



# Personal Customer Bank Service Fees Guide

Effective from 1 January 2025

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Personal Deposit Account Monthly Maintenance Fee*	General	OCBC Premier Banking
<b>OCBC Premier Banking Account</b>		
average daily total relationship balance below HK\$1,000,000 or equivalent	N/A	HK\$200 per account per month

\* Remarks:

- (1) The Bank will calculate the average daily total relationship balance of the account(s) on a monthly basis.
- (2) The average daily total relationship balance is calculated based on the aggregate of a customer's account(s) with the Bank:
  - The balance includes: a) all currencies and gold (include 99 Fine Gold, Gold Maple Leaf and Ounce Gold) passbook savings, statement savings, current and time deposit; b) the market value or closing price (as determined by the Bank at its absolute discretion) of securities and all investment holdings of investment account(s);
  - The balance of personal accounts should be held under the same name and with the same Hong Kong Identity Card number;
  - If the customer holds a joint account, the total balance of such account will also be included in the calculation of average daily total relationship balance of account(s).
- (3) The Bank will waive the monthly account maintenance fee for the following customers:
  - a) Account holders aged below 18;
  - b) Hong Kong citizens aged 65 or above;
  - c) Recipients of Comprehensive Social Security Assistance (CSSA), recipients of Government Disability Allowance (customers should provide supporting documents to the Bank);
  - d) Designated customers of the Bank including low income earners (customers are required to sign a declaration of low income earns);
  - e) Customers of auto/ equipment finance, standby overdraft and life insurance (arranged via Hong Kong Life Insurance Limited).
- (4) For joint accounts, if either one of the account holders is aged below 18, senior citizen, or recipient of government social security support (the customer should provide supporting documents to the Bank), the Bank will waive the monthly account maintenance fee.
- (5) If any of the products / services mentioned in Note 3e is held under joint names (A&B), it will have the following results:
  - All other customer accounts held under the sole name (e.g. A) of joint account holder are exempted from the average daily total relationship balance requirement;
  - All other joint customers (e.g. A&B) held under same joint status are exempted;
  - Joint account held with another parties (A&C or A&B&C) will not be exempted.
- (6) The monthly account maintenance fee (or its equivalent in other currencies) will be debited to customer's primary account on the first business day of the third week of the following month. If the monthly account maintenance fee cannot be debited from the primary account of the customer, the unpaid monthly account maintenance fee will be debited from sub-accounts (including other currencies accounts) other than the primary account. If the monthly account maintenance fee cannot be debited from any accounts of the customer, it will be accumulated to debit on the next month.

Current Account	General	OCBC Premier Banking
Stop payment of cheque <sup>#</sup>	HK\$100 / RMB 100 / USD 12 per cheque*	Branch channel: Waived Other channels: HK\$100 / RMB 100 / USD 12 per cheque*
Cancel stop payment of cheque <sup>#</sup>	HK\$100 / RMB 100 / USD 12 per cheque*	
Account closed within 3 months from date of account opening	HK\$200 / RMB 200 / USD 25 per account	
<b>Returned cheque<sup>#</sup></b>		
insufficient funds	HK\$150 / RMB 200 / USD 20 per cheque*	
other technical errors (except post-dated cheque)	HK\$100 / RMB 100 / USD 13 per cheque*	
exceed the daily limit(RMB80,000)	RMB 200 per cheque	
<b>Unauthorized overdraft<sup>#</sup></b>		
HKD Current Account	Handling charge of HK\$120 per HKD cheque and electronic payment respectively, and overdraft interest at OCBC Prime Lending Rate or overnight HIBOR rate (Hong Kong Inter-Bank Offer Rate), whichever is higher, plus 9% p.a.	
RMB Current Account	Handling charge of RMB 120 per RMB cheque & electronic payment respectively and overdraft interest at overnight CNH HIBOR (Hong Kong Inter-Bank Offer Rate) plus 9% p.a.	
USD Current Account	Handling charge of USD 15 per USD cheque and electronic payment respectively, and overdraft interest at USD Prime Lending Rate or overnight LIBOR rate (London Inter-Bank Offer Rate), whichever is higher, plus 9% p.a.	
<b>RMB cheque handling<sup>#</sup></b>		
transfer / cash deposit to settle the shortfall	1% on the total amount of transfer / deposit (Minimum: RMB 200)	
<b>Mailing of cheque book</b>		
Order cheque	By ordinary mail: Waived	Waived
Other types	By registered mail: HK\$25 or RMB equivalent or USD equivalent for one cheque book and HK\$5 or RMB equivalent or USD equivalent for every additional cheque book	Waived
Inward direct debit returned	HK\$150 / RMB 150 per item	
Deposit / withdrawal of USD banknotes to / from USD account	0.25% on total amount per transaction (Minimum : HK\$50)	Waived (for deposit / withdrawal limit of USD 5,000 or equivalent per transaction and maximum 2 transactions per month)

<sup>#</sup> Remark: Applicable to paper cheque & e-Cheque.

\* Remark: Subject to the currency of the cheque.

Savings / Statement Savings Account	General	OCBC Premier Banking
<b>Deposit/withdrawal of foreign currency banknotes to/from foreign currency account</b>		
USD (except banknote account)	0.25% of the total amount per transaction (Minimum: HK\$50)	Waived (for deposit / withdrawal limit of USD 5,000 or equivalent per transaction and maximum 2 transactions per month)
AUD, CAD, CHF, EUR, GBP, JPY, NZD, SGD	0.375% of the total amount per transaction (Minimum: HK\$50)	
Other currencies	subject to buying / selling of HKD notes	
<b>Account closed within 3 months from date of account opening</b>	HK\$150 or equivalent	
<b>Re-issue of passbook</b>	HK\$100 per passbook	Waived
<b>Inward direct debit returned</b>	HK\$150 / RMB 150 per item	

Credit Card	General	OCBC Premier Banking	
<b>Annualised Percentage Rate (APR) for Retail Purchase<sup>1</sup></b>	35.69% when you open your account and it will be reviewed from time to time. We will not charge you interest if you pay your balance in full by the due date each month. Otherwise, interest will be charged on the unpaid balance of the previous statement outstanding on each day from the date of the previous statement on a daily basis until repayment in full.		
<b>APR for Cash Advance<sup>1</sup></b>	35.32% when you open your account and it will be reviewed from time to time. Interest will be charged on the amount of cash advance from the date of the transaction on a daily basis until repayment in full. Interest charge of cash advance transaction(s) (if any) shown in the statement only covers the interest accrued up to the statement date. The interest charge may be accrued after the statement date and will be indicated in the next statement. You may contact the Bank on how to fully settle the interest charge before the next statement date.		
<b>Delinquent APR</b>	35.69% (Retail Purchase) and 35.32% (Cash Advance) it may be applied to your account if you fail to pay the Minimum Payment in full on or before the Payment Due Date as shown on a statement, starting from the date of the next second statement following such statement. After all outstanding Minimum Payment has been paid, interest rate will be reverted to its normal rate starting from the date of the next statement following such payment.		
<b>Interest Free Period</b>	<ul style="list-style-type: none"> <li>- Up to 54 days on retail purchase</li> <li>- No interest free period on cash advance and balance transfer</li> </ul>		
<b>Minimum Payment</b>	All interest and fees and charges including without limitation Annual Membership Fees that may be charged, plus 1% (or such higher percentage as we specify) of outstanding principal, plus the amount exceeds the credit limit (if any) and the overdue amount (if any), subject to a minimum charge of HK\$100, provided always that the Minimum Payment shall be determined by us in accordance with our usual practice and specified by us from time to time.		
<b>Annual Membership Fee</b>	<u>Principal</u>	<u>Supplementary</u>	<u>Principal</u> <u>Supplementary</u>
Classic Card	HK\$300	HK\$150	HK\$300   HK\$150
Gold Card / Titanium Card	HK\$600	HK\$300	HK\$600   HK\$300
World Card / Platinum Card	HK\$1,800	HK\$900	HK\$1,800   HK\$900
Infinite Card	HK\$6,800	HK\$3,400	HK\$6,800   HK\$3,400
VOYAGE Card	N/A	N/A	HK\$6,800   HK\$3,400
BOS VOYAGE Card	HK\$3,400	HK\$3,400	N/A   N/A
Premier Credit Card	N/A	N/A	Waived   Waived
<b>Cash Advance Fee</b>	A handling fee of 4% of the cash advance amount (minimum charge HK\$100) per transaction and an administration fee of HK\$20 per transaction		

Credit Card	General	OCBC Premier Banking
Fees relating to Foreign Currency Transaction	1.95% of every transaction effected in a currency other than Hong Kong dollars (for Visa and Mastercard only)	
Fee relating to Settling Foreign Currency Transaction in Hong Kong Dollars <sup>2</sup>	1% on the converted transaction amount for every foreign currency transaction settled in Hong Kong dollars (for Visa and Mastercard only)	
Late Payment Fee <sup>3</sup>	HK\$350 or Minimum Payment of the previous statement (whichever is lower)	
Over-the-limit Fee	HK\$180 per statement period	
Returned Payment Fee	N/A	
Card / Cardface Replacement Fee	VOYAGE Card: HK\$700 per replacement card Other Cards: HK\$100 per replacement card	
Request for Sales Draft / Statement Copy	HK\$50 per copy	
Over-the-counter Payment	HK\$30 per transaction	
<b>Card Balance Withdrawal</b>		
By Cashier Order or Bank Account Transfer	HK\$100 per time	
Debt Collection Agency Fee <sup>4</sup>	Up to 30% of the total outstanding balance, or such other amount as we specify from time to time	

Notes: (1) The Annualized Percentage Rates (APRs) of interest are calculated in accordance with the Net Present Value method and assumptions set out in the relevant guidelines as referred to in the Code of Banking Practice and is rounded up to the nearest 2 decimal place. Please refer to the card mailer for your personalized interest rate. (2) You may sometimes be offered the option to settle foreign currency transactions in Hong Kong dollars at the point of sale overseas or via foreign website. Such option is a direct arrangement offered by the overseas merchants and not us. In such cases, you 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. (3) If you fail to pay the Minimum Payment as specified in the Statement by the Payment Due Date, a late payment fee will be debited to your Account. (4) We shall be entitled to employ outside debt collection agency and/or institution to collect any unpaid sum owed by you.

ATM Card	General	OCBC Premier Banking
Annual Fee	Waived	
Additional fee for cross border withdrawal via JETCO Network <sup>1*</sup>	HK\$25 per transaction	
Cash withdrawal via China Unionpay Network <sup>2*</sup>	RMB 15 per transaction (for CUP RMB Card) HK\$15 per transaction (for CUP HKD Card)	
<b>Cash withdrawal via VISA PLUS Network<sup>3*</sup></b>		
Any OCBC Bank ATMs at Singapore and Malaysia	1.5% exchange handling charge by VISA	
Other ATMs	HK\$25 per transaction, plus 1.5% exchange handling charge by VISA	
Interbank Transfer	HK\$10 per transaction	
Lost card replacement	HK\$50 or RMB equivalent per card	Waived

Notes: (1)For transaction conducted via JETCO Network, the transaction amount is converted into Hong Kong dollars at the daily exchange rate at the time of the transaction. The daily exchange rate of MOP is set by JETCO which can be enquired through JETCO's customer service hotline at 2520 1747. The exchange rate of Reminbi is set by the bank providing the ATM services. The exchange rate will be displayed on the ATM screen at the time of the transaction. (2)For transaction conducted via China UnionPay Network, the transaction amount is converted into Hong Kong dollars at the daily exchange rate set by China UnionPay at the time of the transaction. The exchange rate can be enquired at China UnionPay's website [www.unionpayintl.com](http://www.unionpayintl.com). (3)For transaction conducted via VISA PLUS Network, the transaction amount is converted into Hong Kong dollars at the daily exchange rate set by VISA at the time of the transaction. The exchange rate can be enquired at VISA's website [www.visa.com](http://www.visa.com).

\* For some overseas ATMs not providing account selection to customer for cash withdrawal, the amount withdrawn and any related charges will be debited from the card's primary account.

Standby Overdraft	General	OCBC Premier Banking
Annual Fee	1% on approved credit limit (Minimum : HK\$100)	0.5% on approved credit limit (Minimum : HK\$50)
Late payment charge	1% on amount past due (Minimum : HK\$100)	
Interest for amount that exceeds credit limit	OCBC Prime Lending Rate plus 9% p.a.	
Debt collection agency fee	Up to 30% of the total outstanding balance, or such other amount as we specify from time to time	

Mortgage Loan Services	General	OCBC Premier Banking
Handling fee	Subject to individual product package	
Early repayment		
Full / Partial	Subject to individual product package	
Change of:		
Tenor	HK\$1,000 per request	Waived
Due date	HK\$1,000 per request	Waived
Repayment amount	HK\$1,000 per request	Waived
Repayment option (i.e. fix repayment amount / loan tenor)	HK\$1,000 per request	Waived
Repayment plan	HK\$2,000 per request	Waived
Switching of repayment method between monthly and bi-weekly	HK\$2,000 per request	
Photocopies of:		
Repayment history	HK\$100 per account	
Title deeds and documents	HK\$10 per sheet (Minimum: HK\$200)	
Re-issue of payment advice / repayment schedule	HK\$100 per copy	
Title deeds custody (with no credit facility)	HK\$4,500 per year	
Lease consent letter on charged property	HK\$1,500 per letter	
Handling fee on Payment of Rates and/or Government Rent	HK\$500 per transaction	



Auto & Equipment Loan Services (Hire Purchase & Lease Agreement)	General	OCBC Premier Banking
<b>Early Termination / Settlement</b>		
General Loan Agreement	50% of interest rebate (Minimum: HK\$1,000)	
<b>License (Vehicle Registration Document – VRD)</b>		
Annual renewal (Regular batch processing - 3 working days turnaround)	Free of charge	
4 months renewal	HK\$500 per time	
General service related to VRD except annual renewal of license	HK\$500 per time	
Duplicate license	HK\$300 per time	
Special trip to Transport Department	HK\$500 per time	
Retention & replacement of license number	HK\$1,000 per time	
<b>Photocopying</b>		
Vehicle registration document	HK\$50 per copy	
Loan agreement	HK\$100 per copy	
Insurance policy	HK\$100 per copy	
Others	HK\$50 per copy	
<b>Repossession / Release of Collateral</b>		
Handling fee (Agent Fee not including)	HK\$1,500 per vehicle (This amount does not include any charges on towing, storage and legal expenses)	
Sale of Repossessed Goods	HK\$5,000 per vehicle	
<b>Others</b>		
Option fee	HK\$800 per agreement	
Cashier Order Issuance	HK\$50 per cashier order	
Change of payment method or DDA account	HK\$200 per time	
Change of Payment Due Date	Prime Lending Rate plus 4%p.a. (Minimum: HK\$500)	
Nomination (Cross-Border Vehicles) / Transfer of Registered Owner	HK\$3,000 per agreement	
Non-current record	HK\$500 per copy	
Amortization schedule	HK\$300 per time	
Change of vehicle (New car body only)	HK\$2,000 per time	
Loan repayment records	HK\$300 per time	
Cheque / Autopay Returned Payment	HK\$150 per time	
Application for 3rd party insurance coverage	HK\$2,000 per time	
VRD Borrowing for Cross Border Application - New application - Pre-approved	HK\$3,000 per time HK\$500 per time	
Debt Collection Agency Fee <sup>1</sup>	Up to 30% of the total outstanding balance, or such other amount as we specify from time to time	

Notes:

1. We shall be entitled to employ outside debt collection agency and/or institution to collect any unpaid sum owed by you.

Personal Loan Services	General	OCBC Premier Banking
Handling Fee	Subject to Loan Agreement	
Early Settlement	Subject to Loan Agreement	
<b>Photocopying</b>		
Loan Agreement	HK\$50 per sheet	
Loan Application Form	HK\$50 per sheet	
<b>Others</b>		
Loan Repayment History / Loan Repayment Schedule	HK\$200 per set	
Detailed Breakdown Report for Account Settlement	HK\$500 per set	
Outstanding Balance Proof / Outstanding Principal Proof	HK\$200 per set	
Settlement Proof of Fully Paid	HK\$200 per set	
Refund by Cashier Order	HK\$50 per cashier order	

Investment Services	General	OCBC Premier Banking
<b>Unit Trust Service</b>		
Subscription / Redemption / Management / Other fee	In accordance with the fees stated in the offering documents of respective funds	
Transfer-out	HK\$100 per fund	
Switching Fee	1% of transaction amount	
<b>Bond Service</b>		
Transfer-in / Transfer-out	HK\$500 per bond	
Custodian fee <sup>1</sup>	0.05%p.a. on the nominal amount of bonds / notes holding (Collected half-yearly on portfolios as at 1 June and 1 December and debited from account on the next business day) (Minimum: HK\$150 semi-annually)	
Collection of Coupon Payment <sup>2</sup>	0.5% on coupon payment amount (Minimum: HK\$20)	

Securities Services (HK Stocks and Eligible Securities for Shanghai-HK/ Shenzhen-HK Stock Connect)	General	OCBC Premier Banking
<b>Trade-related services (HK Stocks)</b>		
Brokerage fee Trading amount per order - Below HK\$ / RMB 500,000 - HK\$ / RMB 500,000 or above	0.25% on transaction amount 0.25% on transaction amount (Minimum: HK\$100 / RMB 100)	0.2% on transaction amount 0.18% on transaction amount
eTrading Service Trading amount per order - Below HK\$/RMB 500,000 - HK\$ / RMB 500,000 or above	0.25% on transaction amount 0.25% on transaction amount (Minimum: HK\$75 / RMB 75)	0.15% on transaction amount 0.125% on transaction amount
Stamp duty	0.1% of transaction amount (any fraction of HK\$1.00 in stamp duty payable shall be rounded upward to the nearest HK\$1.00)	
Transaction levy	0.0027% on transaction amount	
Accounting and Financial Reporting Council transaction levy	0.00015% on transaction amount	
Trading fee	0.00565% on transaction amount	
Stamp duty on transfer deed	HK\$5 for each transfer deed (For selling new issue share)	
Italian Financial Transaction Tax (IFTT) (For purchase of company's shares listed in Hong Kong whose registered office is in Italy and with market capitalization of more than EUR 500m)	0.10% on the net purchase amount (Tax deduction from the intraday netting permitted based on the weighted average purchase price and the net purchase share quantity executed on the same day)	
<b>Trade-related services (Shanghai-Hong Kong / Shenzhen-Hong Kong Stock Connect) - Equities</b>		
Brokerage fee	0.25% on transaction amount (Minimum: RMB 75)	
Handling fee	0.00341% on transaction amount	
Securities management fee	0.002% on transaction amount	
Transfer fee 1. Charged by ChinaClear 2. Charged by HKSCC	0.001% on transaction amount 0.002% on transaction amount	
Stamp duty	0.05% on transaction amount (applicable to sell only)	
<b>Trade-related services (Shanghai-Hong Kong / Shenzhen-Hong Kong Stock Connect) - Exchange-Traded Fund</b>		
Brokerage fee	0.25% on transaction amount (Minimum: RMB 75)	
Handling fee	0.004% on transaction amount	
Securities management fee	Waived	
Transfer fee 1. Charged by ChinaClear 2. Charged by HKSCC	Waived 0.002% on transaction amount	
Stamp duty	Waived	
<b>Scrip handling and settlement-related services</b>		
Physical scrip deposit to HKSCC	HK\$5 per board lot or odd lot (Minimum: HK\$30; Maximum: HK\$100) Plus: Stamp Duty of HK\$5 for each transfer deed	

Securities Services (HK Stocks and Eligible Securities for Shanghai-HK/ Shenzhen-HK Stock Connect)	General	OCBC Premier Banking
Physical scrip withdrawal from CCASS	HK\$10 per board lot or odd lot (CCASS Stock Withdrawal Fees are included) (Minimum: HK\$50)	
Receipt of securities through CCASS	Bank fee waived, only handling fees for CCASS <sup>(1)</sup> are collected	
Delivery of securities through CCASS	HK\$30 per transaction, plus handling fees for CCASS <sup>(1)</sup> (Securities Companies with Banking Facilities secured by shares are charged at HK\$20 per transaction)	
<sup>(1)</sup> Handling fees for CCASS	CCASS settlement fee: 0.002% of securities value (Minimum: HK\$2; Maximum: HK\$100) (The value of the RMB denominated stocks will be converted to HKD based on the exchange rate announced by the HKEX for calculation of this fee)	
	SI input fee: HK\$1 per transaction	
	ISI input fee: HK\$1 per transaction	
Money settlement fee (Through CCASS)	Free	
Transfer of securities from an old account to a new account 1. Deposit fee 2. Withdrawal fee	HK\$30 per stock per transaction HK\$30 per stock per transaction	
<b>Information services</b>		
Real-time stock quote	HK\$0.1 per quote (Any fraction of HK\$10 payable shall be rounded upward to the nearest HK\$10) (Minimum: HK\$20)	
<b>Account maintenance</b>		
Safe custody fee	HK\$0.15 per board lot or odd lot (Minimum: HK\$100 per half year) ( - Collected half-yearly on portfolios as at 1 June and 1 December and debited from account on the next business day - Maximum: HK\$2,500 - If there is securities buy / sell transaction executed through the account during the last 6 months, maximum HK\$100)	
<b>Nominee service and corporate actions</b>		
Collection of Cash Dividend, Listed Bond Interest or other Cash Entitlements <sup>*(2, 3, 6)</sup>	0.5% of cash amount (Minimum: HK\$30 / RMB 30; Maximum: HK\$2,500 / RMB 2,500) (or its equivalent in foreign currencies)	
Receipt of Cash under Cash Offers <sup>*(4, 5, 6)</sup> and Privatizations <sup>*(4, 6)</sup>	0.25% of cash amount (Minimum: HK\$100 / RMB 100; Maximum: HK\$2,500 / RMB 2,500)	
Receipt of Redemption Amount of Exchange Listed Bonds and Notes upon maturity	0.2% of redemption amount (Minimum: HK\$50 / RMB 50; Maximum: HK\$500 / RMB 500)	
Collection of Nil-Paid Right Issues, Open Offers or Preferential Offers <sup>*(6)</sup>	Free	
Collection of Bonus Issues, Distribution in Specie or Scrip Dividend <sup>*(2, 6)</sup>	HK\$5 / RMB 5 per board lot or odd lot (Minimum: HK\$30 / RMB 30; Maximum: HK\$500 / RMB 500)	
Receipt of Securities under Share Offers <sup>*(4, 5, 6, 7)</sup> and Privatizations <sup>*(4, 6)</sup>	(For collection of unlisted securities: HK\$30 / RMB 30 per transaction)	
Subscription of Right Issues, Open Offers or Preferential Offers <sup>*(4)</sup>		
Automatic exercise of structured products (Derivative Warrant / Listed ELI / CBBC) via CCASS or Conversion of Warrant <sup>*(4, 7)</sup>		

Securities Services (HK Stocks and Eligible Securities for Shanghai-HK/ Shenzhen-HK Stock Connect)	General	OCBC Premier Banking
<p>* Plus other fees as applicable:</p> <p><sup>(2)</sup> Dividend Tax collected for State Administration of Taxation</p> <p><sup>(3)</sup> CCASS Dividend Collection Service Fee</p> <p><sup>(4)</sup> Corporate Action Fee</p> <p><sup>(5)</sup> Ad Valorem Stamp Duty</p> <p><sup>(6)</sup> Registration and Transfer Fee (CCASS Scrip Fee)</p> <p><sup>(7)</sup> Deposit fee for receipt of securities</p>	<p>Applicable to eligible securities for Shanghai-HK / Shenzhen-HK Stock Connect Subject to clarification with State Administration of Taxation</p> <p>0.12% of cash amount (Maximum: HK\$10,000) (Waived when it is below HK\$2,500)</p> <p>HK\$0.8 / RMB 0.8 per board lot or odd lot</p> <p>0.13% of transaction amount (or if higher, the market value of shares) (any fraction of HK\$1.00 in stamp duty payable shall be rounded upward to the nearest HK\$1.00)</p> <p>HK\$1.5 per board lot or odd lot (Collected on the net increased quantity of each share in CCASS compared with the balance of the last collection date)</p> <p>HK\$30 / RMB 30 per transaction</p>	
Share Subdivision / Consolidation	HK\$30 / RMB 30 per event	
<p>Personal Registration by Registrar</p> <p>1. Service fee</p> <p>2. Scrip fee</p> <p>3. Stamp duty on Transfer Deed</p>	<p>HK\$10 per board lot or odd lot (Minimum: HK\$200)</p> <p>HK\$2.5 per share certificate (Calculated on per certificate cancelled or issued, whichever is higher)</p> <p>HK\$5 for each transfer deed</p>	
<b>Financing and other services</b>		
Securities Margin Trading - Margin Loan Interest Rate (p.a.)	HKD Prime Rate plus 1%	HKD Prime Rate minus 0.5%
<p>Application for new issue shares / notes</p> <p>1. Subscribe in the name of OCBC (Nominees) Limited</p> <ul style="list-style-type: none"> <li>- through branches</li> <li>- through eIPO service</li> </ul> <p>2. Deposit fee (for successfully allotted shares)</p>	<p>Service fee levied irrespective of allotment result</p> <p>HK\$100 / RMB 100 per application</p> <p>Waived</p> <p>HK\$30 per transaction</p>	
Claim on benefit entitlement	<p>HK\$300/RMB 300 per claim per stock (Service fee levied irrespective of whether the claim is successful or not) (Minimum: HK\$300 / RMB 300)</p> <p>Plus:</p> <ol style="list-style-type: none"> <li>1. Dividend collection fees mentioned above (Minimum: HK\$30 / RMB 30)</li> <li>2. Bonus collection fees mentioned above (Minimum: HK\$30 / RMB 30)</li> <li>3. Handling fees for CCASS (if any)</li> </ol>	
Dual Tranche, Dual Counter/ Inter-counter Transfer	HK\$50 per transfer	

Remarks:

- The RMB fees shown are applicable to RMB denominated stocks.
- For other services and fees not listed in this schedule, please contact our Securities Department.
- The Bank reserves the right to revise the fees.
- Fees and charges set by the HKSAR Government / Hong Kong Securities Clearing Co. Ltd. / Hong Kong Exchanges and Clearing Ltd. / Securities and Futures Commission and other Regulators / Authorities are subject to change without prior notice.

Securities Services (Foreign Stocks)	General	OCBC Premier Banking
<b>Trade-related services</b>		
Brokerage fee	US market (AMEX, NYSE and NASDAQ) <ul style="list-style-type: none"> <li>- 0.4% on transaction amount (Minimum: USD 40)</li> </ul> Singapore market (SGX) <ul style="list-style-type: none"> <li>- 0.5% on transaction amount (Minimum: SGD 65 / USD 40, subject to trading currency)</li> </ul> Other markets <ul style="list-style-type: none"> <li>- 1.25% on transaction amount (Minimum: AUD 180 / JPY 6,000 / GBP 95 / EUR 120 / USD 175 / CHF 130 / CAD 150, subject to trading currency)</li> </ul>	
Clearing fee (applicable to Singapore market)	0.0325% on transaction amount	
Trading fee (applicable to Singapore market)	0.0075% on transaction amount	
Settlement Instruction Fee (applicable to Singapore market)	SGD 0.35 per contract	
SEC fee (applicable to US market)	0.00278% on transaction amount (applicable to sell only and subject to latest charges determined by the US Securities and Exchange Commission)	
French Financial Transaction Tax (FTT) (applicable to US market) (For purchase of French company's ADR or GDR listed in US and with market capitalization of more than or equal to EUR 1b)	0.3% on the transaction amount	
Italian Financial Transaction Tax (IFTT) (applicable to US market) (For purchase of Italian company's ADR or GDR listed in US and with market capitalization of more than or equal to EUR 500m)	0.1% on the transaction amount	
Levy (applicable to UK market)	Panel and Takeover Merger (PTM) Levy: GBP 1 (applicable for transaction amount greater than GBP 10,000) Ireland Takeover Panel (ITP) Levy: EUR 1.25 (applicable for transaction amount greater than EUR 12,500)	
Stamp duty (applicable to UK market)	0.50025% on transaction amount (applicable to buy order on UK stock) 1% on transaction amount (applicable to buy order on Ireland stock)	

Securities Services (Foreign Stocks)	General	OCBC Premier Banking
<b>Account maintenance</b>		
Safe custody fee	HK\$100 per half year (- collected half-yearly on portfolios as at 1 June and 1 December and debited from account on the next business day - Waived when the safe custody for HK Stocks or eligible securities for Shanghai-HK / Shenzhen-HK Stock Connect is debited)	
<b>Nominee services and corporate actions</b>		
Collection of Cash Dividend, Listed Bond Interest or other Cash Entitlements	1.5% of Cash amount (Minimum: - Singapore market (SGX): HK\$50 or equivalent - Other markets: HK\$60 or equivalent; Maximum: HK\$2,500 or equivalent)	
Corporate actions: Rights Issue / Take Over / Warrants Conversion / Scrip Option / Other events	HK\$200 or equivalent per transaction plus out-of-pocket expenses (if any)	
Scripless deposit / withdrawal	Singapore market (SGX): HK\$160 or equivalent per stock Other markets: HK\$350 or equivalent per stock	

\*The above charges do not include any correspondent bank charges, if any.

Outward FPS (Faster Payment System)	General	OCBC Premier Banking
<b>Transfer through FPS to Non-OCBC accounts (Per single transaction via OCBC Velocity or Business eBanking<sup>1</sup>)</b>		
Amount below or equal to HK\$500,000	HK\$5	
Amount below or equal to RMB500,000	RMB 5	
Amount above HK\$500,000	HK\$10	
Amount above RMB 500,000	RMB 10	
<b>Transfer through FPS (Batch transaction<sup>2</sup>); Payroll or Management Payroll on OCBC Velocity or Business eBanking<sup>1</sup> to Non-OCBC accounts</b>		
HK\$1 per item (For HK\$ denominated transaction)		
RMB 1 per item (For RMB denominated transaction)		

<sup>1</sup> Business eBanking Transfer through FPS includes transfer transactions via 'Fund Transfer', 'Nominated Account Transfer' or 'FPS Small Value Transfer' services

<sup>2</sup> Batch transactions include transactions triggered via 'Add New Item' and file upload on OCBC Velocity

Outward Remittance (This service is rendered to account holder only)	General			OCBC Premier Banking		
	Telegraphic Transfer	CHATS (HKD / USD / EUR / RMB)	Demand Draft / Mail Transfer	Telegraphic Transfer	CHATS (HKD / USD / EUR / RMB)	Demand Draft / Mail Transfer
<b>Handling charge(HKD or equivalent)</b>						
Over Counter	HK\$215	HK\$180	HK\$150	HK\$100	HK\$100	HK\$150
via e-Banking	HK\$115	HK\$55	N/A	Waived	Waived	N/A
(Non-domicile currency, if needed)	HK\$70	N/A	N/A	Waived	N/A	N/A
(Extra charge for instruction containing Chinese character(s))	HK\$150	HK\$150	N/A	HK\$150	HK\$150	N/A
<b>RMB transaction</b>						
clearing bank charges	RMB 13	N/A	N/A	RMB 13	N/A	N/A
<b>USD transaction</b>						
against USD big note account total amount	0.20% of the total amount (Minimum: HK\$115)		0.20% of the total amount (Minimum: HK\$150)	0.20% of the total amount (Minimum: HK\$100)		0.20% of the total amount (Minimum: HK\$150)
against USD small note account total amount	0.32% of the total amount (Minimum: HK\$115)		0.32% of the total amount (Minimum: HK\$150)	0.32% of the total amount (Minimum: HK\$100)		0.32% of the total amount (Minimum: HK\$150)
<b>Correspondent Bank Charges (Applicable if remitter requested to bear correspondent bank charges)</b>						
Additional handling charge for instructions to our correspondent bank to pay the beneficiary the full amount: - Within Hong Kong (local payment) - Outside Hong Kong	HKD280 or equivalent					
	subject to the remit currency, the amount charged in original currency or its equivalent:					
	USD30		AUD14		CAD17.5	
	CHF20		DKK75		EUR30	
	GBP12		MOP100		NZD25	
	NOK100		SEK25		SGD20	
	THB 0.001% of the remittance amount (minimum THB250)					
	JPY 0.05% of the remittance amount plus JPY1,500 (minimum JPY4,000)					
	RMB13 (to Mainland China, if China National Advanced Payment System ("CNAPS") bank code/Society for Worldwide Interbank Financial Telecommunication ("SWIFT") code is provided)					

The Bank reserves the right to debit any shortfall amount from the applicant's account without prior notice if the charges levied by the Bank are not sufficient to cover all the charges of the Correspondent Banks.

Inward Remittance	General	OCBC Premier Banking
<b>Telegraphic Transfer</b>		
Payments crediting into our customer's account	HK\$65	Waived
Payments to non-customers	HK\$100	N/A
<b>CHATS</b>	HK\$15	Waived

The above charges do not include any special handling charges or correspondent bank charges, such as payment commission and cable charges, etc., if any.



<b>Outward Clean Bills Collection (Non-trade Item) Cheque / Drafts Drawn On Overseas Banks Sent for Collection (This service is rendered to account holder only)</b>	<b>General</b>	<b>OCBC Premier Banking</b>
<b>Handling commission (including telex and normal postal charges)</b>	HK\$200 per item	

<b>Other Remittance Services</b>	<b>General</b>	<b>OCBC Premier Banking</b>
<b>Amendment / Enquiry / Cancellation of transmitted Telegraphic Transfer / CHATS</b>	HK\$190	
<b>Demand Draft</b>		
<b>Report loss/Stop payment handling charge</b>	HK\$300	
<b>Repurchase of Demand Draft</b>	HK\$80	

The above charges do not include any correspondent bank commission and advice of remittance, etc., if any.

<b>Safe Deposit Box</b>	<b>General</b>	<b>OCBC Premier Banking</b>
<b>Re-issue key</b>	HK\$200 (plus key replacement cost)	
<b>Break open of box</b>	HK\$300 (plus box opening fees and lock replacement costs)	

<b>Gold Bullion</b>	<b>General</b>	<b>OCBC Premier Banking</b>
<b>Physical trading</b>		
<b>5-tael bar</b>	Free	

<b>Foreign Notes / RMB Exchange</b>	<b>General</b>	<b>OCBC Premier Banking</b>
<b>Money exchange</b>		
<b>Account holder</b>	Free	
<b>Foreign currency cheque purchase</b>	0.25% on cheque amount (Minimum: HK\$100 per cheque) Plus correspondent bank charges	Waived (subject to correspondent bank charges)
<b>Hong Kong Dollar Cheques drawn on Macau</b>	0.25% of the amount per cheque (Minimum : HK\$100)	

General Services	General	OCBC Premier Banking
<b>Cashier order</b>		
issuance	HK\$50 per HKD cashier order HK\$50 per RMB cashier order USD 7 per USD cashier order	Waived
cancellation and redeposit into purchaser's account	HK\$50 per HKD cashier order HK\$50 per RMB cashier order USD 7 per USD cashier order	
report loss	HK\$50 per HKD cashier order* HK\$50 per RMB cashier order* USD 7 per USD cashier order* * plus HK\$321 (collected on behalf of Hong Kong Interbank Clearing Limited for circular issuance)	
<b>Gift cheque</b>	HK\$10 per cheque	Waived
<b>Cheque outward mark-good for payment</b>		
<b>handled by customer</b>	HK\$100 per HKD cheque# USD 12 per USD cheque# (#plus other bank's charges)	
<b>handled by Bank</b>	HK\$200 per HKD cheque# USD 30 per USD cheque# (#plus other bank's charges)	
<b>Cheque inward mark-good for payment</b>	HK\$50 per cheque	
<b>Foreign cheque deposit</b>	0.25% on the total amount (Minimum: HK\$30) plus correspondent bank charges	Waived (subject to correspondent bank charges)
<b>Foreign cheque deposit returned</b>	HK\$150 per cheque plus cable and correspondent bank charges and interest calculated at the prevailing unsecured overdraft interest rate of the related currency from the date of value	
<b>Deposit of HKD cheque payable in Guangdong / Shenzhen</b>	HK\$50 per cheque	
<b>Deposit of local USD cheque into USD notes account</b>	0.25% of the total amount (Minimum: HK\$50)	Waived
<b>Deposit of USD cheque payable in Shenzhen</b>	HK\$100 / USD 13 per cheque	
<b>Request copy of statement or advice</b>	HK\$50 per sheet	
<b>Request for customer information / account balance</b>	HK\$200 per letter per account, and HK\$100 for each additional account	
<b>Banker's endorsement on Visa application letter</b>	HK\$150 per letter	
<b>Banker's reference letter</b>	HK\$300 per letter	

General Services	General	OCBC Premier Banking
<b>Bulk coin deposit (must be presorted)</b>		
300 pieces or below per customer per day	Free (the Bank reserves the right to levy charge)	
over 300 pieces per customer per day	2% of deposit amount (Minimum : HK\$50)	
<b>Bulk banknote deposit</b>		
HKD - 200 pieces or below per customer per day - Over 200 pieces per customer per day	Free (the Bank reserved the right to levy charge) 0.25% on deposit amount (Minimum: HK\$125)	
RMB	0.25% on deposit amount (Minimum: HK\$125)	
<b>Coin exchange / withdrawal</b>	HK\$2 per bag	
<b>Standing instruction</b>		
<b>Set Up / Amendment / Cancel</b>	HK\$100 per item	Waived
<b>Manual execution</b>	HK\$100 per item plus the payment services fee	
<b>Unsuccessful standing instruction execution due to insufficient funds</b>	HK\$150 per item	
<b>Amend / Cancel Electronic Payment</b>	HK\$130 per item	
<b>Easy Transfer</b>	HK\$100 half-yearly	
<b>Account signature verification</b>	HK\$150	
<b>Personal data access request</b>	HK\$300 per request	
<b>Early Uplift of Time Deposit</b>	The Bank reserves the right to levy charges	
<b>Interbank Transfer</b>	HK\$30 per HKD transfer/ RMB 30 per RMB transfer (This service is rendered to account holder and conducted at branch only)	
<b>Courier service fee</b>	HK\$300 per time	
<b>Security Device</b>		
<b>replacement due to lost or damage</b>	HK\$100 per device	
<b>USB Security Token for eCertificate Service</b>	HK\$300 per token	
<b>Paper statement fee (Only applicable to deposit account, credit card (except corporate card and supplementary card), CASH Card and e-Money Loan Card)</b>	HK\$10 per statement^	

^ Remark:

Exemptions will be applied to any of the following groups of customers:

- 1) Customer aged below 18 / senior citizens aged 65 or above;
- 2) Recipients of Comprehensive Social Security Assistance (CSSA) / recipients of Government Disability Allowance; and
- 3) Designated customers of the Bank including low-income earners (customers are required to make a declaration in the form to be designated by the Bank at the Bank's sole and absolute discretion);

For (2) to (3), eligible clients are required to inform the Bank proactively in order to apply for the exemptions via self-declaration and/or by providing supporting documents. For banking joint accounts, the charge will be exempted only if the primary account holder is eligible for the exemption. For credit card customer, the charge will be exempted only if the principal cardholder is eligible for the exemption. Customers who are entitled to the paper statement fee exemption can submit the declaration form and / or supporting documents on / after the above-mentioned effective date for applying the exemption.