



Business Customer Bank Service Fees Guide

Effective from 31 October 2024

INDEX

Corporate Deposit Account Monthly Maintenance Fee	3
Current Account Savings / Statement Savings Account Corporate Account	4-5
Business Credit Card Business Debit Card ATM Card	6-7
Standby Overdraft Mortgage Loan Services	8
Auto & Equipment Loan Services (Hire Purchase & Lease Agreement)	9
Personal Loan Services Investment Services Trade-related services (Shanghai-Hong Kong / Shenzhen-Hong Kong Stock Connect) - Equities Trade-related services (Shanghai-Hong Kong / Shenzhen-Hong Kong Stock Connect) - Exchange-Traded Fund Securities Service (Foreign Stocks) Outward FPS (Faster Payment System)	10-15
Outward Remittance Inward Remittance Outward Clean Bills Collection (Non-trade Item) Cheque / Drafts Drawn On Overseas Banks Sent For Collection Other Remittance Services	16-17
Safe Deposit Box Gold Bullion Foreign Notes / RMB Exchange	17
General Services	18-19

* If you have any queries concerning the fees and charges contained in this booklet, please contact our branches or your Relationship Manager.

Corporate Deposit Account Monthly Maintenance Fee*

HKD Current / Passbook / Statement Savings Account

average daily total relationship balance below HK\$50,000 or equivalent	HK\$80 per account per month
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RMB Current / Passbook / Statement Savings Account

average daily total relationship balance below HK\$50,000 or equivalent	RMB 80 per account per month
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Business Integrated Account

average daily total relationship balance below HK\$50,000 or equivalent	HK\$150 per account per month
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Business Account / Foreign Business Account

average daily total relationship balance below HK\$100,000 or equivalent	HK\$500 or equivalent per account per month
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* 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 corporate accounts should be held under the same name and with the same Business Registration Certificate number;
- (3) The Bank will waive the monthly account maintenance fee for customers of auto / equipment finance, standby overdraft facilities and bills facilities.
- (4) 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	
Stop payment of cheque [#]	HK\$100 / RMB 100 / USD 12 per cheque*
Cancel stop payment of cheque [#]	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
Returned cheque [#]	
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
Unauthorized overdraft [#]	
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.
RMB cheque handling [#]	
transfer / cash deposit to settle the shortfall	1% on the total amount of transfer / deposit (Minimum: RMB 200)
Mailing of cheque book	
Order cheque	By ordinary mail: 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
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)

[#] Remark: Applicable to paper cheque & e-Cheque.

* Remark: Subject to the currency of the cheque.

Savings / Statement Savings Account

Deposit/withdrawal of foreign currency banknotes to/from foreign currency account

USD (except banknote account)	0.25% of the total amount per transaction (Minimum: HK\$50)
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
Account closed within 3 months from date of account opening	HK\$150 or equivalent
Re-issue of passbook	HK\$100 per passbook
Inward direct debit returned	HK\$150 / RMB 150 per item

Corporate Account

Account opening handling fee ^{remark}

Local company account with all ultimate beneficial owners being HK Permanent Residents	HK\$1,200 per account
Local company account with ultimate beneficial owner(s) who are Non-HK Permanent Resident(s)	HK\$6,500 per account
Overseas company account*	HK\$10,000 per account

Special company account handling fee

Company with 3 or more layers in its structure	HK\$10,000
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Annual account maintenance fee

Business Account / Foreign Business Account	HK\$800 or equivalent
Courier service fee	HK\$300 per time

Remark: The account opening handling fee is non-refundable regardless of the result of the application.

* Definition of "Overseas Company" includes: 1) Company not registered in Hong Kong under Part 16 of Company Ordinance (applicable to limited companies only) and the Business Registration Ordinance, or 2) Hong Kong Incorporated Companies with corporate shareholder(s) and/or corporate director(s) that are incorporated overseas.

Business Credit Card	
Annualised Percentage Rate (APR) for Retail Purchase¹	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.
APR for Cash Advance¹	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.
Delinquent APR	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.
Interest Free Period	- Up to 54 days on retail purchase - No interest free period on cash advance and balance transfer
Minimum Payment	All interest and fees and charges including without limitation Annual Membership Fees that may be charge, 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.
Annual Fee	Waived
Cash Advance Fee	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
Fees relating to Foreign Currency Transaction	1.95% pf 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 Dollars²	1% on the converted transaction amount for every foreign currency transaction settled in Hong Kong dollars (for Visa and Mastercard only)
Late Payment Fee³	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	HK\$100 per replacement card
Request for Sales Draft / Statement Copy	HK\$50 per copy
Over-the-counter Payment	HK\$30 per transaction

Business Credit Card	
Cash Balance Withdrawal	
By Cash Order or Bank Account Transfer	HK\$100 per time
Debt Collection Agency Fee ⁴	Up to 30% of the total outstanding balance, or such other amount as we specify from time to time

Business Debit Card	
Annual Fee	HK\$200
Card / Cardface Replacement Fee	HK\$100 per replacement card
Request for Sales Draft / Statement Copy	HK\$50 per copy
Rejected Transaction Administration Fee	HK\$50 per transaction
Fees relating to Foreign Currency Transaction	1.95% of every transaction effected in a currency other than Hong Kong dollars
Fee relating to Settling Foreign Currency Transaction in Hong Kong Dollars ²	1% on the converted transaction amount for every foreign currency transaction settled in Hong Kong dollars (for Visa and Mastercard only)
Additional fee for cross border cash withdrawal via JETCO Network	HK\$25 per transaction
Cash Withdrawal via VISA Network ⁵	1.95% exchange handling charge by VISA
Interbank Transfer	HK\$10 per transaction

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 places. (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. (5) For transaction conducted via VISA 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.

ATM Card	
Annual Fee	HK\$50 or RMB equivalent
Additional fee for cross border withdrawal via JETCO Network ^{1*}	HK\$25 per transaction
Cash withdrawal via China Unionpay Network ^{2*}	RMB 15 per transaction (for CUP RMB Card) HK\$15 per transaction (for CUP HKD Card)
Cash withdrawal via VISA PLUS Network ^{3*}	
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

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. (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.

* 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	
Annual Fee	1% on approved credit limit (Minimum : HK\$100)
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	
Handling fee	Subject to individual product package
Early repayment	
Full / Partial	Subject to individual product package
Change of:	
Tenor	HK\$1,000 per request
Due date	HK\$1,000 per request
Repayment amount	HK\$1,000 per request
Repayment option (i.e. fix repayment amount / loan tenor)	HK\$1,000 per request
Repayment plan	HK\$2,000 per request
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)**Early Termination / Settlement**

General Loan Agreement	50% of interest rebate (Minimum: HK\$1,000)
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License (Vehicle Registration Document – VRD)

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

Photocopying

Vehicle registration document	HK\$50 per copy
Loan agreement	HK\$100 per copy
Insurance policy	HK\$100 per copy
Others	HK\$50 per copy

Repossession / Release of Collateral

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

Others

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 ¹	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	
Handling Fee	Subject to Loan Agreement
Early Settlement	Subject to Loan Agreement
Photocopying	
Loan Agreement	HK\$50 per sheet
Loan Application Form	HK\$50 per sheet
Others	
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	
Unit Trust Service	
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
Bond Service	
Transfer-in / Transfer-out	HK\$500 per bond
Custodian fee ¹	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 ²	0.5% on coupon payment amount (Minimum: HK\$20)

Notes: 1. Negotiable for charges in excess of HK\$5,000. 2. Negotiable for charges in excess of HK\$2,500.

Securities Services (HK Stocks and Eligible Securities for Shanghai-HK/ Shenzhen-HK Stock Connect)

Trade-related services (HK Stocks)

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)
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)
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)

Trade-related services (Shanghai-Hong Kong / Shenzhen-Hong Kong Stock Connect) - Equities

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	0.001% on transaction amount
2. Charged by HKSCC	0.002% on transaction amount
Stamp duty	0.05% on transaction amount (applicable to sell only)

Trade-related services (Shanghai-Hong Kong / Shenzhen-Hong Kong Stock Connect) - Exchange-Traded Fund

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	Waived
2. Charged by HKSCC	0.002% on transaction amount
Stamp duty	Waived

Scrip handling and settlement-related services

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
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Securities Services (HK Stocks and Eligible Securities for Shanghai-HK/Shenzhen-HK Stock Connect)	
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 ⁽¹⁾ are collected
Delivery of securities through CCASS	HK\$30 per transaction, plus handling fees for CCASS ⁽¹⁾ (Securities Companies with Banking Facilities secured by shares are charged at HK\$20 per transaction)
⁽¹⁾ 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
Information services	
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)
Account maintenance	
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)
Nominee service and corporate actions	
Collection of Cash Dividend, Listed Bond Interest or other Cash Entitlements ^{*(2, 3, 6)}	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 ^{*(4, 5, 6)} and Privatizations ^{*(4, 6)}	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 ^{*(6)}	Free
Collection of Bonus Issues, Distribution in Specie or Scrip Dividend ^{*(2, 6)}	HK\$5 / RMB 5 per board lot or odd lot (Minimum: HK\$30 / RMB 30; Maximum: HK\$500 / RMB 500) (For collection of unlisted securities: HK\$30 / RMB 30 per transaction)
Receipt of Securities under Share Offers ^{*(4, 5, 6, 7)} and Privatizations ^{*(4, 6)}	
Subscription of Right Issues, Open Offers or Preferential Offers ^{*(4)}	
Automatic exercise of structured products (Derivative Warrant / Listed ELI / CBBC) via CCASS or Conversion of Warrant ^{*(4, 7)}	

Securities Services (HK Stocks and Eligible Securities for Shanghai-HK/ Shenzhen-HK Stock Connect)

* Plus other fees as applicable: (2) Dividend Tax collected for State Administration of Taxation	Applicable to eligible securities for Shanghai-HK/ Shenzhen-HK Stock Connect Subject to clarification with State Administration of Taxation
(3) CCASS Dividend Collection Service Fee	0.12% of cash amount (Maximum: HK\$10,000) (Waived when it is below HK\$2,500)
(4) Corporate Action Fee	HK\$0.8 / RMB 0.8 per board lot or odd lot
(5) Ad Valorem Stamp Duty	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)
(6) Registration and Transfer Fee (CCASS Scrip Fee)	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)
(7) Deposit fee for receipt of securities	HK\$30 / RMB 30 per transaction
Share Subdivision / Consolidation	HK\$30 / RMB 30 per event
Personal Registration by Registrar	
1. Service fee	HK\$10 per board lot or odd lot (Minimum: HK\$200)
2. Scrip fee	HK\$2.5 per share certificate (Calculated on per certificate cancelled or issued, whichever is higher)
3. Stamp duty on Transfer Deed	HK\$5 for each transfer deed
Financing and other services	
Application for new issue shares / notes	Service fee levied irrespective of allotment result
1. Subscribe in the name of OCBC Bank (Nominees) Limited	HK\$100/RMB 100 per application
2. Deposit fee (for successfully allotted shares)	HK\$30 per transaction
Claim on benefit entitlement	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) Plus: 1. Dividend collection fees mentioned above (Minimum: HK\$30 / RMB 30) 2. Bonus collection fees mentioned above (Minimum: HK\$30 / RMB 30) 3. Handling fees for CCASS (if any)
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)

Trade-related services

Brokerage fee	US market (AMEX, NYSE and NASDAQ) - 0.4% on transaction amount (Minimum: USD 40) Singapore market (SGX) - 0.5% on transaction amount (Minimum: SGD 65 / USD 40, subject to trading currency) Other markets - 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)
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)

Account maintenance

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)
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Nominee services and corporate actions

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)

Transfer through FPS to Non-OCBC accounts (Per single transaction via OCBC Velocity or Business eBanking¹)

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

Transfer through FPS (Batch transaction²); Payroll or Management Payroll on OCBC Velocity or Business eBanking¹ to Non-OCBC accounts

HK\$1 per item (For HK\$ denominated transaction)

RMB 1 per item (For RMB denominated transaction)

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

² 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)			
	Telegraphic Transfer	CHATS (HKD / USD / EUR / RMB)	Demand Draft / Mail Transfer
Handling charge (HKD or equivalent)			
Over Counter	HK\$250	HK\$180	HK\$150
via e-Banking	HK\$115	HK\$55	N/A
(Non-domicile currency, if needed)	HK\$70	N/A	N/A
(Extra charge for instruction containing Chinese character(s))	HK\$150	HK\$150	N/A
RMB transaction			
clearing bank charges	RMB 13	N/A	N/A
USD transaction			
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)
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)
Correspondent Bank Charges (Applicable if remitter requested to bear correspondent bank charges)			
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)		
Overseas transfers between OCBC accounts (OCBC Network Transfer) via OCBC Velocity and Business Mobile Banking Service			
For each overseas transfer via OCBC Velocity and Business Mobile Banking Service to the specified OCBC accounts in the respective payment currencies (Applicable when client selects "You (Our)" to pay all bank charges via OCBC Velocity and Business Mobile Banking Service for overseas transfers)	Specified OCBC accounts' beneficiary swift code and payment currencies:		
	Beneficiary bank SWIFT code	Payment Currency	Service Fee (includes handling charges and Correspondent Bank Charges)
	OCBCSGSG	SGD	HK\$200
	OCBCHKHH	HKD	
	OCBCGB2L	GBP	
	WIHBMOMX	MOP	

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

Telegraphic Transfer

Payments crediting into our customer's account	HK\$65
Payments to non-customers	HK\$100
CHATS	HK\$15

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

Outward Clean Bills Collection (Non-trade Item) Cheque / Drafts Drawn On Overseas Banks Sent for Collection (This service is rendered to account holder only)

Handling commission (including telex and normal postal charges)	HK\$200 per item
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Other Remittance Services

Amendment / Enquiry / Cancellation of transmitted Telegraphic Transfer / CHATS	HK\$190
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Demand Draft

Report loss/Stop payment handling charge	HK\$300
Repurchase of Demand Draft	HK\$80

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

Safe Deposit Box

Re-issue key	HK\$200 (plus key replacement cost)
Break open of box	HK\$300 (plus box opening fees and lock replacement costs)

Gold Bullion

Physical trading

5-tael bar	Free
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Foreign Notes / RMB Exchange

Money exchange

Account holder	Free
Foreign currency cheque purchase	0.25% on cheque amount (Minimum: HK\$100 per cheque) Plus correspondent bank charges
Hong Kong Dollar Cheques drawn on Macau	0.25% of the amount per cheque (Minimum : HK\$100)

General Services	
Counter Transactions Service Fee (per month)^	
All financial transactions conducted over branch counters, but excluding: • Time Deposit transactions • Transactions under margin accounts	- First 10 transaction: Free of Charge - From the 11 th transaction onwards: HK\$30 per transaction
Cashier order	
issuance	HK\$50 per HKD cashier order HK\$50 per RMB cashier order USD 7 per USD cashier order
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)
Gift cheque	HK\$10 per cheque
Cheque outward mark-good for payment	
handled by customer	HK\$100 per HKD cheque# USD 12 per USD cheque# (*plus other bank's charges)
handled by Bank	HK\$200 per HKD cheque# USD 30 per USD cheque# (*plus other bank's charges)
Cheque inward mark-good for payment	HK\$50 per cheque
Foreign cheque deposit	0.25% on the total amount (Minimum: HK\$30) plus correspondent bank charges
Foreign cheque deposit returned	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
Deposit of HKD cheque payable in Guangdong / Shenzhen	HK\$50 per cheque
Deposit of local USD cheque into USD notes account	0.25% of the total amount (Minimum: HK\$50)
Deposit of USD cheque payable in Shenzhen	HK\$100 / USD 13 per cheque
Company search	
limited company and business registration	HK\$150 per job
others	HK\$150 per job
Request copy of statement or advice	HK\$50 per sheet
Request for customer information / account balance	HK\$200 per letter per account, and HK\$100 for each additional account
Confirmation of information for audit purposes	HK\$650 per copy
Banker's endorsement on Visa application letter	HK\$150 per letter
Banker's reference letter	HK\$300 per letter

General Services	
Bulk coin deposit (must be presorted)	
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)
Bulk banknote deposit	
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)
Coin exchange / withdrawal	HK\$2 per bag
Outgoing Electronic Payment for batch transactions (Auto credit and Auto debit) to OCBC or non-OCBC accounts	
Paper submission	HK\$20 per item (Minimum: HK\$ 2,000)
Machine readable instruction	HK\$6 per item (Minimum: HK\$ 500)
Online submission (Fund Collection ³ on OCBC Velocity)	HK\$1 per item (Applicable to transaction to Non-OCBC account only)
Standing instruction	
Set Up / Amendment / Cancel	HK\$100 per item
Manual execution	HK\$100 per item plus the payment services fee
Unsuccessful standing instruction execution due to insufficient funds	HK\$150 per item
Amend / Cancel Electronic Payment	HK\$130 per item
Easy Transfer	HK\$100 half-yearly
Account signature verification	HK\$150
Personal data access request	HK\$300 per request
Early Uplift of Time Deposit	The Bank reserves the right to levy charges
Interbank Transfer	HK\$30 per HKD transfer / RMB 30 per RMB transfer (This service is rendered to account holder and conducted at branch only)
Security Device	
first-time application	Free of charge* *for Business Account / Foreign Business Account holder, first 2 Security Devices will be free of charge & HK\$100 or equivalent for every additional
replacement due to lost or damage	HK\$100 per device
USB Security Token for eCertificate Service	HK\$300 per token
Paper statement fee	HK\$20 per statement

³ Debtor is required to set up prior direct debit authorisation

^Remarks:

1. Total number of counter transactions is calculated based on the total number of financial transactions (except the excluded transactions) conducted over branch counters in respect of all accounts maintained with OCBC Bank (Hong Kong) Limited by your company with the same business registration number or company registration number.
2. Counter transactions service fee is charged in addition to any other applicable service fees of the transaction.
3. The counter transactions service fee will be charged on the first business day of following month and debited from the HKD account of your company maintained with the Bank. If your company maintained more than one HKD accounts and conducted counter transactions in respect of the HKD accounts, the counter transactions service fee will be debited from the HKD account with the highest number of transactions conducted in the month. If the counter transactions service fee cannot be debited from the said HKD account of your company, the unpaid counter transactions service fee will be debited from another HKD account with the highest number of transactions conducted in the month of your company, other than the said HKD account.