## Service Items | Fees and charges
---|---
### CITICfirst WEALTH MANAGEMENT
- **Average daily relationship balance**
  - **CITICfirst**
  - **Below HK$1 million**
  - **HK$600 per quarter**

The calculation of relationship balance is as follows:
- 100% of deposit balances: HKD/foreign currency savings and time deposits, One Account “Deposit”, HKD current and NOW accounts
- 100% of investment portfolio balance (but not limited to): Securities, Investment Funds, Bonds, Structured Notes, Certificates of Deposit, Structured Deposits, Equity-Linked Deposits / Equity-Linked Investments and Currency-Linked Deposits
- Current outstanding loan amount on lending facilities: personal line of credit, installment loans, credit cards and secured overdraft facilities
- 10% of the outstanding loan amount on mortgage

The calculation of the relationship balance includes the balance of customer’s sole name accounts and joint-name accounts.

### 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**
     - **Prime rate + 8.5% p.a.**

   - **Diamond / CITICfirst customer**
     - **Prime rate + 4% p.a.**

   - **Forfeiture of contracted time deposit interest nor savings deposit interest, plus early uplift penalty fee**

### 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**  
   - **Prime Rate + 8.5% p.a.**
   - **Diamond / CITICfirst Customer**  
   - **Prime Rate + 4% p.a.**

### TIME DEPOSIT ACCOUNT
1. Early uplift on Time Deposit  
   - Forfeiture of contracted time deposit interest nor savings deposit interest, plus early uplift penalty fee
## Service Items Fees and charges

### ATM CARD

1. **Annual fee**  
   HK$50 / CNY50 * per card
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 China UnionPay terminals**  
   HK$15 / CNY15 per transaction

*Surcharges of overseas local bank for cash withdrawal may be levied (if applicable)

# For transactions effected via the JETCO network, the MOP withdrawn is converted directly into HKD at daily exchange rate. The daily exchange rate of MOP is set by JETCO which can be enquired through JETCO’s customer service hotline at 2520 1747. And, the RMB withdrawn is converted directly into HKD at the daily exchange rate of RMB as set by the Bank that provides the ATM service.

++For transactions effected via the China UnionPay network, the cash withdrawn is converted directly into HKD at daily exchange rate set by China UnionPay which can be enquired at China UnionPay’s website www.unionpayintl.com

### SAFE DEPOSIT BOX SERVICE

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 1st month after overdue)

### GENERAL SERVICE

1. **Gift Cheque handling charge**  
   HK$10 per cheque *
2. **Cashier Order issuance**  
   - Bank’s customer  
     HK$50 per Cashier Order *
   - non-Bank’s customer (need Branch Manager approval)  
     HK$100 per Cashier Order
3. **Cashier Order report lost**  
   HK$100 per Cashier Order plus HKICL standard charge HK$312
4. **Cheque marked-good on other banks (requested by customer)**  
   - performed by customer  
     HK$100 / US$13 / CNY100 per cheque  
     plus corresponding bank charge
   - performed by Bank  
     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. **Bank statement duplicate (waived for customers with eStatement)**  
   HK$55 / US$7 / CNY55 per copy  
   (1 copy = 1 month’s statement)
8. **Photocopy of Bank’s document**  
   HK$50 per page
9. **Reference letter**  
   - original copy  
     HK$300 per letter
   - certified true copy  
     HK$50 per page
10. **Audit confirmation**  
    HK$350 per confirmation
11. **Banker endorsement or verification of customer’s signatures**  
    HK$150 per item
12. **Certificate of balance**  
    HK$150 per certificate
13. **Request for personal data access**  
    HK$300 per request
14. **Coins exchange**  
    HK$5 per bag or roll
15. **Coins deposit in bulk (over 100 coins)**  
    2% of the deposit amount  
    (min. HK$100 per deposit)
16. **Notes deposit in bulk**  
    - any CNY deposit with over 200 notes per customer per day  
      0.25% of the deposit amount  
      (min. HK$50)
    - any currency deposit (except CNY) with over 200 notes per customer per day  
      0.5% of the deposit amount  
      (min. HK$125)
17. **Cheque deposit in bulk**  
    - first 30 pieces per day  
      Free
    - over 30 pieces per day  
      HK$2 per cheque
18. **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)
19. **Foreign currency note exchange (non-Bank customer only)**  
    HK$100 per transaction
20. **Business registration search / limited company search fee**  
    HK$300 / US$40 / CNY300 per company
21. **Handling charge of opening account for overseas company**  
    HK$8,000 / US$1,050 / CNY8,000 per company
22. **New company account application fee**  
    HK$300 / US$40 / CNY300 per company
### GENERAL SERVICE

#### 23. Monthly Maintenance Fee for Company Account
For each company, HK$100 or equivalent will be levied at each month end if monthly average deposit balance below HK$50,000 or equivalent.

#### 24. 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.

<table>
<thead>
<tr>
<th>Service Fee</th>
<th>The fees below are levied in sequence of different currencies</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1</td>
</tr>
<tr>
<td>Monthly Maintenance</td>
<td>HKD</td>
</tr>
<tr>
<td>Dormant</td>
<td>HKD</td>
</tr>
</tbody>
</table>

+ 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.

### 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 HK$300 per transaction
   - payment by Cashier Order or CHATS 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 HK$180 per instruction
   - Free via i-banking / CITIC mobile / inMotion / Business Internet Banking
2. Telex/SWIFT with handling charge HK$200 per transaction
   - (Including HK$100 cable charge and HK$100 handling charge)
   - HK$100 per transaction via i-banking / CITIC mobile / Business Internet Banking
3. Additional Telex/SWIFT charges for non-domicile currency TT (OTT to People’s Republic of China, Regions of Taiwan and the Macao SAR EXEMPT) HK$100 per transaction
4. Payment details with Chinese characters (over 10 characters) HK$150 per transaction
5. Payment details with English characters (over 140 characters) HK$150 per transaction
6. Commission in lieu of exchange 0.25% of transaction amount (min. HK$100; max. HK$1,000)
7. Correspondent bank charge for CHATS (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

8. Correspondent bank charge (borne by remitter) EUR / GBP / JPY: HK$400 per transaction
## Service Items Fees and Charges

### REMITTANCE SERVICE

9. Cancellation/amendment/enquiry via Telex  
   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.

### MORTGAGE LOAN SERVICE

| 1. | Repayment schedule  
- within 1 year  
- whole tenor | HK$100 per copy  
HK$300 per copy |
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>2.</td>
<td>Repayment history</td>
</tr>
<tr>
<td>3.</td>
<td>Bank confirmation</td>
</tr>
</tbody>
</table>
| 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 | Refer to the fee schedule of the approved valuation firms |
| 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 |
PERSONAL INSTALLMENT LOAN

1. Early loan settlement handling fee 2% of approved loan principal
2. Late charge 3% of past due amount per month, annualized rate 36% (min. HK$100)
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)
   - Repayment Holiday
     (Extension period is a full month)
   Monthly flat rate: x 12 x Number of days extended
   Approved loan amount: x Number of days in a year*
   HK$1 / CNY1 per item

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

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$100)
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

CORPORATE ONLINE BANKING SERVICE

1. Upfront Enrollment Fee
   HK$300 / USD40 / CNY300 (including fees for the first 3 security tokens)
2. Security Tokens* HK$150 / USD20 / CNY150 per token
3. Annual Maintenance Fee* HK$500 / USD65 / CNY500
4. Transaction Fee
   - Book Transfer Free
   - Cross Border Payment (TT) HK$150 / CNY150 per transaction
   - CHATS/RTGS Payment HK$50 / CNY50 per transaction
   - Domestic ACH Payment Free

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)

* Waived for Diamond / 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”.

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.