Fubon Bank
富邦銀行

Fubon Bank (Hong Kong) Limited (the "Bank")
List of Service Charges for Retail Banking Services
(Effective from 5 Oct 2026)

The information in this list of service charges is for customer's reference with regard to the charges for various services offered by the Bank.

The listed charges are valid at the time of release and are subject to change. The Bank reserves the right to revise or introduce any service charges from time to time. For charges not contained in this list of service charges, please contact our branch staff for details.

Service Item	Fee
Account Related Services	
Company Cheque Book Ordering - HKD - USD - RMB	 HK$50 per cheque book US$6 per cheque book RMB¥45 per cheque book
Cheque book delivery [1] - delivery by local surface mail - delivery by registered mail - collection at branch	 Free of charge HK$50 or equivalent per cheque book HK$30 or equivalent per cheque book
Stop payment	HK$150 / US$20 / RMB¥150 per paper cheque / e-Cheque
Cancel stop payment	HK$100 / US$13 / RMB¥100 per paper cheque / e-Cheque
Inward clearing returned cheque - insufficient funds - due to cheque amount exceeding RMB¥80,000[2] - other reasons due to technical error	 HK$150 / US$20 / RMB¥200 per paper cheque / e-Cheque RMB¥200 per paper cheque / e-Cheque HK$100 / US$15 / RMB¥80 per paper cheque / e-Cheque
RMB cheque handling - switching of deposit by customer to cover insufficient funds	1% of the deposit to cover the insufficient funds of RMB Current Account (min. RMB¥200)
Returned autopay	HK$150 per transaction
Casual overdraft - HK Dollar Current Account - US Dollar Current Account	 HK$120 plus the Bank's HK Dollar Prime Rate + 10% p.a. US$15 plus the Bank's US Dollar Prime Rate + 10% p.a.
Uplift of fixed deposit before maturity	No interest will be payable and the customer must pay charges calculated based on the below formula subject to a minimum of HK$300: HKD Time Deposit Principal × [HKD Prime Rate[3] or Contract Rate plus 2% p.a. (whichever is higher) – Contract Rate] × Remaining Days to Maturity Date ÷ Total Number of Days in a Year
	Foreign Currencies Time Deposit Principal × 2% p.a. × Remaining Days to Maturity Date ÷ Total No. of Days in a Year
Premature termination of Target Savings Plan	Customer must pay charges calculated based on the below formula subject to a minimum of HK$300: Deposit Principal × (Interbank Rate – Contract Rate) × Remaining Days to Maturity Date ÷ Total Number of Days in a Year
RMB notes deposit & withdrawal[4] - deposit over RMB¥10,000 per customer per day - withdrawal over RMB¥10,000 per customer per day	 0.25% of total deposit amount per transaction 0.25% of total withdrawal amount per transaction
USD notes deposit & withdrawal (including Current Account, Multi-Currency Account, Savings Account and Fixed Deposit Account)[4] - deposit - withdrawal	 HK$2.5 per US$100 (min. HK$50) HK$2.5 per US$100 (min. HK$50)
Notes deposit into / withdrawal from other Foreign Currency Account (except USD Account and RMB Account)	0.25% of the total amount (min. HK$50)
Account opening – Corporate Customers[5] - Local Company - Overseas / Special Company[6]	 HK$5,000 per customer HK$30,000 per customer
Account Opening – via Fubon GO mobile App. - Corporate Customer - Merchant eService Bank Account	HK$1,200 or equivalent per customer
Monthly account maintenance fee – Corporate Customers - Local Company - Overseas / Special Company	 HK$200 or equivalent per customer per month[7][8] HK$300 or equivalent per customer per month[7][10]
Transaction made via counter service[24] - 5 or below transactions per customer per day - Over 5 transactions per customer per day	 Free HK$2 per transaction (min. HK$50)
Coins counting (must be pre-sorted coins) - over 50 pieces of coins per day - over 200 pieces of coins per day	 5% of total deposit amount (min. HK$100) 10% of total deposit amount (min. HK$200)
Coins changing	HK$5 per bag
Bulk cash deposit - over 200 pieces of cash notes per day	 0.6% of total deposit amount (min. HK$125)
Bulk cheque deposit - over 30 pieces of cheques per day	 HK$2 per cheque and applicable to total no. of cheques deposited
Account closed / Service cancelled within 6 months from date of account opening / service upgrading - Close account - Cancel Ambassador Banking service	 HK$200 / US$25 / RMB¥200 HK$500
Improperly conducted account closed by the Bank	HK$150 or equivalent per account
Remittance & Foreign Exchange[11]	
Outward Telegraphic Transfer (all currencies & bank customer only) - issuance at branch - issuance via Internet Banking / Mobile Banking - amendment / cancellation	 HK$260 or equivalent per transaction[12] HK$110 or equivalent per transaction[12] HK$300 or equivalent per transaction[12]
Outward CHATS (local remittance) - issuance via Internet Banking / Mobile Banking - HK Dollar - US Dollar - Euro - Renminbi	 HK$55 / US$8 per transaction HK$200 per transaction HK$200 or equivalent per transaction HK$200 or equivalent per transaction HK$200 per transaction
Outgoing enquiry / additional cable	HK$250 or equivalent per transaction
Payment message with Chinese characters (over 10 characters)	HK$150 per transaction
Payment message with English characters (over 140 characters)	HK$150 per transaction
Inward Telegraphic Transfer - to account with the Bank in all currencies - to account with other banks by CHATS - to account with other banks by Telegraphic Transfer	 HK$70 or equivalent per transaction HK$200 or equivalent per transaction HK$250 or equivalent per transaction
Inward CHATS (local remittance) - to account with the Bank in all currencies	HK$50 or equivalent per transaction
Inward remittance - return funds	HK$240 or equivalent per transaction
Demand draft (all currencies and bank customer only) - issuance - amendment / cancellation - stop payment / report loss	 HK$150 or equivalent per item HK$200 or equivalent per item[12] HK$350 or equivalent per item[12]
Foreign currency cheques - deposit into the Bank's account - returned unpaid	 0.375% of total deposit amount (min.HK$300) HK$150 per cheque[12]
Foreign currency cheques sent for collection - present by the Bank - present by other overseas banks	 0.125% commission (min. HK$300) + foreign postage + correspondent bank charge (if applicable) 0.125% commission for first US$50,000; 0.0625% for balance over US$50,000 (min. HK$200)
Foreign exchange notes - buy - sell	 0.5% of the total amount (min. HK$50) 0.5% of the total amount (min. HK$50)
Safe Deposit Box	
Key deposit	One year rental fee
Lost one key	HK$300 (plus handling cost)
Force open (lost two keys)	HK$1,200 (plus handling cost and lock replacement cost)
Late payment for rental fee	HK$70 per transaction
ATM Services	
ATM Card - annual fee - replacement	 HK$50[13] HK$50[13]
ATM cash withdrawal transaction made through JETCO ATM network in Macau; or worldwide Visa / PLUS ATM network[14]	HK$25 per transaction
Foreign currency ATM cash withdrawal from bank account linked to ATM Card through JETCO, Visa / PLUS ATM network outside Hong Kong	- No foreign exchange rate mark up fee is charged by JETCO - 1% foreign exchange rate mark up fee is charged by Visa - Transaction amount will be converted into Hong Kong Dollar by the exchange rate imposed by JETCO or Visa (if applicable) on the transaction date - Exchange rate references on transaction date can be found on the website of JETCO / Visa (if applicable) - Visa/PLUS network allows withdrawal only from the primary account linked to ATM Card
Internet banking/Mobile Banking Services	
Funds Transfer to other local banks - via Faster Payment System (FPS) - via CHATS	 Free HK$55 / US$8 per transaction
eBill Payment Services to designated merchant categories[15] - debit Fubon Bank account - debit Fubon Credit Card account	 Free Please refer to the Bank's Credit Card / Fixed Term Personal Loan / Privileged Cash Card / Tax Revolving Loan List of Service Charges
Loan Related Services	
Mortgage loan - arrangement fee[16] - cancellation of mortgage application (chargeable upon acceptance of loan offer) - valuation report fee upon cancellation of mortgage application (chargeable upon acceptance of loan offer) - amendment of terms - tenor - payment due date - repayment amount - others - request for each extra copy of documents	 0.1% of loan amount (min. HK$2,000) 0.5% of loan amount (min. HK$8,000) HK$2,000 per request HK$2,000 per request HK$2,000 per request HK$2,000 per request HK$2,000 per request
- updated repayment schedule - repayment history (1 year) - facility letter - letter of guarantee - title deeds	HK$200 per set HK$200 per set HK$250 per set HK$200 per set HK$10 per page (min. HK$500)
- bank confirmation	HK$600 per set
- tenancy agreement approval / renewal consent	HK$2,000 per set
- change of mortgage plan	HK$2,000
- change of mortgagor / guarantor / mortgage deed	HK$2,000 per request
- fire insurance valuation fee and administration fee[17]	HK$1,000 per year
- Change of Fire Insurance Arrangement Renewal with Sum Insured	HK$1,000 per request
- late payment	17% p.a. on the overdue sum
- title deed custodian fee for fully paid-off mortgage	HK$5,000 per year
- full / partial redemption[18]	HK$1,000
- administrative fee for government rate and / or rent payment (when the Government Rate and / or rent payment is not settled on time, the fee is paid by the Bank on customer's behalf)	HK$500 per transaction
Mortgage overdraft facility - new / renewal - change of loan terms	 0.5% of loan limit (min. HK$1,000 or equivalent) HK$1,000 per item
Secured overdraft / Short term loan[19] - new/renewal - change of loan terms	 HK$1,500 per item HK$1,500 per item
Share margin overdraft - new / renewal - change of loan terms	 0.1% of facilities limit (max. HK$1,000 per item) 0.1% of facilities limit (max. HK$1,000 per item)
Bond Services	
Transfer	HK$500 per transfer
Collection of coupon payment	0.5% of coupon payment (min. US$20 or equivalent; max. US$50 or equivalent)
Custody	0.03% on face value[20] per semi-annually (min. US$25 or equivalent)
Investment Fund Services	
Subscription / Redemption / Management / Others	Please refer to the offering documents or prospectus of respective fund
Switching[21]	1% of transaction amount
Transfer-out[22]	HK$100 per fund
Miscellaneous	
Cashier's Order (bank customer only) - issuance - cancellation or repurchase	 HK$70 / US$10 / RMB¥60 per item (applicable to all currencies of Cashier's Order) HK$100 / US$14 / RMB¥80 per item (applicable to all currencies of Cashier's Order)
Gift cheque	HK$30 per cheque
Travellers cheque - buy	 0.375% of the total amount (min. HK$50)
Mark "Good" facilities	HK$200 per cheque[12]
Standing instruction - set up - outgoing transaction - insufficient funds - amendment	 HK$120 per transaction Free HK$150 per transaction HK$100 per transaction
Local business registration search - limited company - unlimited company	 HK$350 per search HK$350 per search
Overseas business registration search - limited company - unlimited company	 HK$2,000 per search HK$2,000 per search
Change of company structure (includes change in directorship, shareholding structure and authorized signer)	HK$600 per transaction
Report loss - Cashier's Order - demand draft	 HK$100 per item plus Hong Kong Interbank Clearing Limited ("HKICL") charge and subject to the latest charge from HKICL HK$350 per item
Photocopying - account history record of Savings or Fixed Deposit Account - within current 5 years - beyond 5 years - consolidated statement - loan account repayment schedule - others	 HK$70 per month (min. HK$250) HK$120 per month (min. HK$250) HK$70 per copy[23] HK$120 per account HK$70 per page
Standardized postage - local - foreign	 HK$50 HK$70
Paper statement postage[13] - consolidated statement - investment monthly statement / equities consolidated daily statement	 HK$10 per month Fee waiver
Reference letter	HK$500 per letter issued
Banker's endorsement	HK$150 per item
Audit confirmation	HK$400 per confirmation
Personal data access request	HK$300 per account

[1] All cheque books will be delivered by local surface mail in default no matter which channel the application is submitted. In addition, if customers apply cheque book via the Bank's branches, maximum number of booklets per order is 2 booklets for Personal Customer and 5 booklets for Corporate Customer.

[2] This is only applicable to RMB cheque payment in Guangdong Province (including Shenzhen) for consumer spending.

[3] Subject to the rate as quoted by the Bank from time to time.

[4] Withdrawal of notes is subject to availability, and pre-arrangement may be required.

[5] Initial deposit amount for all types of Corporate Account is HK$50,000.

[6] The definition of "Overseas / Special Company" is (1) Overseas company not registered in Hong Kong under Part 16 of Companies Ordinance (applicable to limited companies only) and the Business Registration Ordinance; or (2) Hong Kong incorporated company with corporate shareholder(s) and/or corporate director(s) that are incorporated overseas; or (3) Hong Kong incorporated company with 4-layer structure or above.

[7] This is applicable to all corporate customers who hold a deposit account (including Current Account, Multi-Currency Account, Savings Account and Fixed Deposit Account). The charges will be collected on the first business day of the following month.

[8] This is not applicable to (i) customers who newly enrolled the Bank within 12 months, (ii) customers who maintained a "Daily Average Total Relationship Balance[9]" at HK$500,000 equivalent or above in the preceding month, (iii) customers who maintain borrowing relationship or credit card merchant services with the Bank.

[9] "Definition of "Daily Average Total Relationship Balance":

- "Total Relationship Balance ("TRB")" is the aggregate daily day-end balance of all Hong Kong dollar and foreign currency deposits, investment (includes investment fund, structured investment products and bonds) and prepaid / paid premium amount of life insurance plans as provided by the designated insurance company(ies) (excluding those insurance plan(s) underwritten by the insurance company(ies) with which Fubon Bank (the "Bank") has terminated the Bancassurance relationships) under the same customer record with the Bank.
- If the life insurance policy is underwritten by China Life Insurance (Overseas) Company Limited, the relevant prepaid / paid premium amount is based on the last month-end balance of the policy. There may be time lag before the prepaid/paid premium amount of insurance policies will be included in the TRB due to the processing time required and therefore may affect the TRB. In such circumstances, the Bank has the absolute sole discretion to determine prepaid / paid premium amount of insurance policies.
- All foreign currency balances are calculated based on the Bank's closing revaluation rate and then convert to its Hong Kong Dollar equivalent. The relevant calculation results are subject to the Bank's final record.
- "Daily Average Total Relationship Balance" is the daily average of TRB.

[10] This is not applicable to (i) new customers who newly enrolled the Bank within 12 months, (ii) customers who maintained a "Daily Average Total Relationship Balance[9]" at HK$1,000,000 equivalent or above in the preceding month, (iii) customers who maintain borrowing relationship or credit card merchant services with the Bank.

[11] Customer shall be responsible for all out-of-pocket expenses incurred by remittance.

[12] Correspondent bank charges (if applicable) are required.

[13] This is not applicable to customers aged below 18 / senior citizens aged 65 or above / disabled customers and low-income (with a monthly salary of HK$8,000 or below) customers (including recipients of Government Disability Allowances / Old Age Allowances / Comprehensive Social Security Assistance).

[14] This includes Visa/PLUS ATM network in Hong Kong.

[15] These include "Banking and Credit Card Services", "Credit Services" and "Securities Broker".

[16] This is chargeable upon application; full amount will be refunded to customers via the designated bank account upon successful drawdown.

[17] This is applicable to sum insured based on reinstatement value or current loan value.

[18] Interest is charged up to next due date.

[19] Secured overdraft/Short term loan includes all overdraft and loan secured against pledged deposit, insurance policy and other wealth management products.

[20] Calculation is based on the face value of bond holdings as at the end of May and November. The Bank shall have the right to final determination as to how to aggregate the face value of bond holdings in calculation of custody fees and how to deduct the custody fees from the customer's accounts.

[21] Switching is only allowed where the two funds are within the same fund house. For any fund switching where the fund house does not charge any switching fee, the Bank will levy the switching fee stipulated above as a handling charge.

[22] Transfer of investment fund to or from other financial institution(s) across accounts shall be under the same customer name.

[23] Service charge for the requisition of photocopy of "Consolidated Statement" and/or "Credit Card Statement" will be waived for the customers (including sole and joint account customers) who are subscribing Fubon e-Statement Service. This fee waiver is only applicable to the period from the expiration of 13 months (counted from the issuance date of the relevant statement) up to 7 years and restricted to the request of first 6 copies of statement per year.

[24] Charge will be waived for the first 6 or below transactions for the following customers: customers aged below 18 / senior citizens aged 65 or above / customers who receive Government Disability Allowances / Old Age Allowances / Comprehensive Social Security Assistance. Each customer making more than 6 transactions per day will be charged HK$2 per transaction (minimum charge HK$50), but fees for specified service items still apply.

[25] Customers aged below 18 / senior citizens aged 65 or above / customers who receive Government Disability Allowances / Old Age Allowances / Comprehensive Social Security Assistance can enjoy the fee discounts that the Bank announces from time to time. For details, please check with our staff.

Remarks: Should there be any inconsistency between the English and Chinese versions of this list of service charges, the English version shall prevail.