

BANK SERVICE FEES AND CHARGES

Effective from 1 February 2025

Service Items Fees and charges

WEALTH MANAGEMENT SERVICE

	Average daily relationship balance	
CITICdiamond	Below HK\$4 million	HK\$600 per quarter
CITICfirst	Below HK\$1 million	HK\$600 per quarter

Relationship Balance includes the following (whether in sole name or joint names under the same personal identity number):

- Deposit balances of HKD / foreign currency savings accounts and time deposits accounts, HKD / foreign currency current accounts, NOW account and One Account "Deposit";
- Investment portfolio balance of One Account "Investment" including securities, investment funds, bonds, currency-linked deposit, structured deposit, equity-linked investment and structured notes;
- Outstanding loan amount/balance on lending facilities including personal line of credit, installment loans, credit cards and secured overdraft facilities; and
- 10% of the outstanding loan amount on mortgages

CURRENT ACCOUNT (also applicable for NOW account & Business NOW account)

1. Returned cheque due to insufficient fund		HK\$150 / US\$18 / CNY200 per cheque
2. Returned cheque for other reasons		HK\$100 / US\$13 / CNY100 per cheque
3. Specially printed cheque book		At cost
4. Mailing cheque book (max. 2 booklets)	Local surface mail	Free
5. Stop cheque payment		HK\$100 / US\$13 / CNY100 per request (per cheque or series in sequential order)
6. Cancel stop cheque request		HK\$100 / US\$13 / CNY100 per request (per cheque or series in sequential order)
7. Unauthorized overdraft(s) (for HKD and USD account only)	- Handling charge [§] - OD interest General customer CITICdiamond / CITICfirst customer	HK\$150 / US\$18 per transaction Prime rate + 8.5% p.a. Prime rate + 4% p.a.

[§] Except the unauthorized overdraft is initiated by the Bank (such as charges).

Current Account - NOW Account

1. Account service fee - if the average monthly account balance is lower than HK\$20,000 / CNY20,000		HK\$100 / CNY100 per month *
2. Cheque processing fee - the first 5 cheques presented within a month - from the 6 th cheque presented within a month		Free HK\$10 / CNY10 per cheque *

SAVINGS ACCOUNT

1. Report loss of passbook		HK\$100 per account
2. Account history report	- within 1 year - within 2 years - more than 2 years	HK\$250 per account HK\$750 per account HK\$1,000 per account

ONE ACCOUNT "DEPOSIT" – DEPOSIT MAINTAINED UNDER ONE ACCOUNT

1. Unauthorized overdraft(s) – OD Interest (for HKD and USD account only)	- General Customer - CITICdiamond / CITICfirst customer	Prime Rate + 8.5% p.a. Prime Rate + 4% p.a.
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TIME DEPOSIT ACCOUNT

1. Early uplift on Time Deposit	Forfeiture of contracted time deposit interest nor savings deposit interest, plus early uplift penalty fee. The penalty fee will be calculated based on the following formula:
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$$\text{Time Deposit Principal} \times \text{Time Deposit Interest Rate} \times \frac{\text{Number of days due to maturity}}{\text{Total number of days in a year}}$$

Service Items	Fees and charges
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ATM CARD [^]	
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1. Annual fee	Free
2. Card replacement	HK\$50 / CNY50 * per card
3. Withdrawal fee at JETCO terminals in Mainland China or Macau [#]	HK\$25 per transaction
4. Withdrawal fee at UnionPay terminals ⁺⁺	In Hong Kong: Free Outside Hong Kong: HK\$50 / CNY50 per transaction

[^] Surcharges of overseas local bank for cash withdrawal may be levied (if applicable). For cards linked to more than one deposit accounts, please note that some overseas ATMs do not allow a customer to select an account for the withdrawal and where this is the case, the deposit account to be debited may be subject to any restrictions or limitations imposed by the overseas bank that provides the ATM service.

[#] For transactions effected via the JETCO network, the MOP withdrawn is converted directly into HKD at an exchange rate set by JETCO on the transaction date which can be enquired through JETCO's customer service hotline at 2520 1747 and then debited from the HKD account. And, the CNY withdrawn is converted directly into HKD at an exchange rate set by the JETCO member bank that provides the ATM service on the transaction date which can be enquired with that JETCO member bank and then debited from the HKD account.

⁺⁺ For Dual Currency ATM Card transactions (applicable to both ATM withdrawal and POS transactions) effected via the UnionPay network:

(i) If the transaction currency involves currency other than HKD and CNY, the transaction amount is converted directly into HKD at an exchange rate set by UnionPay on the transaction date which can be enquired at UnionPay's website www.unionpayintl.com and then debited from the HKD account.

(ii) If the transaction currency is CNY, the transaction amount is either debited from the CNY account (if any) or converted directly into HKD at an exchange rate set by the Bank on the transaction date which can be enquired at www.cncbinternational.com and then debited from the HKD account (if there is no CNY account linked to the card).

(iii) If "Auto Fund Transfer Among Accounts" function, which is only applicable to ATM withdrawal transaction, is enabled and there is insufficient fund in the HKD/ CNY account to be debited, fund may be transferred from the other linked account(s) to that HKD/ CNY account at an exchange rate set by the Bank on the transaction date which can be enquired at www.cncbinternational.com.

For HKD ATM Card transactions (applicable to both ATM withdrawal and POS transactions) effected via the UnionPay network, if the transaction currency is other than HKD, the transaction amount is converted directly into HKD at an exchange rate set by UnionPay on the transaction date which can be enquired at UnionPay's website www.unionpayintl.com.

SAFE DEPOSIT BOX SERVICE	
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1. Annual rental fee	Refer to separate schedule posted at branch
2. Lost 1 key	HK\$300 per key
3. Force open (lost 2 keys)	HK\$650 plus legal fee HK\$300
4. Overdue charge	HK\$50 (charge at 1 st month after overdue)

GENERAL SERVICE	
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1. Gift Cheque handling charge	HK\$10 per cheque *
2. Cashier Order issuance - Bank's customer	HK\$50 per Cashier Order *
3. Cashier Order report lost	HK\$100 per Cashier Order plus HKICL standard charge
4. Cheque marked-good on other banks (requested by customer) - performed by customer - performed by Bank	HK\$100 / US\$13 / CNY100 per cheque plus corresponding bank charge HK\$200 / US\$26 / CNY200 per cheque plus corresponding bank charge
5. Auto debit returned due to insufficient fund	HK\$150 / CNY200 per transaction
6. Close of account within 6 months after opening	HK\$200 per account
7. Paper Consolidated Statement	HK\$10 per statement **
8. Bank statement duplicate (waived for customers with eStatement)	HK\$55 / US\$7 / CNY55 per copy (1 copy = 1 month's statement)
9. Photocopy of Bank's document	HK\$50 per page
10. Reference letter - original copy - certified true copy	HK\$300 per letter HK\$20 per copy
11. Audit confirmation	HK\$350 per confirmation
12. Banker endorsement or verification of customer's signatures	HK\$150 per item
13. Certificate of balance	HK\$150 per certificate
14. Request for personal data access	HK\$300 per request
15. Coins exchange	HK\$5 per bag or roll

Service Items	Fees and charges
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GENERAL SERVICE	
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16. Coins deposit in bulk (over 100 coins)	2% of the deposit amount (min. HK\$100 per deposit)
17. Notes deposit in bulk - any CNY deposit with over 200 notes per customer per day - any currency deposit (except CNY) with over 200 notes per customer per day	0.25% of the deposit amount (min. HK\$50) 0.5% of the deposit amount (min. HK\$125)
18. Cheque deposit in bulk - first 30 pieces per day - over 30 pieces per day	Free HK\$2 per cheque
19. Foreign currency cash pay-in / withdrawal (no exchange involved) (waived for pay-in / withdrawal of USD2,500 or below)	0.5% of total cash pay-in / withdrawal (min. HK\$100)
20. Business registration search / limited company search fee	HK\$300 / US\$40 / CNY300 per company
21. Overseas Company Account Application Fee	HK\$10,000 / US\$1,300 / CNY10,000 per company
22. Local Company Account Application Fee ⁺	HK\$1,200 / US\$155 / CNY1,200 per company
23. Special Company* Account Opening Application ⁺ * Special Company refers to: - company which carries out business in specific sector, such as money services, jewelry, etc. - company with 3 or more layers in its corporate structure - company's major shareholder(s) is/are Non-Hong Kong permanent resident(s) - trust account	HK\$10,000 / US\$1,300 / CNY10,000 per company
This is an addition to the fees mentioned under 21 and 22.	
24. Overseas Company Search	Minimum HK\$2,000 / US\$260 / CNY2,000 or at actual expenses of the bank
25. Company Amendment: Change of Director/ Authorized Signatory/ Partners/ Committee Members ⁺	HK\$300 / US\$40 / CNY300 per amendment
26. Local Company Additional Account Application Fee ⁺	HK\$1,200 / US\$155 / CNY1,200 per application
27. Overseas Company Additional Account Application Fee ⁺	HK\$10,000 / US\$1,300 / CNY10,000 per application
28. Special Company* Additional Account Application Fee ⁺ * Special Company refers to: - company which carries out business in specific sector, such as money services, jewelry, etc. - company with 3 or more layers in its corporate structure - company's major shareholder(s) is/are Non-Hong Kong Permanent Resident(s) - trust account	HK\$10,000 / US\$1,300 / CNY10,000 per application
This is an addition to the fees mentioned under 26 and 27.	
29. Monthly Maintenance Fee for Company Account ⁺	For each company, HK\$300 or equivalent will be levied at each month end if monthly average deposit balance below HK\$50,000 or equivalent [▲]
30. Dormant Account Fee for Company Customer ⁺ Dormant Account : no transactions [▼] from all accounts in the past 12 months	HK\$300 or equivalent will be levied semi-annually by June & December each year [▲]

Service Fee⁺	The fees below are levied in sequence of different currencies											
	1	2	3	4	5	6	7	8	9	10	11	12
	HKD	USD	CNY	EUR	AUD	NZD	GBP	CAD	JPY	CHF	SGD	NOK
Monthly Maintenance	300	40	280	40	60	60	30	60	5,800	40	60	400
Dormant	300	40	300	30	60	60	30	60	6,000	40	60	300

- + Charges are not applicable to Wholesale Banking Group customers.
- ▲ In case there is insufficient fund in HKD account, the Bank will levy the fee according to the predefined sequence & the foreign currency amount as mentioned in the above table.
- ▼ Transactions initiated by the bank will not be counted, such as fees and charges.
- ** The following customers are eligible for Paper Consolidated Statement Fee waiver:
1. Customers aged below 18, or 65 and above
 2. Recipients of the Hong Kong SAR Government's Comprehensive Social Security Assistance or Disability Allowance
 3. CITI*diamond* customers, Private Banking customers, Company Customers or Wholesale Banking Group customers
 4. Customers receiving Consolidated Statement for Joint Name Accounts
 5. Consolidated eStatement subscribers

Service Items	Fees and charges
REMITTANCE SERVICE	
Inward Telegraphic Transfer	
1. CHATS transfer in	Free ⁺
2. Credit to accounts at the Bank	HK\$60 per transaction
3. Credit to accounts at other banks - payment by T/T or Demand Draft - payment by Cashier Order or CHATS	HK\$300 per transaction HK\$200 per transaction
Outward Demand Draft	
1. Issuance	HK\$100 per draft *
2. Commission in lieu of exchange	0.25% of transaction amount (min. HK\$100; max. HK\$1,000)
3. Mailing of demand draft on behalf of customer	HK\$50 handling fee plus registered mail fee
4. Enquiry via Telex/Stop Payment	HK\$150 per item plus HK\$150 Telex/SWIFT plus correspondent bank charge (if applicable)
5. Cancellation	HK\$100 handling charge plus 0.25% commission in lieu of exchange (min. HK\$50)
Outward Telegraphic Transfer	
1. CHATS transfer out handling fee	HK\$180 per instruction via branch Free via i-banking/ inMotion/ Business Internet Banking ⁺
2. Correspondent bank charge for CHATS (borne by remitter) [△]	HK\$200 per transaction + additional charge which is subject to beneficiary bank's charge scheme, if applicable
3. Telex/SWIFT with handling fee	HK\$200 per transaction via branch (including HK\$100 cable charge and HK\$100 handling charge) HK\$100 per transaction via i-banking / Business Internet Banking ⁺
4. Correspondent bank charge for Telex/ SWIFT (borne by remitter) [△]	EUR / GBP / JPY: HK\$400 per transaction Other Currencies: HK\$250 per transaction + additional charge which is subject to beneficiary bank's charge scheme, if applicable
5. Additional Telex/SWIFT charges for non-domicile currency TT (OTT to People's Republic of China, Hong Kong SAR, Regions of Taiwan and the Macao SAR EXEMPT)	HK\$100 per transaction
6. Telex/ SWIFT Payment details with Chinese characters (over 10 characters)	HK\$150 per transaction
7. Telex/ SWIFT Payment details with English characters (over 140 characters)	HK\$150 per transaction
8. Telex/ SWIFT Commission in lieu of exchange	0.25% of transaction amount (min. HK\$100; max. HK\$1,000)
9. Cancellation/amendment/enquiry via Telex/ SWIFT	HK\$200 per item plus HK\$150 Telex/SWIFT plus correspondent bank charge (if applicable)
[△] Please note that if the charges debited by the Bank are not sufficient to cover all the Correspondent Bank Charges, the Bank reserves the right to debit the shortfall amount from the applicant's account without prior notice.	

Service Items	Fees and charges
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HONG KONG MORTGAGE LOAN SERVICE ⁺	
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1. Repayment schedule - within 1 year - whole tenor	HK\$100 per copy HK\$300 per copy
2. Repayment history	HK\$100 per year
3. Bank confirmation	HK\$100 per confirmation
4. Change of loan terms (Tenor/installment due date/repayment method/repayment amount)	HK\$1,000 per request
5. Copy of assignment / mortgage deed	HK\$300 per set
6. Change of mortgagor	HK\$1,000 handling charge and need to re-apply
7. Change of guarantor	HK\$1,000 handling charge and need to re-apply
8. Tenancy agreement approval / renewal consent letter	HK\$1,000 per request
9. Copy of loan confirmation / facility letter	HK\$100 per copy
10. Valuation fee	To be determined by the Bank's appointed surveying firm on case-by-case basis.
11. Late payment charge - Fixed handling fee Monthly installment Bi-weekly installment - Overdue interest	HK\$400 or US\$50 (applicable for US dollar mortgage loan service) per overdue payment HK\$200 or US\$25 (applicable for US dollar mortgage loan service) per overdue payment plus contracted mortgage rate+2% p.a. on overdue installment amount
12. Early redemption (full/partial) after penalty period handling fee	HK\$1,000 per property (Not applicable to mortgage cases under Home Ownership Scheme (HOS) and Tenant Purchase Scheme (TPS))
13. Mortgage deed discharge handling fee	HK\$300 per property (Not applicable to mortgage cases under Home Ownership Scheme (HOS) and Tenant Purchase Scheme (TPS))
14. Custody charges of uncollected title deeds & related documents	HK\$5,000 per set per year
15. Fire insurance self-arrangement fee	HK\$300 per policy per year
16. Valuation fee for adoption of "Outstanding Loan Amount" or "Reinstatement Value" as the sum insured of fire insurance (New set up / change or annual renewal)	HK\$1,000 per policy per year
17. Confirmation notice on property title / mortgage details / outstanding loan amount	HK\$200 per property
18. Interest rate change notice re-issue	HK\$100 per property

GREATER BAY AREA MORTGAGE LOAN SERVICE ⁺	
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1. Change of loan terms (tenor/ installment due date / repayment method / repayment amount) after drawdown	HK\$1,000 per request
2. Request for a copy of the repayment schedule	HK\$100 per copy for a 1-year schedule; HK\$300 per copy for the whole tenor schedule
3. Request for a copy of loan repayment history	HK\$100 per copy for a 1-year repayment history
4. Request for a confirmation notice of outstanding loan balance	HK\$100 per copy
5. Request for a confirmation notice on property title and/or loan details	HK\$200 per copy for each property
6. Request for certified copies of mortgage/ security deed(s), relevant registration document(s), and title document(s)	HK\$300 per set for each property
7. Request for a copy of the confirmation of the loan or the facility letter	HK\$100 per copy
8. Request for re-issuance of a notice on change of interest rate	HK\$100 per copy
9. Self-arranged fire insurance on the mortgaged / charged property	HK\$300 per policy per year

Service Items	Fees and charges
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GREATER BAY AREA MORTGAGE LOAN SERVICE*	
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10. Handling fee for property valuation for adoption of "Outstanding Loan Amount" / "Reinstatement Value" / others as the sum insured of fire insurance	HK\$1,000 per policy per year
11. Discharge of title document(s) by the Bank after full loan repayment	HK\$300 per property plus all costs for the release of the mortgage/charge registration
12. Custody charges of uncollected title document(s) after full loan repayment	HK\$5,000 per set per year
13. Late Payment Fee and Charge	Monthly repayment: HK\$400 will be charged for each overdue repayment, plus default interest; Bi-weekly repayment: HK\$200 will be charged for each overdue payment plus default interest
14. Application cancellation fee (after acceptance of the Bank's letter of Approval-in-Principal and before drawdown)	HK\$5,000 plus all costs and expenses incurred by the Bank, including but not limited to legal costs and valuation fees
15. Prepayment / Early Settlement / Redemption Fee	
Full prepayment:	
If within 1st year of loan drawdown	3% of the original loan amount or HK\$50,000 whichever is higher
If within 2nd year of loan drawdown	2% of the original loan amount or HK\$30,000 whichever is higher
If within 3rd year of loan drawdown	1% of the original loan amount or HK\$20,000 whichever is higher
Partial prepayment:	
If within 1st year of loan drawdown	3% on the amount prepaid or HK\$2,000 whichever is higher
If within 2nd year of loan drawdown	2% on the amount prepaid or HK\$2,000 whichever is higher
If within 3rd year of loan drawdown	1% on the amount prepaid or HK\$2,000 whichever is higher
Upon expiry of 3rd year of loan drawdown, HK\$1,000 will be charged for each request of full or partial repayment of the loan.	
16. Property Valuation Fee	To be determined by the Bank's appointed surveying firm on a case-by-case basis.
17. Legal Costs	
To be determined by the appointed legal firm on a case-by-case basis.	
The legal costs relating to the appointment of the Bank's lawyers include, without limitation:	
(1) the China Attestation services; and	
(2) the appointment of PRC lawyers relating to the execution of mortgage/security documents and the arrangement of the advance mortgage/charge registration (only applicable to the first-hand residential properties (uncompleted)) and/or the mortgage/charge registration (applicable to all residential properties (completed)) in the relevant authority(ies) located in the GBA region.	
In any case, if there are different legal counsels acting for you and for the Bank, you shall bear the legal costs of your legal counsels as well as the Bank's legal counsels (which may include extra costs for the additional work for each legal counsel in reviewing the other legal counsel's documentation)	

PERSONAL INSTALLMENT LOAN	
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1. Early loan settlement handling fee	2% of approved loan principal
2. Late charge	3% of past due amount per month, annualized rate 36% (No minimum amount will be applied)
3. Request for Bank confirmation letter handling fee	HK\$150 per copy
4. Rejected autopay transaction handling fee	HK\$150 per item
5. Handling fee	Please refer to the related promotional terms and conditions
6. Extension Fee	
- Change of Repayment Due Date (Extension period is within 28 days from the original loan repayment date)	$\text{Approved loan amount} \times \frac{\text{Monthly flat rate} \times 12 \times \text{Number of days extended}}{\text{Number of days in a year}^\nabla}$
- Repayment Holiday (Extension period is a full month)	$\text{Approved loan amount} \times \text{Monthly flat rate}$

▽ 365 days (for ordinary years) or 366 days (for leap years).

Service Items	Fees and charges
PERSONAL LINE OF CREDIT	
1. Annual fee	Please refer to the related approval confirmation letter or annual review letter
2. Minimum monthly payment	3% on outstanding statement balance (min. HK\$50)
3. Late repayment charge	10% on minimum monthly payment (min. HK\$100)
4. Request for Bank confirmation letter handling fee	HK\$150 per copy
5. Rejected autopay transaction handling fee	HK\$150 per item
6. ATM Card replacement fee	HK\$50 per card

BUSINESS INTERNET BANKING SERVICE	
1. Upfront Enrollment Fee ⁺	Free
2. Annual Maintenance Fee ⁺	Free
3. Additional Security Token ⁺	HK\$150 per token
4. Security Token replacement fee ⁺	HK\$150 per token

AUTOPAY SERVICES - PAYROLL SERVICE	
Using machine readable instructions	
1. Setup Fee	HK\$200 / CNY200
2. Transaction Fee	
- Credit into account with the Bank	HK\$0.3 / CNY0.3 per item (Min. HK\$30 / CNY30)
- Credit into account with other banks	HK\$1 / CNY1 per item (Min. HK\$50 / CNY50)
3. Returned autopay due to insufficient fund	HK\$150 / CNY150
Using Corporate Online Banking Instructions	
1. Setup Fee	HK\$200 / CNY200
2. Transaction Fee	
- Credit into account with the Bank	HK\$0.3 / CNY0.3 per item (Min. HK\$30 / CNY30)
- Credit into account with other banks	HK\$0.3 / CNY0.3 per item (Min. HK\$30 / CNY30)
Using Business Internet Banking Instructions	
1. Setup Fee	HK\$200 / CNY200 per originator
2. Transaction Fee	
Credit into account with the Bank / other Banks	HK\$0.3 / CNY0.3 per item (Min. HK\$30 / CNY30)

FPS MERCHANT SERVICE	
Business Internet Banking Customers	
1. Setup Fee	Waived
2. Monthly Maintenance Fee	Waived
3. QR Code Generation Fee	Waived
4. electronic Direct Debit Authorization (eDDA) Setup Fee	Waived
5. Transaction Fee	
- QR Code Collection Fee	0.5% per transaction
- Direct Debit Instruction (DDI) Collection Fee	0.6% per transaction
- Refund Transaction Fee	Waived

* Waived for CITICdiamond / CITICfirst Wealth Management customers

+ Charges are not applicable to Wholesale Banking Group customers

For investment-related charges, please refer to "Investment Products Service Fees and Charges".

All standard fees and charges related to company account application are included in the Bank Service Fees and Charges, and company account application fees are non-refundable. China CITIC Bank International Limited ("the Bank") currently does not engage any third party referral agencies for company account application and does not collect/ pay any referral fees related to such referral.

China CITIC Bank International Limited ("the Bank") reserves the right to revise any charges and introduce new charge items from time to time. The service charges listed in this bank charges schedule are correct at the time of printing but remain subject to change with notice. For charges not listed in this schedule or any enquiries regarding the fees and charges contained in this schedule, please contact our branch staff for details.