

Tariff of VIP Prestige Personal Banking Services

Effective Date: July 20th, 2020



恒生銀行
HANG SENG BANK

VIP Prestige Banking

Smart way to manage your wealth

1. Cross-border Transfer Services

VIP Prestige Banking Customer can submit Cross-border Transfer instruction for remittance to self-named account in Hang Seng Hong Kong through Hang Seng China Personal Banking mobile App, visiting branch in person is not required and all remittance fees are waived.

2. Debit Card

Now, all Debit Card Services are free for VIP Prestige Banking Customers, including free Cash Withdrawals via China Unionpay ATMs all over the world.

3. Fast Remittance between Hang Seng China and Hong Kong

We provide 3-Hour Fast Remittance service for VIP Prestige Banking Customers (only applicable to Foreign Currency Remittance from Hang Seng China to Hang Seng Hong Kong through counter service). Remittance charge promotion will be available frequently, please contact our branches/sub-branches for detailed information.

4. Great China Prestige Banking Service

If you are already our honored Prestige Banking customer with Hang Seng China and Hang Seng Hong Kong, you can update to Greater China Prestige Banking Service to enjoy the waiver of Monthly Account Maintenance Fee in one side (appointed by yourself).

5. Account Services

VIP Prestige Banking Customers can enjoy a series of free Account Services, like Deposit Certificate etc.

6. Inter-city Services

VIP Prestige Banking Customers enjoy free Inter-city Cash Services between branches/sub-branches within mainland China.

7. CNY and Foreign Currency Inward Remittance

CNY Inward Remittance and Foreign Currency Inward Telegraphic Remittance paid to the accounts opened with Hang Seng China are free to VIP Prestige Banking Customers.

8. Foreign Currency Outward Remittance

VIP Prestige Banking Customers enjoy free Foreign Currency Outward Remittance Services, and only need to pay related cable fee and applicable correspondent bank charges.

9. Foreign Currency Services

VIP Prestige Banking Customers can enjoy free Foreign Currency Notes Deposit/Withdrawal and Foreign Currency Notes Exchange Services.

* Please refer to VIP Prestige Banking Customers Charges for detailed information and other preferential rates

Terms & Conditions for VIP Prestige Banking Account

Customers whose accounts maintain minimum account balance of RMB 5,000,000 or its equivalent in foreign currency, which is the aggregate amount of the daily balance of savings, time deposit and other investment products under the Prestige Banking Account averaged on a monthly basis, will have an opportunity to be VIP Prestige Banking Customers by Hang Seng (China)'s invitation. Once account balance reaches RMB 5,000,000 or its equivalent in foreign currency, Hang Seng (China) will invite customers to upgrade to VIP Prestige Banking Customers in the next month. Meanwhile, Hang Seng (China) has scheduled to review VIP Prestige Banking Customer of Hang Seng (China) in each December. For customers who have been VIP Prestige Banking customers for over a year (included), if their account balances fail to reach RMB 5,000,000 or its equivalent in foreign currency for over 6 months accumulated in past 12 months, they will be automatically downgraded to Prestige Banking Customers, and shall not be entitled with VIP Prestige Banking Service and Privileges offered by Hang Seng (China). For customers who have been VIP Prestige Banking customers of Hang Seng (China) for less than one year, Hang Seng (China) will review their account total balance in next December. The minimum account balance may be adjusted by Hang Seng (China) from time to time in its sole discretion.

VIP Prestige Banking Customers are entitled to VIP Prestige Banking Services and Privileges provided by Hang Seng (China) from time to time, such as preferential rate of certain banking service, designated VIP Prestige Banking Manager, merchant offer program, third-parties value added services, cross-border service etc. Hang Seng (China) may adjust VIP Prestige Banking Services and Privileges from time to time in its sole discretion. Hang Seng (China) will not be responsible for any damages, losses, injuries which may occur for VIP Prestige Customers enjoying or not being able to enjoy the services and products provided by third-parties in any circumstance.

Notwithstanding any different or contrary provisions herein, Hang Seng (China) may at its sole discretion offer or withdraw all or partial VIP Prestige Banking Services to, and/or cancel the VIP Prestige Banking status of the customers whose Total Balance falls below the minimum amount applicable to VIP Prestige Banking Customer as determined by Hang Seng (China) from time to time.

These Terms and Conditions are supplementary to any other Terms and Conditions in connection with account service of Hang Seng (China). All VIP Prestige Banking Customers' existing and future accounts and other services maintained with any branch/sub-branch of Hang Seng (China) in Mainland China shall also be governed by any other Terms and Conditions in connection with account service, including but not limited to Account Rules, the Terms and Conditions for Prestige Banking Accounts of Hang Seng (China). As for VIP Prestige Banking Account or Service, these Terms and Conditions shall prevail wherever there is a discrepancy between these Terms and Conditions and other Terms and Conditions.

Tariff of VIP Prestige Banking Accounts and Services

Tariff of personal banking basic service

No.	Items	Charges
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GOVERNMENT PRICING and GOVERNMENT-GUIDED PRICING ITEMS

CNY Account Services

1	Cash Services	
1.1	Intra-City CNY cash deposit over counter within the Bank (GOVERNMENT-GUIDED PRICING ITEM)	Free
1.2	Intra-City CNY cash withdrawal over counter within the Bank (GOVERNMENT-GUIDED PRICING ITEM)	Free
1.3	Intra-City cross branch CNY transfer over counter within the Bank (GOVERNMENT-GUIDED PRICING ITEM)	Free
1.4	Inter-city cross branch CNY Cash Deposit over counter within the Bank (GOVERNMENT-GUIDED PRICING ITEM)	Free
1.5	Inter-City CNY cash withdrawal over counter within the Bank (GOVERNMENT-GUIDED PRICING ITEM)	Free
1.6	Cross Branch CNY Cash Deposit to other banks (GOVERNMENT-GUIDED PRICING ITEM)	This service is not provided
Basis of pricing: ·Service charge for Intra-city CNY cash withdrawal, deposit and transfer over counter within the Bank is waived according to "The Notice for Waiver of Some Service Charges by Banking Financial Institutions (Yin Jian Fa [2011] No.22)". ·Notice on Issuing the Index of Government Guided Price of Commercial Banks' Services (Fa Gai Jia Ge [2014] No. 268) ·Management Measure on Pricing of Commercial Banks' Services (CBRC NDRC 2014 NO.1)		

No.	Items	Charges
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2 CNY Domestic Payments

2.1	(Intra-city and inter-city) counter fund transfer from account with Hang Seng Bank (China) to account with another bank (GOVERNMENT-GUIDED PRICING ITEM)	<p><u>Transaction amount</u></p> <p><= CNY2,000</p> <p>> CNY2,000 & <= CNY 5,000</p> <p>> CNY5,000 & <= CNY 10,000</p> <p>> CNY10,000 & <= CNY 50,000</p> <p>> CNY50,000:</p>	<p><u>Charge per transaction</u></p> <p>CNY2</p> <p>CNY5</p> <p>CNY10</p> <p>CNY15</p> <p>0.03% of the transfer amount; Max: CNY50</p>
2.2	Purchase of Bill of Exchange (GOVERNMENT PRICING ITEM)	This service is not provided	
2.3	Transaction charge (GOVERNMENT-GUIDED PRICING ITEM)	This service is not provided	
2.4	Reporting Loss of Bill of Exchange (GOVERNMENT PRICING ITEM)	This service is not provided	
<p>Notes:</p> <p>· (Intra-city and inter-city) counter fund transfer from account with Hang Seng Bank (China) to account with another bank includes transfer to self-name personal accounts of another bank and to other personal or company's accounts with another bank.</p> <p>· Charges for CNY domestic payments fall within government-guided charging items and are subject to adjustment by Hang Seng (China) in due course pursuant to any applicable new requirements of the relevant authorities.</p> <p>· The cross-bank account transfer fee, telegraphic transfer fee and cable charge for donation fund's transfer to dedicated disaster relief accounts are waived.</p> <p>Basis of pricing: CNY domestic payment related fees are set according to the following regulations:</p> <p>· Notice on Issuing the Index of Government Guided Price of Commercial Banks' Services (Fa Gai Jia Ge [2014] No. 268)</p> <p>· Management Measure on Pricing of Commercial Banks' Services (CBRC NDRC 2014 NO.1)</p> <p>· The Measures for Payment and Settlement (Yin Fa [1997] No.393)</p> <p>· The Notice of the People's Bank of China on Matters in respect of Strengthening Work for Business Promotion of Bulk Electronic Payment System".</p> <p>· The Notice of the State Planning Commission and the People's Bank of China on Laying Down Charging Standard for Electronic Remittance and Transfer (Ji Jia Ge [2011] No.791)".</p>			

Account Services

MARKET-ORIENTED PRICING ITEMS

3 Account Maintenance Fee

3.1	Account Maintenance Fee	CNY180/equivalent will be charged every month if the average daily total balance falls below minimum requirement of PSE Account (current threshold is CNY 300,000 equivalent) within a month
Notes: "Total Balance" includes all balance of savings and time deposits, as well as the subscription amount of other investment products.		
Charge rationale: The Monthly Account Maintenance fee is formulated based on the service cost of the Bank, taking into account of operation and management of customer accounts and a series of free services offered to customers, with reference to the monthly services fee level of this wealth management proposition in other overseas markets, as well as the fee level of similar wealth management proposition in domestic market.		

4 Account Service Fees

4.1	Deposit Certificate	Free																											
4.2	Security Device for Personal e-Banking	Free																											
4.3	Re-print Statement/Payment Notice	Statement month is within 12 months(inclusive):Free Statement month is over 12 months: CNY30 per copy per month Maximum CNY300 per time (for all such request raised by customer in one go)																											
4.4	Issue Copies of Transaction Voucher	Voucher dated within 12 months(inclusive): Free Voucher dated over 12 months ago: CNY30 per copy per month Maximum CNY300 per time (for all such requests raised by customer in one go)																											
4.5	Safe Box Service	<table><tr><td>Safe Box Type</td><td>Size (H*W*D cm)</td><td>Annual Rental Charges (CNY)</td><td>Cash Pledge</td></tr><tr><td>A</td><td>6*11.5*53</td><td>210</td><td>Standard Price</td></tr><tr><td>B</td><td>11*11.5*53</td><td>300</td><td>Standard Price</td></tr><tr><td>C</td><td>6*24*53</td><td>430</td><td>Standard Price</td></tr><tr><td>D</td><td>11*24*53</td><td>510</td><td>Standard Price</td></tr><tr><td>E</td><td>24*24*53</td><td>780</td><td>Standard Price</td></tr></table>				Safe Box Type	Size (H*W*D cm)	Annual Rental Charges (CNY)	Cash Pledge	A	6*11.5*53	210	Standard Price	B	11*11.5*53	300	Standard Price	C	6*24*53	430	Standard Price	D	11*24*53	510	Standard Price	E	24*24*53	780	Standard Price
		Safe Box Type	Size (H*W*D cm)	Annual Rental Charges (CNY)	Cash Pledge																								
		A	6*11.5*53	210	Standard Price																								
		B	11*11.5*53	300	Standard Price																								
		C	6*24*53	430	Standard Price																								
		D	11*24*53	510	Standard Price																								
		E	24*24*53	780	Standard Price																								
Notes: - Safe Box Service is only provided in Guangzhou Branch, and subject to the availability of safe boxes. - Cash pledge is needed prior to the rental of the Bank's safe box which is equivalent to a two-year rental charges. The cash pledge must be paid in CNY and will be refunded upon the cancellation of the service. - Two safe box keys should be returned upon the cancellation of the service. Penalty will be charged on the loss of keys (CNY170 for 1 key/CNY690 for both keys). - Credit Reference Letter Service is free but only provided upon customers' request (including customers with Cross Border Banking needs) by selected outlets, please contact outlets for details.																													
Charge rationale: The above tariff of account services is formulated comprehensively based on the labor cost, system development and maintenance cost, telecom & postage charges, and other administrative costs.																													

No.	Items	Charges
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CNY Account Services

5 CNY Remittances Services

5.1	CNY Inward Remittances	Free	
5.2	Inter-city CNY Transfer within the bank	Free	
5.3	Cross Border Remittance Service		
①	CNY inward remittances	Free	
②	CNY outward remittances	Transaction amount	Charge per transaction
		<= CNY2,000	CNY2
		> CNY2,000 & <= CNY 5,000	CNY5
		> CNY5,000 & <= CNY 10,000	CNY10
		> CNY10,000 & <= CNY 50,000	CNY15
	> CNY50,000:	0.03% of the transfer amount; Max: CNY50	
Notes: - Cross border CNY Remittance Service is only provided by selected outlets, and remittance charge promotion will be available frequently, please contact outlets for details. - In respect of cross border CNY Remittance Services including remittance via CNY Special Account for Remittance to/from Hong Kong/Macau/Taiwan, the fee charged by Hang Seng(China) is calculated with reference to the above charging standard. Besides, additional fees may be charged by the relevant correspondent banks and beneficiary bank. Please refer to the tariff of relevant bank for charge standards.			
5.4	Cross-border Transfer Services (CNY) (Remit CNY to a self-named beneficiary account in Hang Seng Hong Kong via Cross Border Transfer Services webpage in Hang Seng China Personal Banking mobile APP.)	Free	
Notes: - Remittance fee and cable fee charged by the Bank will be waived for VIP Prestige Banking customers, and debited correspondent bank charge (if applicable) would be refunded on the same day. - This fee waiver only applicable to the remittance instruction placed via "Cross-border Transfer" webpage in Hang Seng Bank China Personal Banking mobile APP, which is not applicable to the instruction placed through "Overseas Transfer" webpage. - Charge rationale: The above tariff of CNY outward remittances is comprehensively formulated based on labor cost, system maintenance cost, cable cost, postage cost and other administrative costs.			

Foreign Currency Account Services

6 Foreign Currency Cash Services

6.1	Intra-city/Inter-city Foreign Currency Notes Deposit over Counter within the bank	Free
6.2	Intra-city/Inter-city Foreign Currency Notes Withdrawal over Counter within the bank	Free
6.3	Foreign Currency Notes Exchange	
①	Hang Seng Bank Account Holders	Free
Notes: · Foreign Currency Cash Services are only limited to HKD, USD and EUR, and EUR is available in selected outlets. · Foreign Currency Notes withdrawal is subject to two working days' advance notice to Hang Seng(China) and cash availability. · If notes are withdrawn from an account of different currency, notes buy/sell board rates against CNY will apply. · Foreign currency transactions are subject to regulations of relevant local authorities. · "Hang Seng Bank Account Holders" refers to customers holding bank accounts with Hang Seng(China) and Hang Seng. Customers must present either a debit/credit card, statement, passbook or cheque book issued by Hang Seng(China) in order to enjoy the fee waiver.		
Charge rationale: The above tariff of foreign currency note services is formulated based on Hang Seng(China) note withdrawal cost and correspondent bank note withdrawal cost.		

7 Inward Remittances

7.1	Inward Telegraphic Remittances	Free
7.2	Inward Remittances via Other Channels	Free

8 Outward Remittances

8.1	Telegraphic Transfer	Free
①	Telegraphic Transfer Issuance	Only CNY120/equivalent cable charges and applicable correspondent bank charges and beneficiary bank charges (if any)

No.	Items	Charges
8.2	Domestic Transfer via Other Channels	
①	Intra-city/Inter-city Transfer within the Bank	Free
②	Intra-city Payment	Free Only applicable correspondent bank charges and beneficiary bank charges (if any)
③	Inter-city Payment	Free Only applicable correspondent bank charges and beneficiary bank charges (if any)
8.3	3-Hour Fast Remittance Service Charge (only applicable for remittance between accounts opened with Hang Seng Bank HK and Hang Seng Bank China via counter service)	Free Only CNY120/equivalent cable charges plus applicable correspondent bank charges and beneficiary bank charges (if any)
8.4	Notes: -3-Hour Fast Remittance Service is available for application received from 9:00 to 15:00 on working days. The bank will promise to remit out the fund within 3 hours after receiving the application and the time of fund entering beneficiary account depends on the operation of Hang Seng Hong Kong. -Foreign currency remittance fee promotion will be available frequently for Prestige Customers' remittance to their same name account in Hang Seng Hong Kong. Please contact outlets for details.	
	Cross-border Transfer Services (FCY) (Remit FCY to a self-named beneficiary account in Hang Seng Hong Kong via Cross Border Transfer Services webpage in Hang Seng China Personal Banking mobile APP.)	Free
	Notes: -Remittance fee and cable fee charged by the Bank will be waived for VIP Prestige Banking customers, and debited correspondent bank charge (if applicable) would be refunded on the same day. -This fee waiver only applicable to the remittance instruction placed via "Cross-border Transfer" webpage in Hang Seng China Personal Banking mobile APP, which is not applicable to the instruction placed through "Overseas Transfer" webpage.	
	Other Services related to FCY Remittances	
8.5	FCY TT Remittance Amendment/Enquiry/Cancellation (applicable to 8.1/8.3/8.4)	CNY200/equivalent per transaction Only CNY120/equivalent cable charges and applicable correspondent bank charges
①	Commission on Outward Remittance from Foreign Currency Notes Account (applicable to 8.1/8.2/8.3/8.4)	Free
②	Notes (applicable for all of above items from 8.1 to 8.5) : - Foreign Currency Remittances Services are only applicable to designated foreign currencies and available in selected outlets. - Correspondent bank charges and beneficiary bank charges are charged by the relevant banks. Please refer to the tariff of relevant banks for charge standards.	
Charge rationale: The above tariff of outward remittances is comprehensively formulated based on labor cost, system maintenance cost, cable cost, postage cost and other administrative costs.		

Debit Card Services

9 Debit Card Service Fees

	Hang Seng Prestige Banking Debit Card
9.1	Annual Fee (including new card issuance service fee)
9.2	Report loss of card
9.3	PIN Reset
9.4	Card Replacement (due to damages, loss or other reasons caused by customers, or replacement of IC card)
9.5	Balance Enquiry via China UnionPay ATM in and outside Mainland China
9.6	ATM Cash Withdrawals
①	Intra-city Hang Seng(China)ATMs
②	Intra-city Other Bank ATMs
③	Inter-city Hang Seng(China)ATMs
④	Inter-city Other Bank ATMs
⑤	Overseas China UnionPay ATMs *Extra charges made by some overseas ATMs on top of China Union Pay networks still apply. Please refer to the notice on the ATM.
9.7	ATM Fund Transfer
①	Intra-city and Inter-city Transfer within the bank
Notes: · When the cardholder makes cash withdrawals and/or purchases via China UnionPay network overseas (including Hong Kong, Macau and Taiwan), the withdrawal and/or payment amount will be deducted from the withdrawal account automatically at a conversion rate defined by China UnionPay. Cardholders should undertake any currency exchange risks. · All the listed charges will be deducted from the withdrawal account automatically.	
Charge rationale: The above tariff of debit card services is formulated based on ATM system operating cost, ATM cash replenishment cost, card production cost, mailing cost, domestic/overseas China UnionPay network costs, labor cost and other administrative costs. The pricing principle of "reasonable cost-compensation" will be applied when customers apply for a card replacement due to damages, loss or other reason caused by themselves.	

Tariff of Personal Mortgage Loan

MARKET-ORIENTED PRICING ITEMS

No.	Items	Charges
10 Handling Fee for Contract Amendment Requests		
10.1	Amendment of Repayment Method (At Current Stage, We Only Accept application of Switch between "Monthly Straight-line" and "Bi-weekly Straight-line")	CNY1,000 per time
	Notes: -According to the existing laws/regulations, both customers and the Bank should pay Stamp Duty for Loan Agreement which is equal to 0.005% of the loan amount. -Attorney fees, notarial fees, resulting from the amendment of the Real Estate Mortgage Contracts and/or their security contracts (if any) (collectively "Contract") due to borrowers and/or the security providers' reason, as well as the costs incurred by demanding payment of the debt by the Bank (the Lender) because of borrowers and/or security providers' breaching of Contract, should be calculated according to the rates determined by local notary offices or law firms and be paid directly to the relevant institutions by borrowers and/or security providers.	
	Charge rationale: The cost for the Bank to reschedule the repayment plan plus the system operation cost.	

Tariff of Personal Wealth Management Product

MARKET-ORIENTED PRICING ITEMS

No.	Items	Charges
11 QDII Product – Overseas Fund Series Services Charges		
11.1	Subscription Fee	Up to 2.5% of the subscription price of the Fund
11.2	Redemption Fee	Waived
11.3	Switching Handling Fee	Up to 1.0% of the switching amount of the Fund
	Basis of pricing: -Service charge for QDII Product is calculated based on the overall QDII custodian fee charged by custodian banks, the Bank's labor cost, system development cost, hardware and software cost and marketing cost, with reference to the service charges of other domestic service providers which provide the similar products.	

- The charges listed in this tariff are applicable to all VIP Prestige Banking Customer of Hang Seng (China).
- The charges listed in this tariff do not include charges collected by other institutions (including, without limitation, Hang Seng, whether situated within or outside Mainland China or any agent banks) or duties, levies, charge or taxes imposed by governmental or regulatory authorities. Such charges, duties, levies or taxes (if any) should be paid at the rate laid down by such other institutions and the relevant governmental or regulatory authorities.
- Hang Seng (China) reserves the right to revise the above charges from time to time.
- Subject to no violation of the mandatory provisions of laws and regulations, Hang Seng (China) may, under certain circumstances, discount or waive certain charges payable by particular customer(s) based on standard pricing at Hang Seng (China)'s sole discretion.
- According to the existing laws/regulations, both customers and Hang Seng (China) should pay Stamp Duty for Personal Mortgage Loan Agreement which is equal to 0.005% of the loan amount.
- Attorney fees, notarial fees, resulting from the amendment of the Personal Mortgage Loan Agreement and/or their security contracts (if any) due to borrowers and/or the security providers' reason, as well as the costs incurred by demanding payment of the debt by Hang Seng (China) (the Lender) because of borrowers and/or security providers' breaching of the aforesaid contract(s), should be calculated according to the rates determined by local notary offices or law firms and be paid directly to the relevant institutions by borrowers and/or security providers.
- Services and charges listed in this tariff are subject to the changes in accordance with the rules and regulations and/or directives as given by the governing authorities.
- Services and charges of personal wealth management product are subjected to the terms of relevant product agreement.
- In respect of the terms used herein such as "Mainland China", "domestic", they refer to The People's Republic of China, which for the sole purpose of this document excludes Hong Kong, Macau and Taiwan.
- If government-guided pricing items are prescribed by local pricing or other regulatory authorities, such local pricing should prevail.
- The Chinese version shall apply and prevail in case of discrepancies between English and Chinese versions.
- For more details, please call our service / complaint hotline 8008 30 8008 / 4008 30 8008

Tariff of personal banking basic service

No.	Service Item	Service Content
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CNY Account Services

1 Cash Service		
1.1	Intra-City CNY cash deposit over counter within the Bank(GOVERNMENT-GUIDED PRICING ITEM)	Intra-City CNY cash deposit over counter within the Bank
1.2	Intra-City CNY cash withdrawal over counter within the Bank(GOVERNMENT-GUIDED PRICING ITEM)	Intra-City CNY cash withdrawal over counter within the Bank
1.3	Intra-City cross branch CNY transfer over counter within the Bank(GOVERNMENT-GUIDED PRICING ITEM)	Intra-City cross branch CNY transfer over counter within the Bank
1.4	Inter-city cross branch CNY Cash Deposit over counter within the Bank(GOVERNMENT-GUIDED PRICING ITEM)	Inter-city cross branch CNY Cash Deposit over counter within the Bank
1.5	Inter-City CNY cash withdrawal over counter within the Bank(GOVERNMENT-GUIDED PRICING ITEM)	Inter-City CNY cash withdrawal over counter within the Bank
1.6	Cross Branch CNY Cash Deposit to other banks (GOVERNMENT-GUIDED PRICING ITEM)	Cross Branch CNY Cash Deposit to other banks (Intra City and Inter City)

2 CNY Domestic Payments		
2.1	(Intra-city and inter-city) counter fund transfer from account with Hang Seng Bank (China) to account with another bank(GOVERNMENT-GUIDED PRICING ITEM)	(Intra-city and inter-city) counter fund transfer from account with Hang Seng Bank (China) to account with another bank
2.2	Purchase of Bill of Exchange(GOVERNMENT PRICING ITEM)	Provide the bill service and bill cost
2.3	Transaction charge(GOVERNMENT-GUIDED PRICING ITEM)	Provide the bill and cost fee
2.4	Reporting Loss of Bill of Exchange(GOVERNMENT PRICING ITEM)	Provide service of lost report of bill of exchange

MARKET-ORIENTED PRICING ITEMS

Account Services

3 Account Maintenance Fee		
3.1	Minimum Total Balance Requirement	Minimum Total Balance Requirement for the Preferred banking account and Prestige banking account
3.2	Monthly Account Maintenance Fee	Monthly service charge if the average daily total balance falls below minimum requirement within a month

No.	Service Item	Service Content
4 Account Service Fees		
4.1	Deposit Certificate	Provide the certification of account balance
4.2	Security Device for Personal eBanking	Provide security device to ensure safe usage of e-banking
4.3	Re-print statement/payment notice	Provide re-print statement/payment notice service
4.4	Issue copies of transaction voucher	Provide copies of transaction voucher
4.5	Safe Box Service	Provide the strong storage container with different size in the vault area of the bank and rent to bank customers for safekeeping of valuables

CNY Account Services

5 CNY Remittances Services		
5.1	CNY inward remittances	Inward remittances to the account of the bank
5.2	Inter-city CNY transfer within the Bank	Inter-city CNY transfer to the other account within the Bank
5.3	CrossBorder Remittance Service	
①	CNY inward remittances	Inward remittances to the account of the bank from overseas bank accounts
②	CNY outward remittances	Onward remittances to the account of the bank to overseas bank accounts
5.4	Cross-border Transfer Services (CNY)	Remit CNY to a self-named beneficiary account in Hang Seng Hong Kong via Cross Border Transfer Services webpage in Hang Seng China Personal Banking mobile APP.)

Foreign Currency Account Services

6 Foreign Currency Cash Services		
6.1	Intra-city/Inter-city foreign currency notes deposit over counter within the Bank	Intra-city/Inter-city foreign currency notes deposit over counter within the Bank
6.2	Intra-city/Inter-city foreign currency notes withdrawal over counter within the Bank	Intra-city/Inter-city foreign currency notes withdrawal over counter within the Bank
6.3	Foreign Currency Notes Exchange	
①	Hang Seng Bank account holders	Foreign currency exchange service only to customers holding bank accounts with Hang Seng Hong Kong and the Bank (Customers must present either a debit/credit card, statement, passbook or cheque book issued by the Bank)

7 Inward Remittances		
7.1	Inward telegraphic remittances	Inward remittances to the account of the bank via telegraphy
7.2	Inward remittances via other channels	Inward remittances to the account of the bank via other channels

8 Outward Remittances		
8.1	Telegraphic Transfer (TT)	
①	Telegraphic transfer issuance	Outward remittances to the account of the bank via telegraphy
8.2	Domestic Transfer via Other Channels	
①	Intra-city/Inter-city transfer within the Bank	Intra-city/Inter-city transfer to the bank account within the Bank
②	Intra-city payment	Intra-city transfer to the bank account of other Bank
③	Inter-city payment	Inter-city transfer to the bank account of other Bank
8.3	3-Hour Fast Remittance (between accounts opened in Hang Seng Bank in Hong Kong and China)	3 hours fast TT remittance between accounts opened with Hang Seng Bank in Hong Kong and China via counter service
8.4	Cross-border Transfer Services (FCY)	TT Remit FCY to a self-named beneficiary account in Hang Seng Hong Kong via Cross Border Transfer Services webpage in Hang Seng China Personal Banking mobile APP.)
8.5	Other Services related to FCY Remittances	
①	TT Remittance amendment/enquiry/cancellation (applicable to 8.1/8.3/8.4)	Provide the amendment/enquiry/cancellation service of the telegraphic transfer
②	Commission on outward remittance from foreign currency notes account (applicable to 8.1/8.2/8.3/8.4)	Additional cost on foreign currency notes converting to FCY

No.	Service Item	Service Content
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Debit Card Services

9 Debit Card Service Fees

9.1	Annual Fee (including new card issuance service fee)	Annual Management fee charged to card holder (including new card issuance service fee)
9.2	Report Loss Card	Provide loss of report of the card upon customer's request
9.3	PIN reset	Provide pin reset service upon customer's request
9.4	Card Replacement (due to damages, loss or other reasons caused by customers, or replacement of IC card)	Provide card replacement due to damages, loss or other reasons caused by customers, or replacement of IC card
9.5	Balance Enquiry via China UnionPay ATM in and outside Mainland China	Service fee for balance enquiry via China UnionPay ATM in and outside Mainland China
9.6	ATM Cash Withdrawals	
①	Intra-city HangSeng(China)ATMs	Service fee of cash withdrawals via Intra-city Hang Seng(China)ATMs
②	Intra-city other bank ATMs	Service fee of cash withdrawals via Intra-city other bank ATMs
③	Inter-city HangSeng(China)ATMs	Service fee of cash withdrawals via Inter-city Hang Seng(China)ATMs
④	Inter-city other bank ATMs	Service fee of cash withdrawals via Inter-city other bank ATMs
⑤	Overseas China UnionPayATMs	Service fee of cash withdrawals via Overseas China UnionPay ATMs
9.7	ATM Fund Transfer	
①	Intra-city and Inter-city transfer within the Bank	Service fee of fund Intra-city and Inter-city transfer within the Bank

Tariff of Personal Mortgage Loan

10 Handling Fee for Contract Amendment Requests

10.1	Amendment of Repayment Method (At current stage, we only accept application of switch between "Monthly Straight-line" and "Bi-weekly Straight-line")	Amendment of Repayment Method (At current stage, we only accept application of switch between "Monthly Straight-line" and "Bi-weekly Straight-line")
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Tariff of Personal Wealth Management Product

11 QDII Product – Overseas Fund Series Services Charges

11.1	Subscription Fee	Commission fee for customer subscribe the QDII product
11.2	Redemption Fee	Commission fee for customer redeem the QDII product
11.3	Switching Fee	Commission fee for customer switch the QDII product



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