中國銀行(香港)有限公司
BANK OF CHINA (HONG KONG) LIMITED

一般銀行服務收費表

General Banking Services Charges

1. 往來賬戶

(2026.11)

項目	收費／說明		
	港幣	美元	人民幣
退票[註一]			
因款項不足而退票	150元	18元	200元
因其他原因而退票	50元	6.5元	50元
人民幣支票票面金額超過RMB80,000.00	N/A	N/A	200元
客戶要求銀行保兑支票			
本行代辦保兑(每張)	200元 (另加對方銀行收費)	N/A	N/A
客戶自行保兑(每張)	60元	N/A	N/A
止付支票(建立止付檔案)－每個指示			
個人客戶	100元	N/A	N/A
企業客戶(透過「企業網上銀行」發出)	100元	13元	80元
印製專用支票	本行保留收取費用的權利		
印製專用入數紙	本行保留收取費用的權利		
寄遞支票簿			
平郵	豁免		
掛號郵寄	25元	3元	20元
寄回退票(掛號郵寄)(每張)	25元	3元	20元
於開戶後三個月內結清賬戶(每個賬戶)	200元	N/A	N/A
服務月費[註二] 港幣儲蓄賬戶和港幣往來賬戶每月綜合平均結餘低於HKD5,000.00 (只適用於企業客戶)	豁免		
臨時授信通融			
未經授權透支／臨時透支手續費	120元	15元	120元
未經授權透支／臨時透支透支利息	按最優惠利率加10%，或與隔夜同業拆息利率比較，以較高者為準	按美元優惠利率加10%	按人民幣最優惠利率加10%，或隔夜香港銀行同業人民幣拆息利率加10%，以較高者為準
透支超過原訂額度(每次)	120元 另加透支利息(按最優惠利率加10%，或與隔夜同業拆息利率比較，以較高者為準)	15元 另加透支利息(按美元優惠利率加6%)	120元 另加透支利息(按人民幣最優惠利率加10%，或隔夜香港銀行同業人民幣拆息利率加10%，以較高者為準)
抵用未經收妥票據	120元	15元	120元

2. 儲蓄賬戶

項目		收費／說明
補發存摺		每戶HKD100.00
於開戶後三個月內結清賬戶		每戶HKD50.00
服務月費[註二] (只適用於企業客戶)	港幣儲蓄賬戶和港幣往來賬戶每月綜合平均結餘低於HKD5,000.00	豁免
	人民幣賬戶每月平均結餘少於RMB5,000.00	豁免

3. 定期存款

項目	收費／說明
到期前提取	若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，並須按照下列計算方式繳付手續費(取其高者)，最低手續費為HKD200.00: 1.定期存款本金x(最優惠利率**－定期存款年利率)x尚餘到期日數／一年總日數 2.定期存款本金x(同業拆息拆出利率**－定期存款年利率)x尚餘到期日數／一年總日數 **有關利率將按本行不時公佈的利率為準。

4. 中銀萬事達卡®扣賬卡

項目		收費／說明
年費		豁免
重發中銀萬事達卡®扣賬卡	因客戶遺失中銀萬事達卡®扣賬卡而須掛失重領	HKD50.00
	未能收取新卡而掛失重領	豁免
因損毀轉換新卡		HKD50.00
透過「銀通」網絡自動櫃員機提取現鈔[註三、註四]	於香港提取現鈔	豁免
	於澳門提取現鈔	每次HKD20.00
透過「中銀香港」網絡自動櫃員機提取現鈔[註五、註六]	於香港提取現鈔	豁免
透過「MasterCard/Cirrus」網絡自動櫃員機提取現鈔[註三、註五、註六]	於香港透過港幣賬戶提取現鈔	每次HKD25.00
	於香港透過人民幣賬戶提取現鈔	每次RMB25.00
	於中國內地透過港幣賬戶提取現鈔	每次HKD50.00
	於中國內地透過人民幣賬戶提取現鈔	每次RMB50.00
	於香港及中國內地以外提取現鈔	豁免
外幣交易費用[註三、註七]	提取現鈔[註八]	豁免
	購物或網上交易[註九]	豁免

5. 中銀卡

項目		收費／說明
補發中銀卡	因客戶遺失中銀卡(基本賬戶為港幣賬戶)／中銀簡易卡而須掛失重領	HKD50.00
	因客戶遺失中銀卡(基本賬戶為人民幣賬戶)而須掛失重領	RMB50.00
	未能收取新卡而掛失重領	豁免
因損毀轉換新卡	新卡的基本賬戶為港幣賬戶	HKD50.00
	新卡的基本賬戶為人民幣賬戶	RMB50.00
透過「中銀香港」網絡自動櫃員機提取現鈔	於香港提取現鈔	豁免
透過「銀通」網絡自動櫃員機提取現鈔註十	於香港提取現鈔	豁免
	於澳門提取現鈔	每次HKD20.00
經非中銀香港自動櫃員機透過「銀聯」網絡提取現鈔註十一	於香港透過人民幣賬戶提取現鈔	每次RMB15.00
	於香港透過港幣賬戶提取現鈔	每次HKD15.00
	於香港以外透過人民幣賬戶提取現鈔	每次RMB50.00
	於香港以外透過港幣賬戶提取現鈔	每次HKD50.00
透過「VISA/PLUS」網絡自動櫃員機提取現鈔(適用於已附加銀行賬戶的中銀VISA信用卡)註十二		每次HKD25.00
透過「MasterCard/Cirrus」網絡自動櫃員機提取現鈔(適用於已附加銀行賬戶的中銀萬事達信用卡)註十三		每次HKD25.00

6. 本地銀行轉賬

項目			收費／說明
特快轉賬(RTGS/CHATS)	以特快轉賬(RTGS/CHATS)撥款至其他銀行	透過分行辦理	每筆HKD180.00註十四
		透過網上銀行辦理	個人客戶：豁免 企業客戶：每筆港幣25元(港幣／人民幣)／55元(美元／歐元)註十四
	經特快轉賬(RTGS/CHATS)撥款到本行賬戶	轉賬金額是HKD500.00的等值或以下	豁免
		轉賬金額是HKD500.00等值以上	個人客戶：豁免 企業客戶：每筆HKD15.00
	查詢、更改、取消、退回的手續費註十五		每筆HKD150.00
轉數快(即快速支付系統)	以轉數快撥款至其他銀行	轉賬金額HKD3,000,000.00等值或以下	個人客戶：豁免
		港幣轉數快轉賬金額HKD100,000.00或以下	企業客戶：每筆HKD5.00
		港幣轉數快轉賬金額HKD100,000.00以上及HKD1,000,000.00或以下	企業客戶：每筆HKD10.00
		人民幣轉數快轉賬金額RMB100,000.00或以下	企業客戶：每筆RMB4.00
		人民幣轉數快轉賬金額RMB100,000.00以上及RMB1,000,000.00或以下	企業客戶：每筆RMB8.00
	經轉數快撥款到本行賬戶		豁免
	查詢、退回的手續費註十五		企業客戶：每筆HKD150.00 個人客戶：每筆HKD150.00 個人客戶豁免收費直至另行通知

7. 匯款－匯出匯款

項目			收費／說明
電匯／環球匯款		透過分行辦理	每筆HKD260.00[註十六]
		透過電子渠道辦理	個人客戶：每筆HKD65.00[註十六] 企業客戶：每筆HKD120.00[註十六]
「中銀快匯」（匯款至中國銀行和合作銀行內地及指定香港以外的分行）		透過分行辦理	每筆HKD260.00[註十六]
		透過電子渠道辦理	個人客戶：豁免[註十六] 企業客戶：每筆HKD115.00[註十六]
給收款人附言的處理費		透過分行辦理	每筆首十個中文字符或首十個英文單詞可獲豁免； 超額收費每筆HKD100.00
		透過電子渠道辦理	豁免
額外電報費（當交易需要發送多於一個SWIFT／電子報文）			每個HKD100.00
代理銀行費用[註十七] **（適用於匯款人表示承擔代理銀行費用的匯款交易）**	美元	匯款至所有國家／地區（內地除外）	每筆HKD160.00
	歐羅	匯款至所有歐元區	匯款金額EUR100.00或以下不設預收 匯款金額由EUR100.01至12,500.00每筆EUR25.00 匯款金額EUR12,500.00以上每筆EUR35.00
	英鎊	匯款至英國或愛爾蘭	每筆GBP20.00
	日圓	匯款至日本	每筆最低JPY3,000
	泰國銖	匯款至所有地區	每筆THB500.00
	其他		每筆最低HKD200.00
以SWIFT／電子報文向收款銀行確認匯款			每筆HKD100.00
更改／取消／退匯的手續費			每筆HKD220.00； 另需付代理銀行收費[註十五]
查詢匯款情況		以SWIFT／電子報文方式查詢	每筆HKD220.00； 另需付代理銀行收費[註十五]
		以長途電話查詢	每筆HKD100.00
建立或更改一般約期匯款指示			每筆HKD100.00 另需付每次匯出匯款的相關費用
建立／執行／更改長者約期匯款指示（只適用於綜援長者廣東及福建省養老計劃、廣東計劃或福建計劃的受惠人／受委人）			豁免手續費
匯票		簽發匯票的手續費	每張HKD200.00
		申請取消已簽發匯票／退匯的手續費	每張HKD250.00
申請匯票掛失及止付的手續費			每張HKD250.00 （匯票掛失需另加銀行公會收費，現每張為HKD140.00；如銀行公會有修改，將不另行通知。）
BoC Pay + 跨境匯款			按匯款金額1 %（港幣） （每次最低收費HKD20.00，最高收費HKD60.00）

8. 匯款－匯入匯款

項目		收費／說明
將匯款款項存入本行戶口	匯款金額是HKD500.00的等值或以下	豁免
	匯款金額是HKD500.00等值以上	每筆HKD60.00
經本地銀行要求保付	電匯／信匯	每筆HKD35.00
	匯票	每筆HKD100.00
以SWIFT／電子報文方式查詢		每筆HKD100.00

9. 匯款－其他服務

項目		收費／說明
圖文傳真	本地(五頁以內)	每次HKD50.00
	香港以外(兩頁以內)	每次HKD100.00
	超過指定的頁數	每頁另加HKD50.00
補發通知書／收條副本	一年內	每頁HKD50.00
	一至兩年	每頁HKD100.00
	二至三年	每頁HKD150.00
	三年至七年	每頁HKD200.00至350.00

10. 現金提存

項目		收費／說明
大量現鈔存款／交易(港幣)[註十八]		每名客戶每日經分行櫃檯存入200張以上鈔票／存入金額達HKD100,000.00以上，按總存入金額的0.25%計收 每次最低收費HKD50.00
人民幣現鈔、外幣現鈔存款／提款	於人民幣賬戶存入／提取人民幣現鈔	豁免
	於外幣賬戶存入／提取原幣現鈔	豁免
大量輔幣存款(必須先自行分類)		存入500枚或以上輔幣，按總存入金額的2%計收 每次最低收費HKD50.00
輔幣找換	一、二角	每20元收HKD1.00
	其他	每50元收HKD1.00

11. 保管箱

項目	收費／說明
補發單一保管箱鎖匙	HKD100.00(另加工本費)
遺失全部鎖匙及鑿箱費	HKD200.00(另加工本費，已包補發匙)

12. 本票

項目	收費／說明
簽發本票(港幣／美元／人民幣)[註十九]	每張HKD50.00
簽發電子本票(港幣／美元／人民幣)	每張HKD50.00/USD6.00/RMB40.00
在本票背面證明購買者身份	豁免
註銷本票並重入客戶的賬戶	每張HKD50.00
掛失本票	按交換所規定收費，每張另加HKD50.00
保兌本行本票	每張HKD50.00

13. 自動轉賬

項目		收費／說明
自動轉賬付款－交易指示費(僅適用於企業客戶)		
透過分行或指定地點提交檔案	中銀香港賬戶	每筆HKD0.70/RMB0.55 (每次最低收費HKD20.00/RMB17.00)
	其他銀行賬戶	每筆HKD1.40/RMB1.10 (每次最低收費HKD30.00/RMB25.00)
透過電子渠道上載檔案	中銀香港賬戶	每筆HKD0.40/RMB0.30
	其他銀行賬戶	每筆HKD0.70/RMB0.55
自動轉賬付款－其他收費		
建立或修改常設指示－自動轉賬付款		每筆HKD100.00/RMB90.00
退回自動轉賬 (因款項不足)	直接付款授權(DDA)	每筆HKD165.00/RMB145.00
	常設指示－自動轉賬付款	每筆HKD165.00/RMB145.00
再次執行直接付款授權(DDA)指示		每筆HKD100.00/RMB90.00
自動轉賬收款－交易指示費(僅適用於企業客戶)		
透過分行或指定地點提交檔案	中銀香港賬戶	每筆HKD4.00/RMB3.40 (每次最低收費HKD20.00/RMB17.00)
	其他銀行賬戶	每筆HKD4.00/RMB3.40 (每次最低收費HKD30.00/RMB25.00)
透過電子渠道上載檔案	中銀香港賬戶	每筆HKD0.60/RMB0.50
	其他銀行賬戶	每筆HKD1.20/RMB1.00
自動轉賬收款－其他收費(僅適用於企業客戶)		
建立收款檔案		每筆HKD15.00/RMB13.00
建立或修改常設指示－自動轉賬收款		每筆HKD100.00/RMB90.00

14. 發薪

項目		收費／說明
發薪－交易指示費(僅適用於企業客戶)		
透過分行或指定地點提交檔案	中銀香港賬戶	每筆HKD0.50/RMB0.40 (每次最低收費HKD20.00/RMB17.00)
	其他銀行賬戶	每筆HKD1.00/RMB0.80 (每次最低收費HKD30.00/RMB25.00)
透過電子渠道上載檔案	中銀香港賬戶	每筆HKD0.30/RMB0.25
	其他銀行賬戶	每筆HKD0.60/RMB0.50
發薪－其他收費(僅適用於企業客戶)		
再次執行發薪指示		每次HKD100.00/RMB90.00

15. 銀行證明

項目	收費／說明
銀行加簽印鑑	首份HKD150.00(如加簽多份，其後每份HKD20.00)
證明賬戶結餘	HKD100.00(每一附加賬戶，另加收HKD20.00)
加簽賬戶餘額證明(供核數用)	每份HKD300.00(最低收費HKD600.00) 郵費 平郵：豁免 快遞：本地：HKD25.00 非本地：HKD60.00
簽發賬戶財務狀況證明書	首份HKD300.00(如簽發多份，其後每份HKD25.00)

16. 其他

項目		收費／說明
賬戶查冊	有限公司	HKD150.00
	無限公司	HKD100.00
賬戶／服務申請收費 (僅適用於企業客戶)[註二十]	申請基本收費－每筆HKD1,200.00，另加：	
	內地註冊公司[註二十一]收費	每筆HKD2,000.00，另加內地註冊公司查冊費用(按本行實際支出)。
	海外註冊公司[註二十二]收費	每筆HKD5,000.00，另加海外註冊公司查冊費用(按本行實際支出)。
	特別公司收費： • 公司擁有權／控制權具四層或以上，或 • 信託賬戶	每筆HKD5,000.00
索取儲蓄或定期賬戶歷史資料紀錄	一年資料	每個賬戶HKD250.00
	二年資料	每個賬戶HKD750.00
	三年資料	每個賬戶HKD1,000.00
	三年以上資料(最多七年)	每年加收HKD1,000.00
索取各類結單副本(申請日起計的最近一個月至最多七年內的資料)		每份HKD50.00[註二十三] (每一結單週期作一份計算)
郵寄綜合月結單費用[註二十四]		每名客戶每月收HKD5.00[註二十五、註二十六]
建立／修改常設指示		HKD70.00
書面授權撥款指示(非使用本行指定表格)		每次HKD150.00
提供客戶資料副本		每頁HKD50.00，另加工本費
禮券(港幣)[註十九]		每張HKD10.00
貴金屬存摺	補發存摺	每戶HKD100.00
存入大量支票	一日內不超過30張	豁免
	一日內超過30張，餘下每張	HKD1.00
買入票據	中國銀行簽發的票據	按金額收0.25%(每次最低收費HKD50.00)，另加代理行費用(如有)
	其他銀行簽發的票據	按金額收0.375%(每次最低收費HKD50.00)，另加代理行費用(如有)
	退票	HKD100.00，另加代理行費用(如有)及利息
光票託收	非進出口押匯項下	每張HKD200.00(包郵費)，另加代理行費用
	退票	每張HKD100.00， 另加代理行費用(如有)及利息

17. 貸款服務－按揭貸款

項目	收費／說明
申請手續費[註二十七]	貸款額的0.5%(最低為等值HKD1,000.00)
取消貸款手續費	貸款額的0.15%(最低為等值HKD5,000.00)
存契費(已全數清還樓宇按揭貸款之物業契約保管費)	每年HKD4,000.00
出租同意書	每份HKD1,000.00(如涉及律師費用則另計)
提前清還全數／部份本金(不足1個月通知)的收費	按還款金額加收提前還款日起計的1個月利息
補發還款資料通知書	每份HKD100.00
補發分期付款賬戶年結紀錄	每份HKD100.00
按揭物業及餘額證明信	每份HKD200.00(如同時簽發多份，其後每份HKD20.00)
補發醫管局／政府房屋津貼的按揭證明信／還款資料通知書	每份HKD100.00
更改按揭計劃條款[註二十七](例如供款額、還款期、按揭計劃、按揭人及擔保人等)	每項HKD1,500.00

項目	收費／說明
提供契約／文件副本	屋契每份HKD200.00； 其他文件每頁HKD50.00
逾期還款行政管理費[註二十七]	每次逾期還款的收費為HKD500.00 (如涉及律師費用則另計)
代交差餉／地租行政費[註二十七]	每次HKD500.00
更改火險投保金額行政費(適用於涉及評估物業重置價值的火險)	每次HKD1,000.00

18. 貸款服務－中銀「易達錢」

項目		收費／說明
分期	貸款手續費	適用於中銀分期「易達錢」／中銀分期「易達錢」結餘轉戶： 總貸款額的0%-1.5%(每年)# 適用於中銀分期「易達錢」－免息優惠： 總貸款額的0%-6.5%(每年)# #實際手續費請參閱貸款通知書
	逾期利息及手續費	未能依期償付全數每月還款，須繳付每一期港幣500元的逾期還款手續費及按任何逾期未付的還款額繳納利息，利息由到期日起計至實際付款日，利率為日息0.08%。
	提早清還收費	提早清還貸款時將以「息隨本減[註二十八]」或「七十八規則[註二十九]」計算利息及本金結欠。 「息隨本減」：一般分期及結餘轉戶借款人亦須繳納已批核貸款本金金額之2%作為提早清還收費，銀行保留不時調整提早清還收費的權利。 「七十八規則」：一般分期借款人亦須繳納已批核貸款本金金額之2%作為提早清還收費；結餘轉戶借款人亦須按貸款期之尚餘年數(不足一年亦以一年計算)，繳納每年為結餘轉戶已批核貸款金額之1.5%作為清還收費，銀行保留不時調整提早清還收費的權利。
循環[註三十]	年費(只適用於2009年6月1日或以後申請的中銀循環「易達錢」客戶)	信貸額1%(最低收費為HKD50.00，最高收費為HKD1,000.00)
	提款收費／交易收費： 現金透支[註三十一]／結餘轉戶服務[註三十一]／現金存戶服務[註三十一]／使用「繳費易」服務繳費或轉賬[註三十一]	香港地區作現金透支／結餘轉戶服務／現金存戶服務／使用「繳費易」服務繳費或轉賬： 每次為交易金額的2%另加HKD20.00
	使用「網上繳費服務」繳費或轉賬手續費[註三十一]	每次為交易金額的2%另加HKD20.00
	最低還款額	i) 總結欠金額的3%(不低於HKD40.00)；及 ii) 上期月結單尚未繳付之最低還款額(如適用)；及 ii) 超出信用額度之全數金額(如適用)
	逾期還款費用	每次逾期還款將收取最低還款額的5%(最低收費為HKD100.00，最高收費為HKD200.00)
	退票／拒納自動轉賬手續費	每次HKD150.00
	超出信用額度手續費[註三十二]	每結單期HKD100.00
	索取結單副本費用 • 最近兩個月所發出之結單 • 兩個月以前所發出之結單	免費 每張HKD50.00
	索取簽購單據費用	每張HKD30.00
	替換遺失卡收費	每張HKD100.00
	外幣支票還款收費	每張HKD100.00
	賬戶結餘退款收費	每次HKD50.00
	資信證明書	每張HKD200.00

19. 貸款服務－其他貸款(個人客戶)

項目		收費／說明
抵押貸款	申請手續費	貸款額的0.2%(最低收費為等值HKD250)
	額度轉期費	貸款額的0.2%(最低收費為等值HKD250)
無抵押貸款(非中銀分期及循環「易達錢」貸款)	申請手續費	貸款額的0.5%(最低為HKD1,000.00)
	額度轉期費	貸款額的0.25%(最低為HKD500.00)
透支額度承擔費／安排費		按未使用額度每天計收0.5% p.a.
逾期還款行政管理費		每次逾期還款的收費為HKD500.00 (如涉及律師費用則另計)
提供契約／文件副本		屋契每份HKD200.00； 其他文件每頁HKD50.00

註一： 往來賬戶餘額不足以扣除退票手續費，將衍生未經授權透支／臨時透支的透支利息。

註二： 本行保留對個別存入之存款逐筆收取其他費用的權利。為免產生疑問，此類其他費用是(a)與上述月費分開的，(b)不限於上表中提到的貨幣，並且(c)不論上表所列的每月平均結餘的門檻如何，均適用。

註三： 香港以外當地銀行或會向客戶徵收附加費(如適用)。

註四： 外幣交易金額將會以銀通在交易日當天釐定的匯率兌換成港元從您的港元儲蓄戶口扣取。

註五： 如客戶於自動櫃員機提取主要貨幣及已開啟外幣賬戶直接扣賬功能，扣賬卡會因應提取的貨幣自動從相應並足夠餘額的外匯寶戶口扣賬。如相應的外匯寶戶口沒有足夠餘額或沒有開啟外幣賬戶直接扣賬功能，我們將會以本行的現行匯率扣取等值之港元。主要貨幣包括港元(HKD)、美元(USD)、人民幣(CNY)、英鎊(GBP)、日圓(JPY)、澳元(AUD)、紐元(NZD)、加元(CAD)、歐羅(EUR)、瑞士法郎(CHF)、新加坡元(SGD)、泰國銖(THB)。

註六： 如客戶於自動櫃員機提取非主要貨幣，我們將會參照萬事達卡的現行匯率，並從您的港元儲蓄戶口扣取等值之港元。匯率以本行決定為準。

註七： 我們會豁免以中銀萬事達卡®扣賬卡進行之非港元交易所產生的外幣交易費用。

註八： 如果客戶於香港以外自動櫃員機提款透過動態貨幣(DCC)方式換算為港元結算(部分自動櫃員機於客戶提款時，容許客戶選擇該交易以櫃員機營運商或動態貨幣兌換服務提供者提供的匯率換算為港元結算)。該提款金額將以萬事達卡或相關網絡於處理交易當天所訂立的匯率兌換成港元從您的港元儲蓄戶口扣取。

註九： 客戶在香港以外消費時，有時候可選擇以港元支付外幣簽賬。此選項屬海外商戶的直接安排，而非由發卡機構提供。客戶應於簽賬前向該商戶查詢有關匯率及手續費的詳情，因為以港元支付外幣簽賬，所涉及的費用可能會較以外幣簽賬的手續費為高。

註十： 當透過「銀通」網絡進行交易，若交易貨幣為人民幣，交易金額將按照交易時該「銀通」會員銀行於自動櫃員機畫面所顯示的匯率進行兌換；

註十一： 同時適用於經非中銀香港自動櫃員機進行「銀聯二維碼提款」；或以中銀銀聯雙幣信用卡已附加銀行賬戶提款。當透過「銀聯」網絡進行交易，若交易貨幣為港幣或人民幣，交易金額將按照交易時本行提供的匯率直接進行兌換(匯率可透過本行網頁查詢)；若交易貨幣為港幣或人民幣以外的貨幣，交易金額將按照交易時中國銀聯訂定的當日匯率(匯率可透過中國銀聯網頁查詢)直接進行兌換。年滿65歲之客戶、視障人士、聾啞人士、智障人士、認知障礙人士可獲豁免透過「銀聯」網絡在香港自動櫃員機提取現鈔的收費(2026年7月15日生效)。

註十二： 當透過「VISA/PLUS」網絡以銀行賬戶進行交易，交易金額將按照交易時VISA訂定的當日匯率(匯率可透過VISA網頁查詢)直接兌換為港元，再加1.95%的額外兌換手續費。

註十三： 當透過「MasterCard/Cirrus」網絡以銀行賬戶進行交易，交易金額將按照交易時MasterCard訂定的當日匯率(匯率可透過MasterCard網頁查詢)先兌換成美元再兌換為港元，再加1%的額外兌換手續費。

註十四： 如選擇收款銀行費用由匯款人承擔，本行有權於辦理轉賬時預收收款銀行的費用及本行的額外處理費用。預收的金額由本行按相關收款銀行的徵費紀錄釐訂而不作通告，預收的金額不會退回；但，如果實際被徵收的費用高於預收的金額，本行則有權收回差額。另外，請注意因這種收費選擇涉及較多工作，收款銀行向匯款人的徵費一般比較由收款人承擔高。

註十五： (i)不論申請是否被接納手續費不會退回。(ii)代理銀行及／或收款銀行可能對相關要求徵收費用，本行可預收或後收代理銀行及／或收款銀行的費用及本行的額外處理費用。

註十六： 除匯款相關費用外，如選擇以中銀信用卡支付匯款金額，中銀信用卡(國際)有限公司將會加收信用卡匯款行政費並從該信用卡戶口記入信用卡匯款行政費。詳情請查閱相關信用卡收費表。

註十七： 代理銀行費用是指代理銀行、中轉銀行、結算機構及／或收款銀行等銀行／機構處理匯款的費用及本行的額外處理費用的統稱。如選擇代理銀行費用由匯款人承擔，本行有權於辦理匯款時預收代理銀行費用。預收的金額不會退回；但，如實際徵收的費用高於預收的金額，本行則有權收回差額。另外，請注意因這種收費選擇涉及較多工作，有關銀行／機構銀行向匯款人的徵費一般比較由收款人承擔高。

註十八： 本行保留徵收額外費用的權利。

註十九： 私人財富客戶、持長者咭或年滿65歲之客戶、綜合社會保障援助受助人可獲豁免收費；中銀理財客戶可獲半價優惠。

註二十： 「賬戶／服務申請收費」適用於全新於本行開立賬戶或服務的企業客戶(泛指非個人客戶)。「獲豁免繳稅的慈善團體」、「社會服務機構」及「政府部門及有關機構」可獲豁免收費，詳情請向本行職員查詢。

註二十一： 「內地註冊公司」指依照中華人民共和國相關法例成立的企業客戶，不論該客戶是否根據香港《公司條例》(第622章)第16部註冊的非香港公司。

註二十二： 「海外註冊公司」指不在香港或內地成立的企業客戶，不論該客戶是否根據香港《公司條例》(第622章)第16部註冊的非香港公司。

註二十三： 索取個人綜合月結單副本可獲費用豁免，費用豁免安排取決於本行的酌情決定。

註二十四： 郵寄綜合月結單包括由本行發出的個人綜合月結單及／或往來賬戶月結單，並不包括信用卡月結單或其他賬戶及／或產品月結單。

註二十五： 以下客戶可豁免費用：18歲以下、65歲或以上的客戶或透過本行領取傷殘津貼／高齡津貼人士／綜合社會保障援助計劃之人士。

註二十六： 若客戶同時持有港元儲蓄賬戶及港元往來賬戶，本行將從客戶的最高結餘之港元儲蓄／港元往來賬戶中扣取有關費用。本行保留自行決定從客戶的任何賬戶中扣取有關費用的權利。

註二十七： 不適用於「居者有其屋」、「租者置其屋」及「綠表置居」計劃的客戶。

註二十八： 「息隨本減」適用於任何於2020年1月13日或之後提交申請中銀分期「易達錢」貸款、中銀分期「易達錢」結餘轉戶貸款、中銀分期「易達錢」加借貸款或任何於2020年6月7日或之後經電子渠道申請中銀分期「易達錢」並獲即時批核服務之貸款。

註二十九： 「七十八規則」適用於任何於2020年1月12日或之前提交申請中銀分期「易達錢」貸款、中銀分期「易達錢」結餘轉戶貸款、中銀分期「易達錢」加借貸款或中銀分期「易達錢」結餘轉戶加借貸款或任何於2020年6月6日或之前經電子渠道申請中銀分期「易達錢」並獲即時批核服務之貸款。

註三十： 只適用於2009年6月1日或以後申請中銀循環「易達錢」的客戶。

註三十一： 從中銀循環「易達錢」賬戶提取或轉賬結餘款項或其任何部分(除非根據中國銀行(香港)有限公司(「本行」)不時訂明的退款程式進行)將被視作現金透支處理。

註三十二： 若結欠金額超出信貸額，本行將收取「超出信用額度手續費」，並記入賬戶內。

註三十三： 實際年利率：

貸款金額	實際年利率
HKD5,000.00	低至14.23%
HKD20,000.00	低至10.74%
HKD100,000.00	低至7.99%

實際年利率是一個參考利率，以年化利率展示出包括銀行產品的基本利率及其他費用與收費。此實際年利率分別以貸款金額為HKD5,000.00/HKD20,000.00/HKD100,000.00、及年息分別為12.5%/9.5%/7.0%計算。實際年利率乃根據香港銀行公會所載的有關指引計算，並只作參考用途。最終之實際年利率按客戶的信貸評級及貸款金額而釐訂。

註三十四： 逾期還款年化利率／就違約貸款收取的年化利率為46.78%。倘若您在過往連續6期月結單，有兩次或以上未能支付最低還款額(「逾期情況」)，將額外收取總結欠金額的4%(年平息)，有關利率以複利息基準計算。「逾期還款利率」將於逾期情況發生後發出的第一張月結單之結單日期的後一天直至逾期情況停止後發出的第一張月結單之結單日期為止的期間內生效，其後利息將按有關核發利率計算。而適用於賬戶的任何優惠(例如優惠利率)將於「逾期還款利率」生效時暫停，並會在「逾期還款利率」停止適用後再次生效，在任何情況下相關優惠期將不會延長。

— 「本行」指中國銀行(香港)有限公司。

— 以上收費未能盡錄，詳情請向本行職員查詢

— 收費謹供參考，本行保留權利調整有關費用

20. 證券服務

本地證券(除另有列明外，下列收費按交易貨幣計)

<table>
<tr><th>服務</th><th colspan="2">項目</th><th>收費標準</th><th>最低收費</th><th>最高收費</th><th>備註</th></tr>
<tr><td rowspan="6">證券交易服務</td><td rowspan="3">經紀佣金(適用於港交所上市證券)</td><td></td><td>「證券會籍計劃」的會籍級別^
「鑽星」 「金星」 「銀星」 「晉星」</td><td rowspan="3">HKD100.00/
RMB100.0</td><td rowspan="3">–</td><td rowspan="3">買賣上市債券，最高0.25%</td></tr>
<tr><td>透過自動化系統「(手機銀行」/「網上銀行」/「自動化股票專線」)買賣*</td><td>按每筆成交金額計
0.18% 0.20% 0.23% 0.25%</td></tr>
<tr><td>透過分行/專人接聽電話交易專線買賣*</td><td>0.25% 0.28% 0.40% 0.50%</td></tr>
<tr><td colspan="2">透過手機銀行「買入碎股」(碎股易)*</td><td>按每筆成交金額計0.25%</td><td>–</td><td>–</td><td>不足一毫亦作一毫收取</td></tr>
<tr><td colspan="2">印花稅*#</td><td>按每筆成交金額計0.10%</td><td>HKD1.00/
RMB1.00</td><td>–</td><td>1.買賣雙方均須繳付
2.不足一元亦作一元收</td></tr>
<tr><td colspan="2">交易徵費#</td><td>按每筆成交金額計0.0027%</td><td>–</td><td>–</td><td>證監會收取</td></tr>
<tr><td colspan="2">交易費#</td><td>按每筆成交金額計0.00565%</td><td>–</td><td>–</td><td>香港交易所收取</td></tr>
<tr><td colspan="2">會財局交易徵費#</td><td>按每筆成交金額計0.00015%</td><td>–</td><td>–</td><td>會財局收取</td></tr>
<tr><td colspan="2">意大利金融交易稅(買入有關常駐意大利公司發行股份)#</td><td>根據意大利政府/有關機構最新制定之條例及收費(稅款以相同股票於同一日內成交加權平均買入價及淨買入股數計算。)</td><td colspan="2"></td><td>由意大利政府收取</td></tr>
<tr><td colspan="2">意大利金融交易稅(買賣於香港聯合交易所上市並與常駐意大利公司所發行的股份掛鈎的金融衍生產品)#</td><td>根據意大利政府/有關機構最新制定之條例及收費</td><td colspan="2"></td><td>由意大利政府收取</td></tr>
<tr><td colspan="2">月供股票計劃^^</td><td>供款金額0.25%</td><td>HKD50.00/
RMB50.00</td><td>–</td><td>以每個月供計劃計算</td></tr>
</table>

服務	項目		收費標準	最低收費	最高收費	備註
處理實物證券及交收的服務	交易處理費*	透過自動化系統(「手機銀行」/「網上銀行」「/自動化股票專線」)買入	每手HKD2.50/RMB2.50 每筆交易的成交金額達HKD1,000,000.00或以上/RMB1,000,000.00或以上可獲豁免	HKD30.00/RMB30.00	HKD200.00/RMB200.00	1.每隻證券獨立計算
		透過分行/專人接聽電話交易專線買入	每手HKD5.00/RMB5.00 每筆交易的成交金額達HKD1,000,000.00或以上/RMB1,000,000.00或以上可獲豁免	HKD30.00/RMB30.00	HKD200.00/RMB200.00	
		透過手機銀行「買入碎股」(碎股易)	豁免	–	–	
	經本行撥貨存入(經CCASS)		豁免	–	–	包括經CCASS撥貨存入的股票及債券
	實物證券手續費		存入實物證券價值的0.02%(證券價值以客戶於分行完成存入實物證券手續的前一個交易日的收市價計算)	HKD 20.00(每個證券代號)	–	1. 適用於實物存入 2. 費用(包括最低收費)以每個證券代號獨立計算 3. 如存入實物時需進行過戶,過戶的手續費另計
	去實物化費(即存入實物證券並轉為無紙證券)		HKD 5.00(每張股票)	HKD 20.00	–	只適用於無紙證券市場制度下的參與證券
	證券提取費*		每手HKD10.00/RMB10.00	HKD100.00/RMB100.00	–	1. 每隻證券獨立計算 2. 遞交證券提單時繳付 3. 證券經本行沽出,可獲豁免 4. 適用於經中央結算系統提取及實物提倉
	轉手紙印花稅		每張新轉手紙計HKD5.00	HKD5.00	–	適用於實物證券,並由賣方繳付
代理人服務及企業行動	代收現金股息手續費*		按股息計0.50%	HKD30.00/RMB30.00	HKD2,500.00/RMB2,500.00	
	代收股份手續費*		「證券會籍計劃」的會籍級別^ 「鑽星」/「金星」/「銀星」/「晉星」 每手:HKD2.50/RMB2.50 | HKD2.50/RMB2.50 | HKD5.00/RMB5.00 | HKD5.00/RMB5.00	HKD30.00/RMB30.00	HKD200.00/RMB200.00	經本行代收的各類證券均需繳付,包括以下類別:紅股、以股代息、公開認購、收購、供股、配售等
	代履行權責手續費*		按需履行權責的股份計,每手HKD2.00/RMB2.00	HKD100.00/RMB100.00	HKD2,500.00/RMB2,500.00	1. 代客戶履行權責,如換股、供股、額外供股、私有化、收購、轉換交易板、行使認股證等 2. 過戶處收費另計
	股份分拆合併手續費*		每次HKD30.00/RMB30.00	–	–	
	證券過戶客戶/本行代理人公司名下手續費*		每手HKD10.00/RMB10.00	HKD100.00/RMB100.00	–	1. 包括過戶處收費 2. 於交收日從結算賬戶扣除
	代打轉手紙印花稅手續費*		每筆收HKD50.00/RMB50.00	HKD50.00/RMB50.00	–	1. 不包括稅局收費 2. 於交收日從結算賬戶扣除

<table>
<tr><th>服務</th><th>項目</th><th colspan="3">收費標準</th><th>最低收費</th><th>最高收費</th><th>備註</th></tr>
<tr><td rowspan="4">資訊服務(於手機銀行／網上銀行提供)@</td><td rowspan="3">網上即時報價費－基本計劃</td><td>「證券會籍計劃」級別^</td><td>鑽星／金星</td><td>銀星／晉星</td><td rowspan="3">HKD10.00</td><td rowspan="3">–</td><td rowspan="3">1. 免費即時自動更新首檔報價(只適用於手機銀行)
2. 如您透過本行任何交易渠道成功買賣股票，每筆交易或每月累計交易金額達等值HKD50,000.00*(以較高者為準)，即可享有額外免費即時股價查詢200次(*只限於港元股票交易)</td></tr>
<tr><td>每月免費證券查價次數</td><td>1,000次</td><td>500次</td></tr>
<tr><td colspan="3">所有客戶其後每次查詢HKD0.10</td></tr>
<tr><td>網上即時報價費－月費計劃</td><td colspan="3">每月HKD228.00</td><td>–</td><td>–</td><td>1. 無限次數即時報價
2. 若使用當月累計交易金額達HKD1,000,000.00*(*只限於港元股票交易)，將獲豁免下月月費
3. 服務將於登記後下一個月起生效</td></tr>
<tr><td>網上即時報價費－串流報價</td><td colspan="3">每月HKD328.00</td><td>–</td><td>–</td><td>1. 即時自動更新報價
2. 若使用當月累計交易金額達HKD1,000,000.00*(*只限於港元股票交易)，將獲豁免下月月費
3. 服務將於登記後下一個月起生效</td></tr>
<tr><td>到價提示</td><td colspan="3">每個到價提示服務為HKD1.00</td><td>–</td><td>–</td><td>1. 登記後下日生效
2. 屬「證券會籍計劃」鑽星及金星級別的單名賬戶持有人可享用本服務
3. 單名賬戶持有人如屬「證券會籍計劃」銀星及晉星級別，其當月累積交易額達等值港幣1,000,000.00元或以上，可登記享用三個月服務</td></tr>
</table>

服務	項目	收費標準					最低收費	最高收費	備註
借貸及其他服務	逾期交收利息	參照本行往來賬戶臨時透支利率					–	–	按欠款的金額計算
	證券孖展賬戶借款利率	「證券會籍計劃」的會籍級別^					–	–	1. 按每天賬戶內的現金賬結欠餘額計算 2. 每月底在賬戶的現金賬支付
			「鑽星」	「金星」	「銀星」	「晉星」			
		本行最優惠利率	+1.50%	+1.50%	+2.25%	+2.25%			
	追收股東權益委託費	HKD150.00 另每手收HKD20.00					–	–	1.包括過戶費用 2.無論追收是否成功均須繳付 3.經紀行／中央結算收費另計
借貸及其他服務	追收股東權益手續費	追回的股息計0.50% 追回紅股、股權等每手HKD5.00					HKD20.00	–	經紀行／中央結算收費另計
	代辦認購新股手續費*	每筆申請收HKD100.00/RMB100.00					HKD100.00/ RMB100.00	–	無論是否成功獲配股份，均須繳付

A股證券(上海／深圳)

服務	項目		收費標準					最低收費	最高收費	備註
證券交易服務	經紀佣金		「證券會籍計劃」的會籍級別^					RMB100.00	–	
				「鑽星」	「金星」	「銀星」	「晉星」			
		透過自動化系統(「手機銀行」/「網上銀行」)買賣*	按每筆成交金額計	0.18%	0.20%	0.23%	0.25%			
		透過分行／專人接聽電話交易專線買賣*		0.25%	0.28%	0.40%	0.50%			
						A股	ETF			
	經手費##		按每筆成交金額計：			0.00341%	0.004%	–	–	由上交所／深交所收取
	證管費##		按每筆成交金額計：			0.002%	–	–	–	由中國證監會收取
	過戶費##		按每筆成交金額計：			0.003%	0.002%	–	–	A股： 1. 中國結算上海／中國結算深圳收取0.001%香港結算收取 2. 0.002% ETF: 香港結算收取0.002%
	交易印花稅##		按每筆成交金額計：0.05%					–	–	由賣方繳付

<table>
<tr><th>服務</th><th colspan="2">項目</th><th>收費標準</th><th>最低收費</th><th>最高收費</th><th>備註</th></tr>
<tr><td rowspan="4">交收服務</td><td rowspan="3">交易處理費*</td><td>透過自動化系統(「網上銀行」)買入</td><td>每手RMB0.25
每筆交易的成交金額達RMB1,000,000.00或以上可獲豁免</td><td>RMB30.00</td><td>RMB200.00</td><td rowspan="2">1. 每隻證券獨立計算</td></tr>
<tr><td>透過分行／專人接聽電話交易專線買入</td><td>每手RMB0.50
每筆交易的成交金額達RMB1,000,000.00或以上可獲豁免</td><td>RMB30.00</td><td>RMB200.00</td></tr>
<tr><td>經本行撥貨存入</td><td>豁免</td><td>–</td><td>–</td><td>1. 適用於撥貨存入
2. 每隻證券獨立計算</td></tr>
<tr><td colspan="2">證券提取費*</td><td>每手RMB1.00</td><td>RMB100.00</td><td>–</td><td>1. 每隻證券獨立計算
2. 遞交證券提單時繳付
3. 證券經本行沽出，可獲豁免</td></tr>
<tr><td rowspan="4">代理人服務及企業行動</td><td colspan="2">代收現金股息手續費*</td><td>按股息計0.50%</td><td>RMB30.00</td><td>RMB2,500.00</td><td></td></tr>
<tr><td colspan="2">代收股份手續費*</td><td>「證券會籍計劃」的會籍級別^
「鑽星」｜「金星」｜「銀星」｜「晉星」
每手 RMB0.25 RMB0.25 RMB0.50 RMB0.50</td><td>RMB30.00</td><td>RMB200.00</td><td>經本行代收的各類證券均需繳付，包括以下類別：紅股、以股代息、公開認購、收購、供股、配售等</td></tr>
<tr><td colspan="2">代履行權責手續費*</td><td>按需履行權責的股份計，每手RMB0.20</td><td>RMB100.00</td><td>RMB2,500.00</td><td>代客戶履行權責，如換股、供股、額外供股、私有化、收購、轉換交易板等</td></tr>
<tr><td colspan="2">股份分拆合併手續費*</td><td>每次RMB30.00</td><td>–</td><td>–</td><td></td></tr>
<tr><td>資訊服務(於網上銀行提供)</td><td colspan="2">網上即時報價費</td><td>豁免(無限次)</td><td>–</td><td>–</td><td></td></tr>
<tr><td rowspan="2">借貸服務</td><td colspan="2">逾期交收利息</td><td>參照本行往來賬戶臨時透支利率</td><td>–</td><td>–</td><td>按欠款的金額計算</td></tr>
<tr><td colspan="2">證券孖展賬戶借款利率</td><td>「證券會籍計劃」的會籍級別^
「鑽星」／「金星」 「銀星」／「晉星」
本行最優惠利率-1% 本行最優惠利率</td><td>–</td><td>–</td><td>1. 按每天賬戶內的現金賬結欠餘額計算
2. 每月底在賬戶的現金賬支付</td></tr>
</table>

美國證券

<table>
<tr><th>服務</th><th colspan="2">項目</th><th>收費標準</th><th colspan="2">最低收費</th><th>最高收費</th><th>備註</th></tr>
<tr><td rowspan="8">證券交易服務</td><td rowspan="2">經紀佣金</td><td rowspan="2">透過自動化系統(「手機銀行」/「網上銀行」)買賣*</td><td rowspan="2">每股USD$0.02</td><td>私人財富、中銀及智盈理財客戶</td><td>其他客戶</td><td rowspan="2">–</td><td rowspan="2"></td></tr>
<tr><td>USD16</td><td>USD18</td></tr>
<tr><td colspan="2">監管費用#</td><td colspan="3">根據美國證券交易委員會最新制定之條例及收費</td><td rowspan="2">1. 只適用於沽出交易
2. 有關費用將按第三方重估而調整</td></tr>
<tr><td colspan="2">交易費用#</td><td colspan="3">根據美國金融業監管局最新制定之條例及收費</td></tr>
<tr><td colspan="2">意大利金融交易稅(買入有關常駐意大利公司發行股份)#</td><td colspan="3">根據意大利政府/有關機構最新制定之條例及收費(稅款以相同股票於同一日內成交加權平均買入價及淨買入股數計算。)</td><td>由意大利政府收取</td></tr>
<tr><td colspan="2">意大利金融交易稅(買賣於美國各交易所上市並與常駐意大利公司所發行的股份掛鈎的金融衍生產品)#</td><td colspan="3">根據意大利政府/有關機構最新制定之條例及收費</td><td>由意大利政府收取</td></tr>
<tr><td colspan="2">法國金融交易稅(購買市值超過10億歐元及總部設於法國的法國公司所發行的證券及相關金融衍生產品)</td><td>根據法國政府最新制定之條例及收費</td><td colspan="2">–</td><td>–</td><td>由法國政府收取</td></tr>
<tr><td>交收服務</td><td colspan="2">證券存入/提取費</td><td>豁免</td><td colspan="2">–</td><td>–</td><td>客戶需支付該服務衍生的第三方收費</td></tr>
<tr><td rowspan="2">代理人服務及企業行動</td><td colspan="2">代收股息及其他公司行動</td><td>豁免</td><td colspan="2">–</td><td>–</td><td>1. 美國預扣稅將於派發股息時扣除
2. 客戶需支付該服務衍生的第三方收費</td></tr>
<tr><td colspan="2">美國預託證券收費</td><td>每股0.01至0.05美元</td><td colspan="2">–</td><td>–</td><td>預託證券代理(Depository ReceiptsAgent)可經由本行向持有美國預託證券之客戶定期(例如每年)收取美國預託證券費用(ADR Fee)。美國預託證券費用將由預託證券代理決定,上述費用僅供參考。</td></tr>
</table>

服務	項目	收費標準	最低收費	最高收費	備註
資訊服務(於手機銀行／網上銀行提供)	網上即時報價費	豁免(無限次)	–	–	客戶需自行經網上／手機銀行申請即時報價服務

新加坡證券－怡置系及其他獲分派股票

項目	收費標準	最低／最高收費
經紀佣金	按每筆成交金額計0.50%	最低USD20.00
結算費§	按每筆成交金額計0.0325%	–
股份存入／提取費	除本行收費外，外間機構收費另計，詳情請向本行查詢	

本地掛牌的美國證券

項目	收費標準
代收股息手續費	美國預扣稅將於派發股息時扣除30%，扣稅後的股息按本地證券收費標準收取
現貨提取費	每項指示HKD100.00，另加香港結算和美國存管信託公司(DTC)有關收費每項指示HKD600.00及代支費用
海外證券跨境調撥手續費	每項指示HKD100.00，另加香港結算和美國存管信託公司(DTC)有關收費每項指示HKD200.00及代支費用
認股證轉換、自願收購、股權收購及公開配售手續費	每項指示HKD100.00，另加香港結算和美國存管信託公司(DTC)有關收費每項指示HKD600.00及代支費用

賬戶服務

服務	項目	收費標準					最低收費	最高收費	備註
		「證券會籍計劃」的會籍級別^							
			「鑽星」	「金星」	「銀星」	「晉星」			
賬戶服務	保管費	每半年計	豁免	HKD100.00	HKD150.00	HKD150.00	–	–	1. 各類證券(股票及債券等)均需繳付 2. 凡於每年5月31日及11月30日當日或之前六個月內買賣證券或持有證券存貨均需繳付 3. 若於收費日之前取消賬戶亦須繳付有關費用 4. 若賬戶同時存有證券及債券，只需支付1次保管費，證券及債券兩者取其高者 5. 若賬戶同時存有不同市場的證券，只需支付一次保管費
	新加坡遠程消費稅# (只適用於新加坡人士)	根據新加坡國內稅務局最新制定之條例及收費					–	–	由新加坡國內稅務局收取
	證券結餘或賬戶證明書	參照存款及其他一般銀行服務「銀行證明」項目的相關收費					–	–	
	提供結單副本	每份HKD50.00					–	–	最多七年

^「證券會籍計劃」各會籍級別的要求：

會籍級別	每個會籍有效期內的累計證券交易金額要求或投資資產市值要求
「鑽星」會員	港幣3千萬元或以上／成為私人財富客戶
「金星」會員	港幣3百萬元或以上至港幣3千萬元以下
「銀星」會員	港幣30萬元或以上至港幣3百萬元以下
「晉星」會員	港幣30萬元以下

請向本行職員查詢有關「證券會籍計劃」詳情。

* 按交易貨幣計算。

\# 該等收費由香港特別行政區政府、美國政府、證券及期貨事務監察委員會(「證監會」)、香港交易所、會計及財務匯報局(「會財局」)或其他政府及／或其他公營機構釐訂及收取，如有更改，恕不另行通知。

\## 該等收費由上海證券交易所(「上交所」)、深圳證券交易所(「深交所」)、中國證券監督管理委員會(「中國證監會」)、中國證券登記結算有限責任公司上海分公司(「中國結算上海」)、中國證券登記結算有限責任公司深圳分公司(「中國結算深圳」)、國家稅務總局及香港中央結算有限公司(「香港結算」)釐訂及收取，如有更改，恕不另行通知。

@ 基本計劃當月未用的基本免費即時報價不能順延至下月使用，而月費計劃的費用不會作部分退款。每月費用將於「網上銀行」結算賬戶內扣除，若因餘額不足而未能扣款，即時報價服務將會終止。基本免費即時查價次數將按您所持有的單名賬戶類別計算。如您只持有聯名賬戶，基本免費即時查價次數則按一般賬戶計算。

§ 該等收費由新加坡之有關機構釐訂及收取，如有更改，恕不另行通知。

^^ 收費貨幣將根據每月供款貨幣而定；如單一月供股票計劃內同時包括港幣及人民幣計價股票，服務收費將以港幣作出。

註：1. 以上收費如以每手計，不足一手作一手計算。
2. 除另作指明外，所有收費按每天每筆交易每種證券計算。
3. 除上列收費外，其他海外證券收費與本地證券的收費相同。
4. 個別服務及外間機構的收費未能盡錄，詳情請向本行職員查詢。
5. 客戶需負擔由相關服務供應商、政府或監管機構就本行提供的指定證券或證券買賣服務收取／衍生的有關收費、徵費、稅項及利息，詳情請向本行職員查詢。
6. 收費均會隨時調整，恕不另行通知。
7. 上述收費僅供參考，中國銀行(香港)有限公司保留調整有關費用的權利。

21. 債券服務

服務	項目	收費標準	最低收費	最高收費	備註
託管服務	保管費	豁免	–	–	–
交收服務	轉倉費	每隻債券每宗交易收費HKD300.00	–	–	–
代理人服務	代收現金利息手續費及其他履行權責事項	豁免	–	–	–

註：上述收費僅供參考，中國銀行(香港)有限公司保留調整有關費用的權利。

22. 結構性產品服務

(包括股票掛鈎投資／股票掛鈎票據)

服務	項目	收費標準	備註
代第三者機構徵收的費用	印花稅	股票掛鈎投資／股票掛鈎票據：按交付股票的交易金額計0.10%	1. 實際印花稅率由香港特別行政區政府釐訂，如有更改，恕不另行通知

註：上述收費僅供參考，中國銀行(香港)有限公司保留調整有關費用的權利。

1. Current Account (2026.11)

Type of Services	Charges/Details		
	HKD	**USD**	**RMB**
Returned cheque[1]			
Insufficient funds (per returned cheque)	150.00	18.00	200.00
Other reasons (per returned cheque)	50.00	6.50	50.00
RMB cheque amount exceeding RMB80,000.00 (per returned cheque)	N/A	N/A	200.00
Mark 'good' cheque			
Dispatched by The Bank (per cheque)	200.00 (plus drawee bank charges)	N/A	N/A
Dispatched by customer (per cheque)	60.00	N/A	N/A
Stopped payment order (per instruction)			
Personal customers	100.00	N/A	N/A
Corporate customers (Through Corporate Internet Banking)	100.00	13.00	80.00
Special-printed cheque	The Bank reserves the right to levy charges		
Special-printed deposit slips	The Bank reserves the right to levy charges		
Cheque book delivery			
By ordinary mail	Waived		
By registered mail	25.00	3.00	20.00
Dishonoured cheque returned by registered mail (per cheque)	25.00	3.00	20.00
Account closed within 3 months after account opening (per account)	200.00	N/A	N/A
Monthly fee[2] Combined average monthly balance in HKD current account(s) and savings account(s) below HKD5,000.00 (only applicable to corporate customers)	Waived		
Temporary overdraft/overdrawn			
Unauthorized overdraft/Temporary overdraft handling charges (per transaction)	120.00	15.00	120.00
Unauthorized overdraft/Temporary overdraft O/D interest	Calculated at prime rate plus 10% or overnight HIBOR (whichever is higher)	Calculated at US prime rate plus 10%	Calculated at CNY prime rate plus 10% or overnight CNY HIBOR plus 10% (whichever is higher)
In excess of overdraft limit (per transaction)	120.00 and O/D interest calculated at prime rate plus 10% or overnight HIBOR (whichever is higher)	15.00 and O/D interest calculated at US prime rate plus 6%	120.00 and O/D interest calculated at CNY prime rate plus 10% or overnight CNY HIBOR plus 10% (whichever is higher)
Against uncleared items (per cheque)	120.00	15.00	120.00

2. Saving Account

Type of Services		Charges/Details
Replacement of a passbook		HKD100.00 per account
Account closed within 3 months after account-opening date		HKD50.00 per account
Monthly fee[2] (only applicable to corporate customers)	Combined average monthly balance in HKD current account(s) and savings account(s) below HKD5,000.00	Waived
	RMB savings account average monthly balance below RMB5,000.00	Waived

3. Fixed Deposit

Type of Services	Charges/Details
Early uplifting	If we exercise our discretion to allow uplift of time deposit before maturity, no interest will be payable and the customer must pay charges calculated based on the following formulae (whichever is higher) subject to a minimum of HKD200.00: 1. Time Deposit Principal x (Prime Rate** – Time Deposit Interest Rate) x No. of Days due to Maturity/Total No. of Days in a Year 2. Time Deposit Principal x (Inter-Bank Offer Rate** – Time Deposit Interest Rate) x No. of Days due to Maturity/Total No. of Days in a Year **Subject to the rate as quoted by us from time to time.

4. BOC Mastercard® Debit Card

Type of Services		Charges/Details
Annual fee		Waived
Re-issue BOC Mastercard® Debit Card	Replacement due to customer's loss of a BOC Mastercard® Debit Card	HKD50.00
	Non-receipt of new card	Waived
Replacement of a damaged card		HKD50.00
Cash withdrawal via ATMs of "JETCO" network[3,4]	Cash withdrawal in Hong Kong	Waived
	Cash withdrawal in Macau	HKD20.00 per transaction
Cash withdrawal via ATMs of "BOCHK" network[5,6]	Cash withdrawal in Hong Kong	Waived
Cash withdrawal via ATMs of "MasterCard/Cirrus" network[3,5,6]	Cash withdrawal from HKD account in Hong Kong	HKD25.00 per transaction
	Cash withdrawal from RMB account in Hong Kong	RMB25.00 per transaction
	Cash withdrawal from HKD account in Mainland China	HKD50.00 per transaction
	Cash withdrawal from RMB account in Mainland China	RMB50.00 per transaction
	Cash withdrawal outside Hong Kong and Mainland China	Waived
Foreign currency transaction fee[3,7]	For cash withdrawal transactions[8]	Waived
	For purchase or online transactions[9]	Waived

5. BOC Card

Type of Services		Charges/Details
Card replacement fee	Replacement due to customer's loss of a BOC Card (with HKD account as the primary account)/BOC Fast Cash Card	HKD50.00
	Replacement due to customer's loss of a BOC Card (with RMB account as the primary account)	RMB50.00
	Non-receipt of new card	Waived
Replacement of a damaged card	New card with HKD account as the primary account	HKD50.00
	New card with RMB account as the primary account	RMB50.00
Cash withdrawal via ATMs of "BOCHK" network	Cash withdrawal in Hong Kong	Waived
Cash withdrawal via ATMs of "JETCO" network[10]	Cash withdrawal in Hong Kong	Waived
	Cash withdrawal in Macau	HKD20.00 per transaction
Cash withdrawal via non-BOCHK ATMs of "CUP" network[11]	Cash withdrawal from RMB account in Hong Kong	RMB15.00 per transaction
	Cash withdrawal from HKD account in Hong Kong	HKD15.00 per transaction
	Cash withdrawal from RMB account outside Hong Kong	RMB50.00 per transaction
	Cash withdrawal from HKD account outside Hong Kong	HKD50.00 per transaction
ATM cash withdrawal via "VISA/PLUS" network (Applicable to BOC Visa Credit Card linked with bank accounts)[12]		HKD25.00 per transaction
ATM cash withdrawal via "MasterCard/Cirrus" network (Applicable to BOC MasterCard Credit Card linked with bank accounts)[13]		HKD25.00 per transaction

6. Local Bank Transfer

Type of Services			Charges/Details
Express Transfer (RTGS/ CHATS)	Funds Transfer to other local banks by Express Transfer (RTGS/ CHATS)	Conducted via branches	HKD180.00 per item[14]
		Conducted via online banking	Personal customers: Waived Corporate customers: HKD25.00(HKD/RMB)/ HKD55.00 (USD/EUR) per item[14]
	Funds transfer from other banks by Express Transfer (RTGS/CHATS) to a BOCHK account	Transfer amount not more than HKD500.00 or equivalent	Waived
		Transfer amount more than HKD500.00 or equivalent	Personal customers: Waived Corporate customers: HKD15.00 per item
	Handling charge for amendment, cancellation, return, or enquiry[15]		HKD150.00 per item
FPS (Faster Payment System)	Funds transfer to other local banks through FPS	Transfer amount is equal to or not more than HKD3,000,000.00 or equivalent	Personal Customers: Waived
		HKD transfer amount is equal to or not more than HKD100,000.00	Corporate Customers: HKD5.00 per item
		HKD transfer amount is above HKD100,000.00 and equal to or not more than HKD1,000,000.00	Corporate Customers: HKD10.00 per item
		RMB transfer amount is equal to or not more than RMB100,000.00	Corporate Customers: RMB4.00 per item
		RMB transfer amount is above RMB100,000.00 and equal to or not more than RMB1,000,000.00	Corporate Customers: RMB8.00 per item
	Funds transfer from other local banks through FPS to a BOCHK account		Waived
	Handling charge for return or enquiry[15]		Corporate Customers: HKD150 per item Personal Customers: HKD150 per item Charges on Personal Customers in this section will be waived until further notice

7. Outward Remittance

Type of Services			Charges/Details
Telegraphic Transfer/Global Remittance		Conducted via branches	HKD260.00 per item[16]
		Conducted via electronic channels	Personal customers: HKD65.00 per item[16] Corporate customers: HKD120.00 per item[16]
"BOC Remittance Plus" (Remittance to branches of Bank of China and Cooperative Banks in the Mainland and designated branches outside Hong Kong)		Conducted via branches	HKD260.00 per item[16]
		Conducted via electronic channels	Personal customers: Waived Corporate customers: HKD115.00 per item[16]
Handling Fee of Message to Beneficiary		Conducted via branches	Waived if message is within 10 Chinese characters or 10 English words; HKD100.00 per item if exceeded
		Conducted via electronic channels	Waived
Extra Cable Charge (if more than one SWIFT/electronic message is required)			HKD100.00 per message
Correspondent Bank Charges[17] (Applicable if remitter requested to bear correspondent bank charges)	USD	To anywhere (excluding the Mainland)	HK$160.00 per item
	EUR	To Euro Area	No charge in advance if remittance amount is EUR100.00 or below EUR25.00 per item if remittance amount is EUR100.01 to EUR 12,500 EUR35.00 per item if remittance amount is above EUR12,500
	GBP	To United Kingdom and Ireland	GBP20.00 per item
	JPY	To Japan	Minimum JPY3,000 per item
	THB	To anywhere	THB500.00 per item
	All Others		Minimum HKD200.00 per item
Confirmation to Beneficiary Bank by SWIFT/electronic message			HKD100.00 per item
Handling charge for amendment, cancellation, return			HKD220.00 per item, plus correspondent bank charges[15]
Enquiry on status of Remittance		by SWIFT/electronic message	HKD220.00 per item, plus correspondent bank charges[15]
		by telephone call	HKD100.00 per item
Set up or amend Standing Instruction of general remittance			HKD100.00 per item, plus regular outward remittance charges
Set up, execute, or amend Standing Instruction remittance of social security payments for the Elderly.(Applicable to Recipients/Appointees of the Portable Comprehensive Social Security Assistance Scheme, Guangdong Scheme and Fujian Scheme only)			Waived
Demand Draft		Issuance of Demand Draft	HKD200.00 per item
		Request for Cancellation of issued Demand Draft	HKD250.00 per item
Request for Stop Payment and/or Report Loss of issued Demand Draft			HKD250.00 per item (plus additional charge levied by HKAB which is currently HKD140.00 per item and subject to change without prior notice)
BoC Pay + Cross-border Remittance			1% of total amount for remittance (subject to a minimum fee HKD20.00 per transaction and a maximum of HKD60.00 per transaction)

8. Inward Remittance

Type of Services		Charges/Details
Proceeds credited to a BOCHK account	Remittance amount not more than HKD500 or equivalent	Waived
	Remittance amount more than HKD500.00 or equivalent	HKD60.00 per item
Mark good by other banks in Hong Kong	Telegraphic Transfer/Mail Transfer	HKD35.00 per item
	Demand Draft	HKD100.00 per item
Enquiry by SWIFT/electronic message		HKD100.00 per item

9. Remittance – Other

Type of Services		Charges/Details
Facsimile	Local (within 5 pages)	HKD50.00 per item
	Outside Hong Kong (within 2 pages)	HKD100.00 per item
	Each additional page (all countries/regions)	HKD50.00 per item
Request for copy of advice or receipt	Item within 1 year	HKD50.00 per page
	1 – 2 years	HKD100.00 per page
	2 – 3 years	HKD150.00 per page
	3 – 7 years	HKD200.00 – HKD350.00 per page

10. Cash Deposits/Withdrawals

Type of Services		Charges/Details
Bulk cash deposit/transaction (HKD)[18]		0.25% of the total deposit amount for depositing above 200 notes/above HKD100,000.00 via branch counters per customer per day Subject to a minimum fee HKD50.00 per transaction
RMB notes, Foreign currency notes deposits/withdrawals	RMB notes deposit to/withdrawal from RMB account	Waived
	Foreign currency notes deposit to/withdrawal from account of its original currency	Waived
Bulk coins deposit (presorting is required)		2% of total amount for deposit of 500 coins or above Subject to a minimum fee HKD50.00 per transaction
Change of coins	10 or 20 cents	HKD1.00 for every 20 dollars
	Others	HKD1.00 for every 50 dollars

11. Safe Deposit Box

Type of Services	Charges/Details
Replacement of a key	HKD100.00 (plus key replacement cost)
Drilling of box and replacement of lost keys	HKD200.00 (plus box opening fees and lock replacement costs)

12. Cashier's Order

Type of Services	Charges/Details
Issuance of a cashier's order (HKD/USD/RMB)[19]	HKD50.00 per item
Issuance of an e-cashier's order (HKD/USD/RMB)	HKD50.00/USD6.00/RMB40.00 per item
Verification of the purchaser's identity	Waived
Cancellation of cashier's order and redeposit into purchaser's account	HKD50.00 per item
Report loss of a cashier's order to HKICL	HKD50.00 plus HKICL charges
Mark "good" – cashier's order	HKD50.00 per item

13. Autopay

Type of Services		Charges/Details
Autopay-out – Instruction fee (applicable only to corporate customers)		
Submission of files to branches or designated locations	Account held with BOCHK	HKD0.70/RMB0.55 per item (subject to a minimum of HKD20.00/RMB17.00 per instruction)
	Account held with other banks	HKD1.40/RMB1.10 per item (subject to a minimum of HKD30.00/RMB25.00 per instruction)
File uploading via electronic channels	Account held with BOCHK	HKD0.40/RMB0.30 per item
	Account held with other banks	HKD0.70/RMB0.55 per item
Autopay-out – Other fee		
Setup or amendment of standing instruction for autopay-out		HKD100.00/RMB90.00 per item
Returned autopay (due to insufficient funds)	Direct debit authorisation (DDA)	HKD165.00/RMB145.00 per item
	Standing instruction for autopay-out	HKD165.00/RMB145.00 per item
Re-processing of direct debit authorisation (DDA) instruction		HKD100.00/RMB90.00 per item
Autopay-in – Instruction fee (applicable only to corporate customers)		
Submission of files to branches or designated locations	Account held with BOCHK	HKD4.00/RMB3.40 per item (subject to a minimum of HKD20.00/RMB17.00 per instruction)
	Account held with other banks	HKD4.00/RMB3.40 per item (subject to a minimum of HKD30.00/RMB25.00 per instruction)
File uploading via electronic channels	Account held with BOCHK	HKD0.60/RMB0.50 per item
	Account held with other banks	HKD1.20/RMB1.00 per item
Autopay-in – Other fee (applicable only to corporate customers)		
Setup of autopay records		HKD15.00/RMB13.00 per item
Setup or amendment of standing instruction for autopay-in		HKD100.00/RMB90.00 per item

14. Payroll

Type of Services		Charges/Details
Payroll – Instruction fee (applicable only to corporate customers)		
Submission of files to branches or designated locations	Account held with BOCHK	HKD0.50/RMB0.40 per item (subject to a minimum of HKD20.00/RMB17.00 per instruction)
	Account held with other banks	HKD1.00/RMB0.80 per item (subject to a minimum of HKD30.00/RMB25.00 per instruction)
File uploading via electronic channels	Account held with BOCHK	HKD0.30/RMB0.25 per item
	Account held with other banks	HKD0.60/RMB0.50 per item
Payroll – Other fee (applicable only to corporate customers)		
Re-processing of payroll instruction		HKD100.00/RMB90.00 per instruction

15. Bank Certification

Type of Services	Charges/Details
Banker's endorsement	HKD150.00 (HKD20.00 for each additional copy)
Confirmation of account balance	HKD100.00 (HKD20.00 for each additional account)
Bank confirmation for audit purposes	HKD300.00 per set (Minimum HKD600.00) Postage By ordinary mail: Waived By courier: HKD25.00 for local HKD60.00 for non-local
Banker's reference letter	HKD300.00 (HKD25.00 for each additional copy)

16. Other Services

Type of Services		Charges/Details
Company Search	Limited company	HKD150.00
	Unlimited company	HKD100.00
Accounts/Services Application Fee (Only applicable to corporate customers)[20]	Application basic fee – HKD 1,200.00 per application, plus:	
	Fee for company incorporated in Mainland China[21]	HKD 2,000.00 per application, plus the fee for conducting company search for company incorporated in Mainland China (according to the Bank's actual costs).
	Fee for company incorporated overseas[22]	HKD 5,000.00 per application, plus the fee for conducting company search for company incorporated overseas (according to the Bank's actual costs).
	Fee for special company: • company with 4 or more layer in its ownership/ controlling structures, or • Trust account	HKD 5,000.00 per application

Type of Services		Charges/Details
Request for savings/fixed deposit account records	1 year	HKD250.00 per account
	2 year	HKD750.00 per account
	3 year	HKD1,000.00 per account
	More than 3 years (maximum 7 years)	HKD1,000.00 per additional year
Request for copy of account statements (from 1 month up to 7 years from the date of request)		HKD50.00 per statement cycle[23]
Paper Consolidated Statement Monthly Fee[24]		HKD5.00 per customer per month[25,26]
Setting up/Amendment of standing instruction		HKD70.00
Written funds transfer instruction without using the BOCHK standard form		HKD150.00 per transaction
Provision of duplicate copy of customer's information		HKD50.00 per page plus operating costs
Gift cheque (HKD)[19]		HKD10.00 per item
Notional Precious Metals Passbook	Replacement of Passbook	HKD100.00 per account
Bulk cheque deposit	Up to 30 pieces per day	Waived
	Charges for each cheque if more than 30 pieces per day	HKD1.00
Encashment of demand draft	Issued by Bank of China	0.25% of draft amount (minimum HKD50.00) plus correspondent bank's charge (if any)
	Issued by other banks	0.375% of draft amount (minimum HKD50.00) plus correspondent bank's charge (if any)
	Returned unpaid items	HKD100.00 plus correspondent bank's charge (if any) and interest
Clean bills	Sent for collection (applicable to non-bills transactions)	HKD200.00 per item (including postage) plus correspondent bank's charge
	Returned/Unpaid items	HKD100.00 plus correspondent bank's charge (if any) and interest

17. Loan Services – Mortgage Loan Service

Type of Services	Charges/Details
Handling Charge[27]	0.5% of loan amount (Subject to a minimum of HKD1,000.00 equivalent)
Cancellation Fee	0.15% of loan amount (Subject to a minimum of HKD5,000.00 equivalent)
Custody of Property Title Deeds after Full Repayment	HKD4,000.00 per year
Lease Consent Letter on Charged Property	HKD1,000.00 per letter (plus legal cost, if any)
Fee for Full/Partial Principal Repayment (less than 1 month's prior notice)	Base on repayment amount to charge 1-month interest calculating from prepayment date
Re-issuance of Notice for Repayment Schedule	HKD100.00 per copy
Re-issuance of Annual Statement of Instalment Loan Account	HKD100.00 per copy
Confirmation of Mortgaged Property and Account Balance	HKD200.00 per copy (HKD20.00 for each subsequent copy issued simultaneously)
Re-issuance of Confirmation of Mortgage/Notice for Repayment Schedule for the Mortgage Subsidizing Scheme of Hospital Authority/Government	HKD100.00 per copy

Type of Services	Charges/Details
Change of Mortgage Term[27] (e.g. Repayment amount, tenor, mortgage scheme, mortgagor, guarantor and the like)	HKD1,500.00 per item
Provision of Duplicate Copy of Deeds/Documents	HKD200.00 per title deed of property; HKD50.00 per page for other documents
Administration Fee for Late Payment[27]	HKD500.00 for each overdue repayment (plus legal cost, if any)
Administration Fee for Government Rate/Rent Payment[27]	HKD500.00 for each time
Administration Fee for the Change of Insured Amount of Fire Insurance (Applicable to the insured amount involving assessment of the reinstatement value of the property)	HKD1,000.00 for each time

18. Loan Services – Personal Loan

Type of Services		Charges/Details
BOC Express Cash Instalment Loan	Handling Fee	Applicable to BOC Express Cash Instalment Loan/BOC Express Cash Instalment Loan Balance Transfer: 0% to 1.5% of the loan amount per annum# Applicable to BOC Express Cash Instalment Loan – Interest-free Offer: 0% to 6.5% of the loan amount per annum# #Please refer to loan advice for the actual handling fee to be charged
	Default Interest and Handling Fee	HK$500 late payment fee plus default interest rate of 0.08% per day on the overdue amount until the day of actual payment will be charged upon each occasion of overdue monthly repayment.
	Early Settlement Fee	Upon early settlement of the Loan, outstanding interest and principal shall be calculated on the basis of "Reducing Balance Method[28]" or "Rule of 78[29]". "Reducing Balance Method": The Borrower shall also pay an early settlement fee which is 2% of the approved principal amount of BOC Express Cash Instalment Loan/ Balance Transfer. The Bank may at its discretion adjust the early settlement fee at any time. "Rule of 78": The Borrower shall also pay an early settlement fee which is 2% of the approved principal amount of the Loan; 1.5% of the amount of the approved Loan for balance transfer (in accordance with the Terms and Conditions of BOC Express Cash Instalment Loan Balance Transfer) per annum for the remaining years of the Loan Period (any part of a year shall be rounded up to a year). The Bank may at its discretion adjust the early settlement fee at any time.

Type of Services		Charges/Details
BOC Express Cash Revolving Credit[30]	Annual Fee (only applicable to the customer who apply for the BOC Express Cash Revolving Credit on or after 1 June 2009)	1% of credit limit (subject to a minimum of HKD50.00 and a maximum of HKD1,000.00)
	Withdrawal/transaction Fee: Cash Advance[31]/Balance Transfer Service[31]/Cash Before Card Service[31]/ payment or fund transfer through "JET Payment"[31]	Cash Advance/Balance Transfer Service /Cash Before Card Service/payment or fund transfer through "JET Payment" in Hong Kong: 2% of transaction amount plus HKD20.00 per transaction
	Payment or fund transfer through "Online Bill Payment"[31]	2% of transaction amount plus HKD20.00 per transaction.
	Minimum Payment	i) 3% of total outstanding amount (subject to a minimum of HKD40.00); and ii) any overdue minimum payment amount from previous monthly statement (where applicable); and iii) total of over-limit amount (where applicable)
	Late Payment Charge	5% of the Minimum Payment (subject to a minimum of HKD100.00 and a maximum of HKD200.00) for each late payment.
	Returned Cheque/Rejected Autopay Charge	HKD150.00 per transaction
	Over-limit Handling Fee[32]	HKD100.00 per statement period
	Statement Copy Retrieval Fee • Within the latest 2 months • Preceding the latest 2 months	Free HKD50.00 per copy
	Sales Slip Retrieval Fee	HKD30.00 per copy
	Lost Card Replacement Fee	HKD100.00 per card
	Foreign Currency Cheque Repayment Fee	HKD100.00 per cheque
	Credit Balance Refund	HKD50.00 per transaction
	Credit Reference Letter	HKD200.00 per copy

19. Loan Services – Other Loan Services (Personal Customer)

Type of Services		Charges/Details
Secured Loans	Handling Charge	0.2% of loan amount (subject to a minimum charge of HKD250 or equivalent)
	Renewal Fee	0.2% of loan amount (subject to a minimum charge of HKD250 or equivalent)
Unsecured Loans (Non – BOC Express Cash Instalment Loan & Revolving Credit)	Handling Charge	0.5% of loan amount (Subject to a minimum of HKD1,000.00)
	Renewal Fee	0.25% of loan amount (Subject to a minimum of HKD500.00)
Commitment/Arrangement Fee for Overdraft Limit		0.5% p.a. on undrawn overdraft limit (calculated on a daily basis)
Administration Fee for Late Payment		HKD500.00 for each overdue repayment (plus legal cost, if any)
Provision of Duplicate Copy of Deeds/Documents		HKD200.00 per title deed of property; HKD50.00 per page for other documents

Remarks:

1. When the balance of current account is not sufficient to debit the returned cheque charge, unauthorized overdraft/ temporary overdraft O/D interest will be levied.
2. The Bank reserves the rights to impose other fees for deposit in respect of all or any part of the balance in the Account(s) on a case by case basis. For the avoidance of doubt, such other fees are (a) separate from the above monthly fee, (b) not limited to the currencies mentioned in the above table and (c) applicable irrespective of the threshold of the average monthly balance in the Account(s) set out in the above table.
3. Surcharges of overseas local banks may be levied (if applicable).
4. The foreign currency transaction amount will be converted into Hong Kong dollars by the exchange rate imposed by JETCO on the transaction date and deducted from your Hong Kong dollar accounts.

5. Please take notice that any withdrawal of one of the major currencies through ATMs will be debited from your respective MTC account, given you have sufficient foreign currency and activate Foreign Currencies Direct Debit Setting. If you do not have sufficient foreign currency to complete the withdrawal or have not activated Foreign Currencies Direct Debit Setting, we will convert the entire foreign currency transaction amount into Hong Kong dollars and deducted from your Hong Kong dollar accounts according to our prevailing exchange rates. Major currencies include HKD, USD, CNY, GBP, JPY, AUD, NZD, CAD, EUR, CHF, SGD and THB.
6. If you withdraw non-major currencies through ATMs, we will convert the entire foreign currency transaction amount into Hong Kong dollars and deducted from your Hong Kong dollar accounts according to a rate determined by us with reference to the exchange rate adopted by MasterCard on the date of conversion.
7. Foreign currency transaction fee is incurred when a transaction is effected in currencies other than Hong Kong dollars. This fee is waived for BOC Mastercard® Debit Card.
8. If an ATM cash withdrawal outside Hong Kong is converted to Hong Kong dollars via Dynamic Currency Conversion (DCC, which is a service provided by some ATM operators which allow customers to convert a transaction denominated in a foreign currency to Hong Kong dollars at an exchange rate determined by the relevant ATM operator or DCC service provider), the cash withdrawal amount will be converted to Hong Kong dollars using the prevailing exchange rate as determined by MasterCard or the relevant network and deducted from your Hong Kong dollar accounts.
9. You may sometimes be offered the option to settle foreign currency transactions in Hong Kong dollars at the point of sale outside Hong Kong. Such option is a direct arrangement offered by the overseas merchants and not the card issuer. 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 transaction in Hong Kong dollars may involve a cost higher than the foreign currency transaction handling fee.
10. For transaction conducted via the "JETCO" network, if the transaction currency is Renminbi, the transaction amount is converted at the exchange rates set by the "JETCO" member bank which is displayed on the ATM screen at the time of the transaction.
11. Also applicable to "UnionPay QRC Withdrawal" via non-BOCHK ATMs, or withdrawal via linked bank accounts under BOC UPI Dual Currency Credit Card. For transaction conducted via the "CUP" network, if the transaction currency is Hong Kong dollars or Renminbi, the transaction amount is converted at the exchange rates set by BOCHK at the time of the transaction (exchange rate can be enquired via the website of BOCHK). If the transaction currency involves currency other than Hong Kong dollars or Renminbi, the transaction amount is converted directly at the daily exchange rates set by China UnionPay at the time of the transaction (Exchange rate can be enquired via the website of China UnionPay). Charge will be waived for cash withdrawal in Hong Kong via ATMs of "CUP" network for the following customers: customers aged 65 or above, visually impaired, deaf, intellectual disability, dementia (effective on 15th July, 2026).
12. For transaction conducted via the "VISA/PLUS" network through bank account, the transaction amount withdrawn is converted into Hong Kong dollars at the daily exchange rates set by VISA at the time of the transaction plus 1.95% conversion charge (Exchange rate can be enquired via the website of VISA).
13. For transaction conducted via the "MasterCard/Cirrus" network through bank account, the transaction amount is first converted to US dollars, and then to Hong Kong dollars, at the daily exchange rates set by MasterCard at the time of the transaction plus 1% conversion charge (Exchange rate can be enquired via the website of MasterCard).
14. If Beneficiary Bank Charges are requested to be borne by remitter, the Bank is entitled to collect the charges plus extra handling charges of the Bank in advance. The chargeable amount is determined by the Bank with reference to the collection records of the related beneficiary bank without notice, and the collected amount is not refundable. But, if the actual claims exceeded the collected amount, the Bank is entitled to collect the shortfall. Please also note that this charge option requires more work and the Beneficiary Bank generally collect higher amount than if they are otherwise borne by beneficiary.
15. (a) The handling charge of the Bank is not refundable regardless of whether the request is fulfilled. (b) Correspondent banks and/ or the beneficiary bank may levy their handling charges in relation to the request; the Bank may collect these charges in advance or arrears.
16. In addition to relevant charges to the remittance item, if the Remitter pays the remittance amount by the Remitter's BOC Credit Card, BOC Credit Card (International) Limited will in addition charge an administration fee for remittance by credit card and debit it to the BOC credit card account. For details please refer to the Fee Schedule of respective BOC Credit Card.
17. "Correspondent Bank Charges" means collectively the charges imposed by the related correspondent banks, intermediary banks, clearing institutions &/ or beneficiary bank in processing the remittance, plus extra handling charge of the Bank. If Correspondent Bank Charges are requested to be borne by remitter, the Bank is entitled to collect the charges in advance. The collected amount is not refundable. But, if the actual claims exceeded the collected amount, the Bank is entitled to collect the shortfall. Please also note that this charge option requires more work and the related banks/institutions generally collect higher amount than if they are otherwise borne by beneficiary.
18. Bank of China (Hong Kong) Limited reserves the rights to levy extra charge.
19. The following group of customers will be exempted from the fee: Private Wealth Customers, Customers with Senior Citizen Card or Customers aged 65 or above, Recipients of Government's Comprehensive Social Security Allowance. The following group of customers will be provided with 50% discount: Wealth Management Customers.

20. "Accounts/Services Application Fee" is applicable to corporate customers (which generally refers to non-individual customers), who newly open an account or service with the Bank. "Tax-exempt Charities", "Social Service Organizations" and "Government and Related Organizations" are exempted for the fee. For details, please contact staff of the Bank.
21. "Company incorporated in Mainland China" refers to corporate customers incorporated in accordance with the relevant laws of the People's Republic of China, regardless of whether such customer is registered as non-Hong Kong companies under Companies Ordinance of Hong Kong (Cap 622) Part 16.
22. "Company incorporated overseas" refers to corporate customers incorporated in accordance with laws other than Hong Kong or the People's Republic of China, regardless of whether such customer is registered as non-Hong Kong companies under Companies Ordinance of Hong Kong (Cap 622) Part 16.
23. Charge will be waived for the request for copy of Personal Consolidated Monthly Statements. The grant of wavier shall be subject to the Bank's discretion. Surcharges of overseas local banks may be levied (if applicable).
24. Paper Consolidated Monthly Statement includes personal consolidated monthly statement and/or current account monthly statement issued by the Bank but does not include credit card monthly statement and/or other account and/or product monthly statement.
25. Charge will be waived for the following customers: customers aged below 18, aged 65 or above or who receive Disability Allowances/Old Age Allowances/Comprehensive Social Security Assistance Scheme through the Bank.
26. If the customer holds both HKD Savings account and HKD Current account, the Bank may debit the relevant charges from the HKD Savings/ HKD Current account with the highest account balance. The Bank reserves the right to debit the relevant charges from any of the customer's accounts at its sole discretion.
27. Not applicable to customers of "Home Ownership Scheme", "Tenant Purchase Scheme" and "Green Form Subsidised Home Ownership Scheme".
28. "Reducing Balance Method": applicable to any loan application on or after 13 January 2020 for BOC Express Cash Instalment Loan / BOC Express Cash Instalment Loan Balance Transfer / BOC Express Cash Instalment Loan Top up / BOC Express Cash Instalment Loan Balance Transfer Top Up or any loan application on or after 7 June 2020 for BOC Express Cash Instalment loan online application with instant approval service.
29. "Rule of 78": applicable to the loan application on or before 12 January 2020 for BOC Express Cash Instalment Loan / BOC Express Cash Instalment Loan Balance Transfer / BOC Express Cash Instalment Loan Top up / BOC Express Cash Instalment Loan Balance Transfer Top Up or any loan application on or before 6 June 2020 for BOC Express Cash Instalment loan online application with instant approval service.
30. Only applicable to customers who have applied for BOC Express Cash Revolving Credit on or after 1 June 2009.
31. Any withdrawal or fund transfer of the credit balance or any part thereof from BOC Express Cash Revolving Credit account, except effected by way of a refund procedure prescribed by Bank of China (Hong Kong) Limited (the "Bank") from time to time, will be treated as a cash advance transaction.
32. If the current balance exceeds the credit limit of the Revolving Credit, an Over-limit Handling Fee will be debited to the account.
33. Annualised Percentage Rate (APR)

Loan Amount	APR
HKD 5,000.00	As low as 14.23%
HKD 20,000.00	As low as 10.74%
HKD 100,000.00	As low as 7.99%

An APR is a reference rate which includes the basic interest rates and other fees and charges of a product expressed as an annualised rate. This APR is calculated based on a loan amount of HKD5,000.00/HKD20,000.00/HKD100,000.00 and a yearly interest rate of 12.5%/9.5%/7.0% respectively. The APR is calculated according to the guidelines issued by The Hong Kong Association of Banks and for reference use only. The actual APR will depend on the customer's credit rating and loan amount.

34. Annualised Overdue/Default Interest Rate is 46.78%. Additional yearly flat interest rate of 4% will be applied to outstanding loan balance on a compound basis, if you have failed to meet the requirement of Minimum Payment on two or more occasions in respect of the last 6 consecutive statements ("Triggering Event"). Default Interest Rate will be applied during the period from the day following the statement date of the statement first issued after the occurrence of the Triggering Event until the statement date of the statement first issued after the cessation of the Triggering Event. Interest will be calculated at the applicable privileged interest rate thereafter. Any special offers (such as preferential interest rates) applicable to the account will be suspended until such time as the Default Interest Rate ceases to apply. In any case, the relevant promotion period will not be extended.

- "The Bank" means Bank of China (Hong Kong) Limited.
- Other Charges may apply, please contact our staff for details.
- We reserve the right to amend the service charges.

20. Securities Services

Local Securities (Unless otherwise specified, the following service fees are charged according to the transaction currency)

Services	Item		Rate/Fee					Min Charge	Max Charge	Remarks
			Membership tiers of the Securities Club ^							
				Diamond Star	*Gold Star*	*Silver Star*	*Bright Star*			
Trade – related services	Brokerage Fee (Applicable to HKEx Listed Stocks)	Trading through automated trading channels (Mobile Banking/Internet Banking/ Automated Stock Trading Hotline)*	Transaction amount per trade	0.18%	0.20%	0.23%	0.25%	HKD100.0/ RMB100.0	–	For trading of listed bonds, maximum 0.25%
		Trading through branches/manned trading hotline*		0.25%	0.28%	0.40%	0.50%			
		Buying Odd Lot through Mobile Banking (NotALot)*	0.25% of transaction amount per trade					–	–	Charges are rounded up to the nearest ten cents
	Stamp Duty *#		0.10% of transaction amount per trade					HKD1.00/ RMB1.00	–	Payable by both the buying and selling parties Charges are rounded up to the nearest dollar
	Transaction Levy #		0.0027% of transaction amount per trade					–	–	SFC charge
	Trading Fee #		0.00565% of transaction amount per trade					–	–	HKEx charge
	AFRC Transaction Levy#		0.00015% of transaction amount per trade					–	–	AFRC Charge
	Italian Financial Transaction Tax (IFTT) (For buying shares issued by the companies resident in Italy)#		Subject to the latest Italian Government/authority rules and charges (Tax amount is calculated based on the weighted average purchase price and the net purchase share quantity executed on the same day)							Collected for Italian Government
	Italian Financial Transaction Tax (IFTT) (For both of the buyer and seller in a financial derivatives transaction)#		Subject to the latest Italian Government/authority rules and charges							Collected for Italian Government
	Monthly Stocks Savings Plan^^		0.25% of contribution amount					HKD50.00/ RMB50.00	–	Charge is computed for each plan

Services	Item		Rate/Fee	Min Charge	Max Charge	Remarks
Handling of physical scrip and settlement-related services	Transaction Charge*	Purchase through automated trading channels (Mobile Banking/Internet Banking/ Automated Stock Trading Hotline)	HKD2.50/RMB2.50 per board lot Charge waived if the trading amount of each transaction is HKD1,000,000.00 or above/RMB1,000,000.00 or above	HKD30.00/ RMB30.00	HKD200.00/ RMB200.00	1. Charge is computed for each stock
		Purchase through branches/manned trading hotline	HKD5.00/RMB5.00 per board lot Charge waived if the trading amount of each transaction is HKD1,000,000.00 or above/RMB1,000,000.00 or above	HKD30.00/ RMB30.00	HKD200.00/ RMB200.00	
		Buying Odd Lot through Mobile Banking (NotALot)	Waived	–	–	
	Deposit through Central Clearing and Settlement System (CCASS)		Waived	–	–	Including shares and bonds deposited through CCASS
	Physical Scrip Handling Fee		0.02% of the value of the physical scrip to be deposited (the value of the securities is calculated based on the closing price of the trading day immediately preceding the date on which the customer completes the procedures for depositing physical scrip at branches)	HKD20.00 per securities code	–	1. Applies to physical scrip deposited. 2. Fee (including minimum charge) is calculated for each securities code. 3. If a transfer of ownership is required when depositing physical scrip, a separate transfer fee will be charged.
	Dematerialisation fee (i.e. the conversion of securities from certificated form to uncertificated form)		HKD5.00 per certificate	HKD20.00	–	Only applicable to participating securities under the Uncertificated Securities Market ("USM") regime
	Stock Withdrawal Fee*		HKD10.00/RMB10.00 per board lot	HKD100.00/ RMB100.00	–	Charge is computed for each stock Payable on application Securities sold through our bank are NOT subject to the charge. Applies to "Delivery through CCASS" and "physical withdrawal"
	Transfer Deed Stamp Duty		HKD5.00 per transfer deed/certificate	HKD5.00	–	Charged on the selling of physical scrip
Nominee services and corporate actions	Dividend Collection Fee*		0.50% on each dividend	HKD30.00/ RMB30.00	HKD2,500.00/ RMB2,500.00	
	Receipt of securities*		Membership tiers of the Securities Club ^ *Diamond Star* / *Gold Star* / *Silver Star* / *Bright Star* Per board lot: HKD2.50/ RMB2.50 / HKD2.50/ RMB2.50 / HKD5.00/ RMB5.00 / HKD5.00/ RMB5.00	HKD30.00/ RMB30.00	HKD200.00/ RMB200.00	Applies to receipt of securities, such as bonus issues, scrip in lieu of cash dividends, initial public offer, offers, rights issues, placement etc.
	Corporate Action Service Charge*		HKD2.00/RMB2.00 per actionable board lot	HKD100.00/ RMB100.00	HKD2,500.00/ RMB2,500.00	Corporate actions include special scheme of arrangement, right issues, extra right issues, privatization, offers, change trading board, warrant exercising etc. Plus Share Registrars charges
	Share Splitting/Consolidation Handling Charge*		HKD30.00/RMB30.00 per event	–	–	
	Scrip Transfer (to nominee's or client's own name) Service Fee*		HKD10.00/RMB10.00 per board lot	HKD100.00/ RMB100.00	–	Scrip Fee included Debit the Settlement Account on the settlement date
	Stamp Duty Handling Fee*		HKD50.00/RMB50.00 per instruction	HKD50.00/ RMB50.00	–	Excluding Inland Revenue charges Debit the Settlement Account on the settlement date

<table>
<tr><th>Services</th><th>Item</th><th>Rate/Fee</th><th>Min Charge</th><th>Max Charge</th><th>Remarks</th></tr>
<tr><td rowspan="6">Information services (offered by Mobile Banking/ Internet Banking) @</td><td rowspan="3">Online real-time quote – basic plan</td><td>SecuritiesClub Membership Tiers^ | Diamond Star /Gold Star | Silver Star/ Bright Star</td><td rowspan="3">HKD10.00</td><td rowspan="3">–</td><td rowspan="3">1. Free realtime auto-update top price level stock quote (only applicable to Mobile Banking)
2. If you successfully buy/sell securities through any of our trading channels, 200 bonus quotes will be granted to you for each transaction or every accumulated transaction amount of HKD50,000.00* or equivalent, whichever is higher. (*Only applicable to HKD denominated stock transaction)</td></tr>
<tr><td>Free stock quotes per month | 1,000 quotes | 500 quotes</td></tr>
<tr><td>HKD0.10 will be charged for each additional quote used for all accounts.</td></tr>
<tr><td>Online real-time quote – monthly plan</td><td>HKD228.00 per month</td><td>–</td><td>–</td><td>1. Unlimited realtime stock quote
2. During the service period, if the monthly accumulated transaction amount reaches HKD1,000,000.00* or more, your service fee of the following month will be waived. (*Only applicable to HKD denominated stock transaction)
3. Service becomes effective from the following month after registration</td></tr>
<tr><td>Online real-time quote – Streaming plan</td><td>HKD328.00 per month</td><td>–</td><td>–</td><td>1. Unlimited realtime auto-update stock quote
2. During the service period, if the monthly accumulated transaction amount reaches HKD1,000,000.00* or more, your service fee of the following month will be waived. (*Only applicable to HKD denominated stock transaction)
3. Service becomes effective from the following month after registration</td></tr>
<tr><td>Price Alert</td><td>HKD1.00 for each price alert message</td><td>–</td><td>–</td><td>1. Effective from the following day after registration
2. Sole name account holders under the Securities Club Diamond Star and Gold Star Membership tiers can enjoy this service
3. Sole name account holders under the Securities Club Silver Star and Bright Star Membership tiers can register for the service for 3 months if their accumulated transaction amounts to HKD1,000,000.00 equivalent or above in the month</td></tr>
<tr><td rowspan="5">Financing and other services</td><td>Overdue interest</td><td>Ref to the O/D interest of Temporary Overdraft of Current Account</td><td>–</td><td>–</td><td>Calculated on the overdue balance</td></tr>
<tr><td>Loan interest rate of securities margin Trading Account</td><td>Membership tiers of the Securities Club ^
| | Diamond Star | Gold Star | Silver Star | Bright Star |
| Our Bank's Prime rate | +1.50% | +1.50% | +2.25% | +2.25% |</td><td>–</td><td>–</td><td>1. Calculated on the debit balance of the cash balance of the account
2. Interest charge will be posted on the last working day on a monthly basis</td></tr>
<tr><td>Unclaimed Entitlement Application Fee</td><td>HKD150.00 per claim plus HKD20.00 per board lot</td><td>–</td><td>–</td><td>1. Scrip Fee included
2. Application Fee is levied irrespective of result
3. Plus brokers/HKSCC charges</td></tr>
<tr><td>Unclaimed Entitlement Handling Fee</td><td>0.50% on cash dividend claimed, and HKD5.00 per board lot for bonus shares/rights, etc., claimed</td><td>HKD20.00</td><td>–</td><td>Plus brokers/HKSCC charges</td></tr>
<tr><td>New Issue Subscrip - tion Charge*</td><td>HKD100.00/RMB100.00 per application</td><td>HKD100.00/ RMB100.00</td><td>–</td><td>Subscription charge is levied irrespective of result of allotment</td></tr>
</table>

A shares (Shanghai/Shenzhen)

Services	Item		Rate/Fee					Min Charge	Max Charge	Remarks
Trade related ser – vices	Brokerage Fee			Membership tiers of the Securities Club ^				RMB100.00	–	
				Diamond Star	*Gold Star*	*Silver Star*	*Bright Star*			
		Trading through automated trading channels (Mobile Banking/Internet Banking)*	Trans – action amount per trade	0.18%	0.20%	0.23%	0.25%			
		Trading through branches/manned trading hotline*		0.25%	0.28%	0.40%	0.50%			
					A Shares	ETF				
	Handling Fee ##		Transaction amount per trade		0.00341%	0.004%		–	–	SSE/SZSE charge
	Securities Management Fee ##		Transaction amount per trade		0.002%			–	–	CSRC charge
	Transfer Fee ##		Transaction amount per trade		0.003%	0.002%		–	–	A Shares: 1. ChinaClear Shanghai/ChinaClear Shenzhen charges 0.001% 2. HKSCC charges 0.002% ETF: HKSCC charges 0.002%
	Stamp Duty ##		0.05% of transaction amount per trade					–	–	Payable by the selling party
Settle – ment related service	Transaction Charge*	Purchase through automated trading channels (Internet Banking)	RMB0.25 per board lot Charge waived if the trading amount of each transaction is RMB1,000,000.00 or above					RMB30.00	RMB200.00	1. Charge is computed for each stock
		Purchase through branches/manned trading hotline	RMB0.50 per board lot Charge waived if the trading amount of each transaction is RMB1,000,000.00 or above					RMB30.00	RMB200.00	
		Deposit through BOCHK	Waived					–	–	1. Scrip deposited 2. Charge is computed for each stock
	Stock Withdrawal Fee*		RMB1.00 per board lot					RMB100.00	–	1. Charge is computed for each stock 2. Payable on application 3. Securities sold through our bank are NOT subject to the charge

<table>
<tr><th>Services</th><th>Item</th><th colspan="6">Rate/Fee</th><th>Min Charge</th><th>Max Charge</th><th>Remarks</th></tr>
<tr><td rowspan="4">Nomi – nee ser – vices and cor – porate actions</td><td>Dividend Collection Fee*</td><td colspan="6">0.50% on each dividend</td><td>RMB30.00</td><td>RMB2,500.00</td><td></td></tr>
<tr><td rowspan="3">Receipt of securities*</td><td colspan="6">Membership tiers of the Securities Club ^</td><td rowspan="3">RMB30.00</td><td rowspan="3">RMB200.00</td><td rowspan="3">Applies to receipt of securities, such as bonus issues, scrip in lieu of cash dividends, initial public offer, offers, rights issues, placement etc.</td></tr>
<tr><td></td><td>Diamond Star</td><td>Gold Star</td><td>Silver Star</td><td>Bright Star</td></tr>
<tr><td>Per board lot</td><td>RMB 0.25</td><td>RMB 0.25</td><td>RMB 0.50</td><td>RMB 0.50</td></tr>
<tr><td>Corporate Action Service Charge*</td><td colspan="6">RMB0.20 per actionable board lot</td><td>RMB100.00</td><td>RMB2,500.00</td><td>Corporate actions include special scheme of arrangement, right issues, extra right issues, priva – tization, offers, change trading board etc.</td></tr>
<tr><td>Share Splitting/Consolidation Handling Charge*</td><td colspan="6">RMB30.00 per event</td><td>–</td><td>–</td><td></td></tr>
<tr><td>Infor – mation services (offered by Internet Banking)</td><td>Online real-time quote</td><td colspan="6">Waived (No limit)</td><td>–</td><td>–</td><td></td></tr>
<tr><td rowspan="3">Financing service</td><td>Overdue interest</td><td colspan="6">Ref to the O/D interest of Temporary Overdraft of Current Account</td><td>–</td><td>–</td><td>Calculated on the overdue balance</td></tr>
<tr><td rowspan="3">Loan interest rate of securities margin Trading Account</td><td colspan="6">Membership tiers of the Securities Club ^</td><td rowspan="3">–</td><td rowspan="3">–</td><td rowspan="3">1. Calculated on the debit balance of the cash balance of the account
2. Interest charge will be posted on the last working day on a monthly basis</td></tr>
<tr><td colspan="3">Diamond Star/Gold Star</td><td colspan="3">Silver Star/Bright Star</td></tr>
<tr><td colspan="3">Our Bank's Prime rate – 1%</td><td colspan="3">Our Bank's Prime rate</td></tr>
</table>

US Securities

Services	Item		Rate/Fee	Min Charge		Max Charge	Remarks
Trade-related services	Brokerage Fee (Applicable to US Stocks)	Trading through automated trading channels (Mobile Banking /Internet Banking)	USD$0.02 per Share	Private Wealth/Wealth Management /Enrich banking customers	Other Customers	–	
				USD16	USD18		
	SEC Fee #		Subject to the latest The U.S. Securities and Exchange Commission ("SEC") rules and charges				1. Only applicable to sell transaction 2. The SEC and FINRA fee are subject to review by external parties from time to time.
	FINRA Fee #		Subject to the latest The Financial Industry Regulatory Authority ("FINRA") rules and charges				
	Italian Financial Transaction Tax (IFTT) (For buying shares issued by the companies resident in Italy) #		Subject to the latest Italian Government/authority rules and charges (Tax amount is calculated based on the weighted average purchase price and the net purchase share quantity executed on the same day)				Collected for Italian Government
	Italian Financial Transaction Tax (IFTT) (For both of the buyer and seller in a financial derivatives transaction) #		Subject to the latest Italian Government/authority rules and charges				Collected for Italian Government
	French Financial Transaction Tax (FTT) (For buying shares issued by the French companies headquartered in France and with market capitalization exceeding one billion euros.)		Subject to the latest French Government rules and charges	–		–	Collected for French Government
Scrip handling and settlement – related service	Stock Deposit/Withdrawal Fee		Waived	–		–	Customers will need to pay if there is any out of pocket cost incurred.

Services	Item	Rate/Fee	Min Charge	Max Charge	Remarks
Nominee services and corporate actions	Dividend Collection Fee and other Corporate Actions	Waived	–	–	1. US withholding tax will be deducted when dividends are paid 2. Customers will need to pay if there is any out of pocket cost incurred.
	American Depository Receipt (ADR) Fee	USD0.01 – 0.05 per share	–	–	Customers holding ADRs may be charged ADR fee regularly (e.g. annually) by the Depository Receipts Agent through BOCHK. ADR fee is subject to the final confirmation from the Depository Receipts Agent and the captioned price range is for reference only.
Information services (offered by Internet/ Mobile Banking)	Online real-time quote – basic plan	Waived (No limit)	–	–	Customers need to apply for real-time quote via online/mobile banking.

Singapore Securities – Jardine Group Stocks and other bonus issue

Item	Rate/Fee	Minimum/Maximum Charge
Brokerage Fee	0.50% of the transaction amount per trade	Minimum: USD20.00
Clearing Fee §	0.0325% of the transaction amount per trade	–
Securities deposit/withdraw	Except our Bank charges, plus out-of-pocket expenses. Please contact our Bank for details.	

US Securities listed in Hong Kong

Item	Rate/Fee
Dividend Collection Fee	30% of dividend deducted as US government withholding tax Remaining dividend charged at the same rate as local securities
Withdrawal Fee for Physical Scrip	HKD100.00 handling charge per instruction, plus HKD600.00 CCASS and Depositor Trust Company (DTC) fee per instruction, as well as out-of-pocket expenses incurred by HKSCC
Cross Border Transfer Fee for Receipt/ Delivery of Securities	HKD100.00 handling charge per instruction, plus HKD200.00 CCASS and Depository Trust Company (DTC) fee per instruction, as well as out-of-pocket expenses incurred by HKSCC
Warrant Conversions, Voluntary Takeovers, Tender Offers & Open Offers Service Fee	HKD100.00 handling charge per instruction, plus HKD600.00 CCASS and Depository Trust Company (DTC) fee per instruction, as well as out-of-pocket expenses incurred by HKSCC

Account Maintenance

Services	Item	Rate/Fee					Min Charge	Max Charge	Remarks
		Membership tiers of the Securities Club ^							
			Diamond Star	*Gold Star*	*Silver Star*	*Bright Star*			
Account main-tenance	Safe Custody Fee	Half – yearly	Waived	HKD 100.00	HKD 150.00	HKD 150.00	–	–	1. Applies to all types of securities (e.g. shares, notes and bonds etc.) 2. Applies to customers who have securities transaction record (s) or securities holdings in the six month period on or before 31 May and 30 November each year 3. The fee is payable when the account is closed before the above payment dates 4. Safe custody fee will only be charged once even though the securities account holds both shares and bonds, whichever is higher 5. If there are securities from different markets in the account, safe custody fee is charged once only
	Singapore Good and Services Tax# (For Singapore Person)	Subject to the latest The Inland Revenue Authority of Singapore (IRAS) rules and charges					–	–	IRAS charge
	Stock Balance Confirmation	Refer to the charges of "Bank Certification" in Deposit and General Banking Services					–	–	
	Reprint Statement	HKD50.00 per statement					–	–	Up to seven years

^ Requirements of each Securities Club membership:

Membership tier	Required accumulated securities transaction amount or Required Investment Assets Value in each membership period
Diamond Star	HK$30 million or above/Being a Private Wealth customer
Gold Star	HK$3 million or above to below HK$30 million
Silver Star	HK$300,000.00 or above to below HK$3 million
Bright Star	Below HK$300,000.00

Please contact staff of the bank to enquire about the details of the Securities Club.

* Fee and charges are calculated based on the transaction currency.

\# Fees and charges determined and collected by the Government of the Hong Kong SAR, the US Government, Securities and Futures Commission "SFC", HKEx, Accounting and Financial Reporting Council "AFRC" or other governments and/or public bodies are subject to change without prior notice.

\## Fees and charges determined and collected by Shanghai Stock Exchange "SSE", Shenzhen Stock Exchange "SZSE", China Securities Regulatory Commission "CSRC", China Securities Depository and Clearing Corporation Limited, Shanghai Branch "ChinaClear Shanghai", China Securities Depository and Clearing Corporation Limited, Shenzhen Branch "ChinaClear Shenzhen", State Administration of Taxation and Hong Kong Securities Clearing Company Limited (HKSCC) are subject to change without prior notice.

@ Unused free basic quotes on Basic Plan cannot be carried forward to the next month. Service fee for Monthly Plan will not be partially refunded. The fees will be debited from the Internet Banking settlement account in the following month. If there is insufficient fund to settle the fees, the real-time quote service will be suspended. The number of free real-time quotes entitled will be determined by your sole-name account type. If you only hold a joint-name account, the number of free real-time quotes entitled will be equivalent to a General Account.

§ Fees and charges determined and collected by the authorized organization in Singapore are subject to change without prior notice.

^^ The currency of the fee will be charged depends on the currency of the monthly contribution. If both HKD and RMB denominated stock are chosen in the same Monthly Stocks Saving Plan, the service fee will be charged in HKD.

Remarks:

1. Odd lot is treated as one board lot in the calculation of fees and charges.
2. Except otherwise mentioned, all charges are charged on the "per transaction", "per stock", and "per day" basis.
3. Except the charges listed above, all other charges for overseas securities are the same as for local securities.
4. Charges for specific services and out-of-pocket expenses may not be listed in the above table. For details, please contact our staff.
5. Customers are required to bear the relevant charges, levies, taxes or interests received and derived by relevant service providers, governments or regulatory agencies on the designated securities or securities trading services provided by the Bank. For details, please contact our staff.
6. Fees will be adjusted at any time without prior notice.
7. The above charges are for reference only. Bank of China (Hong Kong) Limited reserves the right to revise the service fee from time to time.

21. Bond Services

Services	Item	Rate/Fee	Min Charge	Max Charge	Remarks
Custody Services	Safe Custody Fee	Waived	–	–	–
Receipt and Delivery	Transfer In/Out Request	HKD300.00 per transaction	–	–	–
Nominee services	Collection of interest and other corporate actions	Waived	–	–	–

Remarks:

The above charges are for reference only. Bank of China (Hong Kong) Limited reserves the right to revise these service fees from time to time.

22. Structured Products Services

(including Equity Linked Investments/Equity Linked Notes)

Services	Item	Rate/Fee	Remarks
Fees charged and payable to third parties	Stamp Duty	Equity Linked Investments/Equity Linked Notes 0.10% of the transaction amount of the delivery stock	1. The actual rate of stamp duty is determined by the Government of HKSAR and is subject to change without prior notice

Remarks:

The above charges are for reference only. Bank of China (Hong Kong) Limited reserves the right to revise these service fees from time to time.

版本：2026-11
BKD331 10,000 2026-11 C.