

Fubon Bank (Hong Kong) Limited (the “Bank”) List of Service Charges for Retail Banking Services

(Effective from 1 June 2023)

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	
Cheque book ordering ⁽¹⁾	Free of charge
- delivery by local surface mail	HK\$50 or equivalent per cheque book
- delivery by registered mail	HK\$30 or equivalent per cheque book
- collection at branch	HK\$100 / US\$13 / RMB¥100 per paper cheque / e-Cheque
Stop payment	HK\$100 / US\$13 / RMB¥100 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	HK\$150 / US\$20 / RMB¥200 per paper cheque / e-Cheque
- due to cheque amount exceeding RMB¥80,000 ⁽²⁾	RMB¥200 per paper cheque / e-Cheque
- other reasons due to technical error	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	HK\$120 plus the Bank’s HK Dollar Prime Rate + 10% p.a.
- US Dollar Current Account	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: <u>HKD</u> Time Deposit Principal x [HKD Prime Rate ⁽³⁾ or Contract Rate plus 2% p.a. (whichever is higher) – Contract Rate] x Remaining Days to Maturity Date ÷ Total Number of Days in a Year <u>Foreign Currencies</u> Time Deposit Principal x 2% p.a. x 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 x (Interbank Rate – Contract Rate) x 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	0.25% of total deposit amount per transaction
- withdrawal over RMB¥10,000 per customer per day	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	HK\$2.5 per US\$100 (min. HK\$50)
- withdrawal	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	HK\$5,000 per customer
- Overseas / Special Company ⁽⁶⁾	HK\$30,000 per customer
Monthly account maintenance fee – Corporate Customers	Local Company: HK\$100 or equivalent per customer per month ⁽⁷⁾⁽⁸⁾ Overseas Company: HK\$300 or equivalent per customer per month ⁽⁷⁾⁽¹⁰⁾⁽¹¹⁾
Transaction made via counter service	
- 5 or below transactions per customer per day	Free
- Over 5 transactions per customer per day	HK\$2 per transaction (min. HK\$50)
iBranch counter service ⁽¹²⁾⁽¹³⁾	HK\$5 per transaction
Coins counting (must be pre-sorted coins)	
- over 50 pieces of coins per day	5% of total deposit amount (min. HK\$100)
- over 200 pieces of coins per day	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	HK\$200 / US\$25 / RMB¥200
- Cancel Ambassador Banking service	HK\$500
Improperly conducted account closed by the Bank	HK\$150 or equivalent per account
Remittance & Foreign Exchange⁽¹⁴⁾	
Outward Telegraphic Transfer (all currencies & bank customer only)	
- issuance at branch	HK\$240 or equivalent per transaction ⁽¹⁵⁾
- issuance via e-banking / Mobile Banking	HK\$100 or equivalent per transaction ⁽¹⁵⁾
- amendment / cancellation	HK\$250 or equivalent per transaction ⁽¹⁵⁾
Outward CHATS (local remittance)	
- issuance via e-banking / Mobile Banking	HK\$55 / US\$8 per transaction
- HK Dollar	HK\$200 per transaction
- US Dollar	HK\$200 or equivalent per transaction
- Euro	HK\$200 or equivalent per transaction
- Renminbi	HK\$200 or equivalent 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\$100 or equivalent per item HK\$200 or equivalent per item ⁽¹⁵⁾ HK\$350 or equivalent per item ⁽¹⁵⁾
Foreign currency cheques - deposit into the Bank's account - returned unpaid	0.375% of total deposit amount (min. HK\$300) HK\$150 per cheque ⁽¹⁵⁾
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 charges (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\$1,000 (plus handling cost and lock replacement cost)
Late payment for rental fee	HK\$50 per transaction
ATM Services	
ATM Card - annual fee - replacement	HK\$50 HK\$50
ATM cash withdrawal transaction made through JETCO ATM network in Macau; or worldwide Visa / PLUS ATM network ⁽¹⁶⁾	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

	<ul style="list-style-type: none"> - 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
e-banking/Mobile Banking Services	
Funds Transfer to other local banks	
- via Electronic Clearing	Free
- via CHATS	HK\$55 / US\$8 per transaction
eBill Payment Services to designated merchant categories ⁽¹⁷⁾	
- debit Fubon Bank account	Free
- debit Fubon Credit Card account	1% handling charge of the transaction amount
Loan Related Services	
Mortgage loan	
- arrangement fee ⁽¹⁸⁾	0.1% of loan amount (min. HK\$2,000)
- cancellation of mortgage application (chargeable upon acceptance of loan offer)	0.5% of loan amount (min. HK\$8,000)
- amendment of terms	
- tenor	HK\$1,000 per request
- payment due date	HK\$1,000 per request
- repayment amount	HK\$1,000 per request
- others	HK\$1,000 per request
- request for each extra copy of documents	
- updated repayment schedule	HK\$100 per set
- repayment history (1 year)	HK\$100 per set
- facility letter	HK\$200 per set
- letter of guarantee	HK\$200 per set
- title deeds	HK\$5 per page (min. HK\$250)
- bank confirmation	HK\$100 per set
- tenancy agreement approval / renewal consent	HK\$1,000 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 ⁽¹⁹⁾	HK\$500 per year
- late payment	17% p.a. on the overdue sum
- title deed custodian fee for fully paid-off mortgage	HK\$2,000 per year
- full/partial redemption ⁽²⁰⁾	HK\$500
- 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	0.5% of loan limit (min. HK\$1,000 or equivalent)
- change of loan terms	HK\$1,000 per item
Secured overdraft / Short term loan ⁽²¹⁾	
- new / renewal	HK\$1,000 per item
- change of loan terms	HK\$1,000 per item
Share margin overdraft	
- new / renewal	0.1% of facilities limit (max. HK\$1,000 per item)
- change of loan terms	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 ⁽²²⁾ 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 ⁽²³⁾	1% of transaction amount
Transfer-out ⁽²⁴⁾	HK\$100 per fund
Miscellaneous	
Cashier's Order (bank customer only)	
- issuance	HK\$50 / US\$7 / RMB¥40 per item (applicable to all currencies of Cashier's Order)
- cancellation or repurchase	HK\$50 / US\$7 / RMB¥40 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 ⁽¹⁵⁾
Standing instruction	
- set up	HK\$100 per transaction
- outgoing transaction	Free
- insufficient funds	HK\$150 per transaction
- amendment	HK\$70 per transaction
Local business registration search	
- limited company	HK\$350 per search
- unlimited company	HK\$350 per search
Change of company structure (includes change in directorship, shareholding structure and authorized signer)	HK\$600 per transaction
Report loss	
- Cashier's Order	HK\$100 per item plus Hong Kong Interbank Clearing Limited ("HKICL") charge and subject to the latest charge from HKICL
- demand draft	HK\$350 per item
Photocopying	
- account history record of Savings or Fixed Deposit Account	
- within current 5 years	HK\$50 per month (min. HK\$250)
- beyond 5 years	HK\$100 per month (min. HK\$250)
- consolidated statement	HK\$50 per copy ⁽²⁵⁾
- loan account repayment schedule	HK\$100 per account
- others	HK\$50 per page
Standardized postage	
- local	HK\$40
- foreign	HK\$60
Paper statement postage ⁽¹²⁾	
- consolidated statement	HK\$10 per month

- investment monthly statement / equities consolidated daily statement	Fee waiver
Reference letter	HK\$300 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 securities, 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) The definition of "Overseas Company" is overseas company not registered in Hong Kong under Part 16 of Companies Ordinance (applicable to limited companies only) and the Business Registration Ordinance.
- (11) 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.
- (12) This is not applicable to customers of senior citizens aged 65 or above, customers aged below 18, disabled customers and low-income (with a monthly salary of HK\$8,000 or below) customers (including recipients of Government Disability Allowances / Comprehensive Social Security Assistance).
- (13) This is only applicable to customer who performs banking transactions via iBranch counter where those transactions can be handled by ATM or i-Teller; such as cash deposit / withdrawal with designated limits, balance enquiry, etc. For details about the types of transactions where iBranch counter service fee are applicable, please contact the staff of the Bank.
- (14) Customer shall be responsible for all out-of-pocket expenses incurred by remittance.
- (15) Correspondent bank charges (if applicable) are required.
- (16) This includes Visa / PLUS ATM network in Hong Kong.
- (17) These include "Banking and Credit Card Services", "Credit Services" and "Securities Broker".
- (18) This is chargeable upon application; full amount will be refunded to customers via the designated bank account upon successful drawdown.
- (19) This is applicable to sum insured based on reinstatement value or current loan value.
- (20) Interest is charged up to next due date.
- (21) Secured overdraft/Short term loan includes all overdraft and loan secured against pledged deposit, insurance policy and other wealth management products.
- (22) 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.
- (23) 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.
- (24) Transfer of investment fund to or from other financial institution(s) across accounts shall be under the same customer name.
- (25) 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.

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