



Service Items	Rate	Minimum Charges
<b>Investment Fund Services</b>		
Subscription Fee	Up to 3.27% (inclusive of GST) of the investment amount of the transaction	–
Switching Fee <sup>1</sup>	Up to 1.09% (inclusive of GST) of the investment amount of the transaction.	–
Redemption Fee (charged by specific fund, not by the Bank)	Normally 0%. Please refer to offering documents or prospectus of respective fund.	–
Trailer fee (payable by the fund house to the Bank as a % sharing of management fee)	Up to 60% (inclusive of GST) of the management fee p.a.	–
<b>Bond Services</b>		
As Principal	Up to 2% of the Nominal Value	–
As Agent	Up to 2.18% of the Nominal Value (inclusive of GST)	–
Custodian Fee	Non-RMB Bond: 0.109% p.a. of Nominal Value (inclusive of GST) (Chargeable semi-annually) RMB Bond: Waived	SGD 16.35 (inclusive of GST) / USD 10.9 (or equivalent) (inclusive of GST)
<b>Structured Notes</b>		
Monetary and/or non-monetary benefits receivable by the Bank	Up to 4% of the Nominal Value	–
<b>Asset Transfer In/Out (for Investment Fund and Bond)</b>		
Asset Holding Transfer in to the Bank	Waived	–
Asset Holding Transfer out from the Bank	SGD 109 (inclusive of GST)	–
<b>Change of Asset Title<sup>2</sup> (for Investment Fund / Bond / Structured Note / Certificates of Deposit / Structured Deposit)</b>		
Change of Asset Title Fee	SGD 54.5 (inclusive of GST) for each asset	
<b>U.S. Withholding Tax</b>		
U.S. Withholding Tax for Investment Product with US source of income	30% of gross interest / dividend (if applicable)	

1 Applicable to switching among eligible funds managed by the same fund company.

2 The Bank may as its sole discretion accept or reject the application.

Other Services	
<b>Statement</b>	
Reprint for Statements	SGD 10.9 (inclusive of GST) /statement

<b>Current Account<sup>^</sup></b>	
<b>Account Application</b> <i>(The fees of the following items are payable to the Bank after account opened and will be charged at the end of account opening month)</i>	
1. Overseas company/individual account application fee	SGD 2,000 per company/individual
2. Local company/individual account application fee	SGD 400 per company/individual
3. Special company account opening application (additional charge of above 1 & 2) 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-SG permanent residents(s)	SGD 2,000 per company
4. Urgent case handling fee – account to be opened within 2 weeks (additional charge of 1 & 2)	SGD 1,000
5. Business registration search/limited company search fee/overseas company search	SGD 15 per entity
<b>Account Fees</b>	
1. Early account closure fee (within 6 months of account opening)	USD 35 (FCY) 40 (SGD)
2. Account maintenance fee (monthly) Waived if balance is: USD account: >= USD 20,000, SGD account: >= SGD 20,000, CNY account: >= CNY 20,000	USD 50 (USD) SGD 50 (SGD) CNY 350 (CNY)
3. Dormant account fee (monthly) *Dormant: No activity for past 12 months (excludes bank-initiated activities like fees)	USD 50 (USD) SGD 70 (SGD) CNY 350 (CNY)

**Current Account<sup>^</sup>**
**One Account "Deposit" – Deposit maintained under One Account**

1. Debit Interest (e.g., Unauthorized Overdraft arising from other fees and charges)	Prime rates + 4% Min. USD 18 or SGD 20, where applicable
2. Overlimit Interest Rate*	

**Cheques**

1. Cheque book issuance – per cheque book	USD 150 (USD) SGD 200 (SGD)
2. Cheque clearing – per cheque	USD 0.6 (USD) SGD 0.75 (SGD)
3. Returned cheque – per cheque (insufficient funds)	USD 35 (USD) SGD 50 (SGD)
4. Returned cheque – per cheque (other)	USD 18 (USD) SGD 25 (SGD)
5. Stop payment – per cheque or consecutive range of cheques in 1 request	USD 25 (USD) SGD 30 (SGD)
6. Cancel stop payment – per cheque or consecutive range of cheques in 1 request	USD 25 (USD) SGD 30 (SGD)
7. Mark cheque – per cheque	SGD 100
8. Cheque retrieval – per cheque	SGD 50

**Fixed Deposit Account<sup>^</sup>**

1. Early uplift	Forfeit Contracted Interest + Penalty Fee where: Penalty Fee = Principal x Max {Original TD rate, Market TD rate at Uplift point} x No. of remaining days (D*) *D: Calculate interest on 360.365 day basis as appropriate to currency
2. Reprint fixed deposit confirmation	SGD 20 (Urgent handling – same day) SGD 30

**General Services<sup>^</sup>**
**Banking Services**

1. Company amendment: -change of director, beneficial owner, authorized signatories, partners or committee members	SGD 100 per amendment
2. Company search fee	SGD 15 per entity
3. Audit confirmation	USD 50 SGD 70 (Urgent – 5 business days) USD 100 SGD 130
4. Reference letter issuance, per letter -original copy (English) -certified true copy	SGD 60 (Urgent – 2 business days) SGD 100
5. Reprint Bank statement, per copy	USD 20 (w/in 1 yr) / USD 25 (> 1yr) SGD 25 (w/in 1 yr) / SGD 30 (> 1yr) (Urgent handling – 3 business days) USD 25 (w/in 1 yr) / USD 30 (> 1yr) SGD 35 (w/in 1 yr) / SGD 40 (> 1yr)
6. Daily balance / transaction record issuance, per customer per month	SGD 200

**Carrier / FAX**

1. Normal Mail	USD 8
2. Registered Mail – Local – Overseas	USD 10 USD 20
3. Courier (500g) – per consignment	USD 50



Remittances^	
Outward Telegraphic Transfer	
1. Telex / SWFIT – per transaction	USD 35
2. Commission in lieu of exchange	0.25% of txn amount, min. USD 60 max USD 200 (all except CNY) USD 50 (CNY)
3. Correspondent bank charge – per transaction	USD 60 (EUR/GBP/JPY)/USD 45 (other currency) + if any
4. Amendment /Investigation/Cancellation/Enquiry (per instruction) - Handling charge - Telex / SWIFT (tracer) - Correspondent bank charge	USD 40 equivalent + if any
5. Payment details with English characters (over 140 characters)	SGD 30
6. Retrieval of MT messages	SGD 20 (Urgent handling – same day) SGD 30
GRO / FAST	
1. GIRO payments	SGD 1 per payment
Book Transfer	
1. Book transfer within CNCBI SG	Waived
Inward Remittance	
1. Inward telegraphic transfer	USD 20
2. Inward GIRO / FAST	Waived
Others	
1. Reprint payment advice (TT/Book Transfer/GIRO, etc.), per page	SGD 20 (Urgent handling – same day) SGD 30
2. Other payment related advice (for non-standard advices), per page	SGD 20 (Urgent handling – same day) SGD 30

Note:

- China CITIC Bank International Limited Singapore Branch ("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 is correct at the time of printing.
- 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.
- Out-of-pocket expense will be billed at cost separately (if applicable).
- Should there be any changes to the charges by third parties, no prior notice might be given by the Bank on these changes.
- ^Subject to GST for Singapore residents where applicable.
- \*Overlimit Interest Rate will be applied to the excess limit used on top of the credit line granted for revolving credit facility.