國證券經紀佣金	經永隆網上銀行服務進行交易： 0.25%（最低收費美金 25 元）  經本行分行櫃台或專人接聽證券服務買賣熱線進行交易： 1%（最低收費美金 30 元）
新加坡證券經紀佣金	經永隆網上銀行服務進行交易： 0.25%  經本行分行櫃台或專人接聽證券服務買賣熱線進行交易： 1%  所有渠道之最低收費為 歐羅 35／美金 40 元／新加坡幣 50 元／澳幣 50 元／人民幣 270 元／港幣 300 元

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。

永隆銀行有限公司謹啟  
2017 年 9 月



**Notice of Amendment of Deposit, Money Exchange,  
Securities, Investment, Loan, Wing Lung Sunflower Service  
and Global Securities Trading Services Charges**

Unless otherwise specified, with effect from 18<sup>th</sup> December 2017, the following items of service charges of Wing Lung Bank ( "the Bank" ) will be added or revised, while other charges items will remain unchanged.

**1. Deposit Service Charges**

Revised Charge Items	New Charge Scale
Local Company Account Opening (Only applicable to new corporate customer)	HKD2,000
Overseas Company Account Opening (including company search fee)	HKD8,000
Counter Transaction Fee (Only applicable to Automated Statement Savings Account for cash withdrawal or transfer transaction)	HKD20

**2. Money Exchange Service Charges**

New Charge Items	Charge Scale
Handling charges of Over-The-Counter Money Exchange • Bulk Note Exchange - Over 200 pieces or over HKD100,000 equivalent per transaction	HKD0.50 (per note) (calculated on the basis of total exchange amount, Min. Charge: HKD100)

**3. Securities Service Charges**

Revised Charge Items	New Charge Scale
Online Real Time Stock Quote	Free of charge (550 free quotes of HK shares and China A shares per calendar month per account)

**4. Investment Service Charges**

Revised Charge Items	New Charge Scale
(B) Bond Investment Services Safe Custody	<p>0.05% on nominal value (per annum), pro rata on the holding period; payable semi-annually in June and December</p> <p>Notes :</p> <p>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.</p>

Revised Charge Items	New Charge Scale
(C) Equity-Linked Investment Services Transfer Fee • From another financial institution to Wing Lung Bank	Free of charge
(D) Structured Products Investment Services Transfer Fee • From another financial institution to Wing Lung Bank	Free of charge

## 5. Loan Service Charges

Revised Charge Items	New Charge Scale
Handling charge for facility secured by fixed deposits receipt / certificate of deposits of the Bank	0.125% p.a. of loan amount Min. Charge: HKD1,000
Handling charge for Bank Guarantee (secured and unsecured)	2% p.a. on the amount guaranteed by the Bank Min. Charge: HKD2,000 Negotiable if the guarantee amount is USD50,000 (or its equivalent) or above
Photocopying of • Title Deeds	HKD250 (per copy)
Handling charge for change of mortgage plan (such as repayment amount, tenor, repayment terms, repayment option, or other terms and interest rate)	HKD2,000 (per transaction)
Custody of Title Deeds (after full repayment)	HKD4,000 (per annum)
Handling charge for fire insurance renewal policy (applicable for self-arranged, master fire insurance policy or change of insurance policy)	HKD500 (per annum and policy)
Late payment	HKD400 or the amount payable according to the loan agreement (per instalment / interest period) plus overdue interest due to late payment
External valuation report	HKD1,000 (per annum)

## 6. Wing Lung Sunflower Service Charges and Privileges

Revised Charge Items	New Charge Scale
Standing Instruction for Fund Transfer (Only applicable to Wing Lung Sunflower Service Customer)	HKD100 (per transaction) plus relevant charges (if any)

## 7. Global Securities Trading Services Charges

Revised Charge Items	New Charge Scale
Brokerage on trading China A Shares	<p>Via Wing Lung NET Banking Services or WLB Wintech mobile banking services: 0.2% ( Min. Charge: RMB60 )</p> <p>Via Branch Service Counter or Manned Securities Services Trading Hotline: 0.25% ( Min. Charge: RMB200 )</p>
Brokerage on trading U.S. Shares	<p>Via Wing Lung NET Banking Services : 0.25% ( Min. Charge: USD25 )</p> <p>Via Branch Service Counter or Manned Securities Services Trading Hotline: 1% ( Min. Charge: USD30 )</p>
Brokerage on trading Singapore Shares	<p>Via Wing Lung NET Banking Services : 0.25%</p> <p>Via Branch Service Counter or Manned Securities Services Trading Hotline: 1%</p> <p>Min. Charge for all channels: EUR35 / USD40 / SGD50 / AUD50 / RMB270 / HKD300</p>

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

For and on behalf of

**Wing Lung Bank Limited**

September 2017