



恒生銀行
HANG SENG BANK

Corporate Banking Services

Tariff of Accounts and Services



Effective Date: 13 OCT 2015

Corporate Banking Services—Tariff of Accounts and Services

GOVERNMENT PRICING and GOVERNMENT-GUIDED PRICING ITEMS

| No. | Items | Charges |
|--|---|--|
| 1 CNY Local Remittance Services | | |
| 1.1 | Cheque Services | |
| ① | Cheque Commission Fee (GOVERNMENT-GUIDED PRICING ITEM) | CNY1.00 per piece |
| ② | Cheque Stationary Fee(GOVERNMENT PRICING ITEM) | CNY0.40 per piece |
| ③ | Report Loss of Cheque(GOVERNMENT PRICING ITEM) | 0.1% on cheque amount, Minimum CNY5 per cheque |
| | <ul style="list-style-type: none"> •Basis of pricing: Notice on Releasing the Catalogue of Government-Guided Prices and Government-Determined Prices of Commercial Banks' Services_Fa Gai Jia Ge [2014] No. 268 | |
| 1.2 | Cashier's Order | |
| ① | Cashier's Order Commission Fee (GOVERNMENT-GUIDED PRICING ITEM) | CNY0.72 per piece |
| ② | Cashier's Order Stationary Fee (GOVERNMENT PRICING ITEM) | CNY0.48 per piece |
| ③ | Report Loss of Cashier's Order (GOVERNMENT PRICING ITEM) | 0.1% on cheque amount, Minimum CNY5 per cheque |
| | <ul style="list-style-type: none"> •Applicable to service available branches only. •Basis of pricing: Notice on Releasing the Catalogue of Government-Guided Prices and Government-Determined Prices of Commercial Banks' Services_Fa Gai Jia Ge [2014] No. 268 | |
| 1.3 | RMB Payment Through Instation/ Local Clearing System(GOVERNMENT-GUIDED PRICING ITEM) | CNY1.2 per transaction |
| | <ul style="list-style-type: none"> •The charge in some locations may vary due to local regulations. Please contact our branch for details. •Funds transfer including funds transfer to individual accounts or corporate accounts of other banks •Basis of pricing: Notice on Releasing the Catalogue of Government-Guided Prices and Government-Determined Prices of Commercial Banks' Services_Fa Gai Jia Ge [2014] No. 268 | |
| 1.4 | Payment Through CNAPS (GOVERNMENT-GUIDED PRICING ITEM) | Amount of each transfer CNY10,000(including) or less: CNY5 CNY10,000-100,000(including): CNY10 CNY100,000-500,000(including): CNY15 CNY500,000-1,000,000(including) : CNY20 Over CNY1,000,000: 0.002% of the transfer amount Maximum CNY200 Free for payment to scal treasury, disaster relief donation and condolence payment |
| | <ul style="list-style-type: none"> •Funds transfer including funds transfer to individual accounts or corporate accounts of other banks •Basis of pricing: Notice on Releasing the Catalogue of Government-Guided Prices and Government-Determined Prices of Commercial Banks' Services_Fa Gai Jia Ge [2014] No. 268 | |
| 1.5 | Bank Draft | |
| ① | Bank Draft Commission Fee (GOVERNMENT-GUIDED PRICING ITEM) | This service is not provided |
| ② | Bank Draft Stationary Fee(GOVERNMENT PRICING ITEM) | This service is not provided |
| ③ | Report Loss of Bank Draft(GOVERNMENT PRICING ITEM) | This service is not provided |

MARKET-ORIENTED PRICING ITEMS

| No. | Items | Charges |
|-------------------------------|---|---------|
| 2 CNY Account Services | | |
| 2.1 | Cash Withdrawal | Free |
| | <ul style="list-style-type: none"> •Must adhere to the regulations of the relevant authorities | |

| No. | Items | Charges |
|-----|--|--|
| 2.2 | Account Management Fee | |
| | Quarterly Service Fee | CNY900 |
| | Minimal Requirement | Average deposit balance of no less than the equivalent of CNY 100,000 in pass three months |
| | <ul style="list-style-type: none"> •A free account will be offered by the Bank to corporate customer. For this free account, account maintenance fee will not be levied no matter whether the minimum average monthly deposit balance can be met or not | |

3 Foreign Currency Account Services

| | | |
|-----|---|--|
| 3.1 | Cash Withdrawal | |
| ① | Handling Charges | 0.25% of cash withdrawn, Minimum HKD40/USD5 |
| | <ul style="list-style-type: none"> •Available Currencies:HKD,USD •Subject to availability of stock at branches and 2 business days prior notice would be required •If cash is withdrawn from an account of different currency, cash buy/sell rates against CNY will apply •Must adhere to the regulations of the relevant authorities | |
| 3.2 | Account Management Fee | |
| | Quarterly Service Fee | CNY900 |
| | Minimal Requirement | Average deposit balance of no less than the equivalent of CNY 100,000 in pass three months |

4 CNY Local Remittance Services

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|-----|----------------|------|
| 4.1 | Inward Payment | Free |
|-----|----------------|------|

5 Foreign Currency Remittance Services

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|-----|---|--|
| 5.1 | Inward Remittances | |
| ① | Telegraphic Transfer to Customer Account | CNY55/equivalent |
| ② | Transfer to Other Local Banks | 0.125% Minimum CNY200/equivalent, Maximum CNY600/equivalent |
| ③ | Clean Cheque Collection | |
| | -Payable in HK | CNY200/equivalent |
| | -Payable in Overseas | CNY300/equivalent, Plus overseas bank charges |
| | -HKD Cheque to be Collected via Shenzhen/ Guangzhou/Dongguan Branch | 0.1% Minimum CNY20/equivalent, Maximum CNY1,000/equivalent |
| | -Cheque Collection Returned | CNY110/equivalent, Plus overseas bank charges |
| 5.2 | Outward Remittances | |
| ① | Telegraphic Transfer | 0.1% Minimum CNY100/equivalent, Maximum CNY500/equivalent Plus cable charges |
| | <ul style="list-style-type: none"> •The charge for Telegraphic Transfer does not include handling fee which may be levied by overseas bank | |
| ② | TT Amendment/Enquiry/Cancellation | CNY200/equivalent, Plus cable charges |

| No. | Items | Charges |
|-----|--------------------------------------|---|
| ③ | Domestic Transfer via Local Clearing | |
| | -Domestic In-station Payment | CNY80/equivalent Plus applicable correspondent bank charges |
| | -Domestic Out-station Payment | CNY120/equivalent Plus applicable correspondent bank charges |
| ④ | Cable Charges | CNY120/equivalent per cable |

6 Export

| | | |
|------|---|---|
| 6.1 | DC Advising | |
| ① | Pre-advice | USD15/equivalent |
| ② | DC Advice | USD30/equivalent (plus postage or courier fee, if any) |
| ③ | Amendment | USD20/equivalent (plus postage or courier fee, if any) |
| 6.2 | DC Cancellation | |
| | | USD20/equivalent |
| 6.3 | DC Confirmation | |
| | | 0.2% per 3 month, Minimum USD40/equivalent |
| 6.4 | Bills Negotiation under DC | |
| | | 0.125%, Minimum USD35/equivalent |
| 6.5 | Acceptance/Deferred Payment Undertaking for Bills under DC | |
| | | 0.2% per 3 month, Minimum USD40/equivalent |
| 6.6 | DC Reimbursement Fee | |
| | | 0.25% per 3 month or part thereof, based on bill amount, Minimum USD50/equivalent |
| 6.7 | Outward Collection | |
| | | 0.125%, Minimum USD33/equivalent |
| 6.8 | Amendment of Bank Instructions on Export Bills | |
| | | USD20/equivalent |
| 6.9 | DC Transfer | |
| ① | Full Transfer without Any Alteration of Terms | USD40/equivalent |
| ② | Partial Transfer | 0.15% for each validity period of 3 months or part thereof, Minimum USD50/equivalent |
| 6.10 | Amendment to Transferred DCs | |
| ① | For Increase in Amount or Extension of Validity over 3 months | 0.15% for 3 months or part thereof, Minimum USD 50/equivalent |
| ② | Others Terms and Conditions | USD40/equivalent |
| 6.11 | Direct Settlement of Packing Loans | |
| | | 0.25% flat, Minimum USD50/equivalent |
| 6.12 | Factoring Business | |
| ① | Buyer Limit Application Fee | According to insurance company's tariff |
| ② | Factoring Handling Fee | |
| | -Under bank policy | -0.4%-1.5% of invoice value (Based on buyer's country risk) -Minimum commission on annual basis can be determined between bank and client, no larger than 1.5% of the committed Factoring annual turnover. |
| | -Under bilateral policy | Maximum 0.5% on invoice value |

| No. | Items | Charges |
|-----------------|--|---|
| 7 Import | | |
| 7.1 | Ordinary DC | |
| | DC Issuance, Amendment for Extension of Validity Period, Amendment for Increase of Credit Amount | 0.18% flat for each validity period of 3 months or part thereof, Minimum USD45/equivalent |
| 7.2 | Back-to-Back DC | |
| | DC Issuance, Amendment for Extension of Validity Period, Amendment for Increase of Credit Amount | 0.18% flat for each validity period of 3 months or part thereof, Minimum USD77/equivalent |
| 7.3 | Bank Guarantee/Standby DC | 0.125%-0.25% per month on facility amount, round up to month. round up to month; Minimum USD64/equivalent |
| 7.4 | Other DC Amendment | USD40/equivalent |
| 7.5 | DC Cancellation | USD40/equivalent |
| 7.6 | Discrepancy Fee | USD60/equivalent |
| 7.7 | Shipping Guarantee | USD40/equivalent |
| 7.8 | Deferred Payment Commission | 0.1% per month, Minimum USD40/equivalent |
| 7.9 | Inward Collection | 0.125%, Minimum USD40/equivalent |

8 Other Import/Export Services

| | | |
|-----|---|---|
| 8.1 | Local DC | |
| ① | Local DC Issuance, Amendment for Amount Increase | 0.15% flat for each validity period of 3 months or part thereof, Minimum CNY300/equivalent |
| ② | Local DC Amendment without Amount Increase | CNY100 |
| ③ | Handling Fee for DC Advice | CNY50 |
| ④ | Handling Fee for DC Amendment Advice | CNY50 |
| ⑤ | Handling Fee for Bills Negotiation under DC | 0.1% on Bill Amount |
| 8.2 | Bank Acceptance Draft Issuance | 0.05%, Minimum CNY10 |
| 8.3 | Facility Utilization Fee for Bank Acceptance Draft Issuance | Maximum 3% of the net risk exposure taken by bank (net risk exposure=Bank Acceptance Draft amount-cash pledged amount) |
| 8.4 | Handling Commission for Commercial Acceptance Draft Discounting | 0.125% of face amount |
| 8.5 | Invoice Financing Handling Fee | Maximum 0.5% on drawdown amount, Minimum CNY500/equivalent |
| 8.6 | Commission in Lieu of Exchange | 0.125% flat, Minimum USD5/equivalent |
| 8.7 | Postage/Courier | Depend on weight of documents and destination, minimum charges are: Domestic courier: USD5/equivalent Registered airmail: USD10/equivalent Overseas courier: USD 15/equivalent |
| 8.8 | Cable Charges | |
| ① | Opening Full DC | USD40/equivalent |
| ② | Other Cables | USD20/equivalent |

| No. | Items | Charges |
|------|--|---|
| 8.9 | Handling Charges for Direct Settlement of Collection Bills Between Drawer and Drawee | Additional at charge USD30/equivalent |
| 8.10 | Holding Charges on Irregular Bills | USD 15/equivalent for overdue of first 3 months. Additional monthly charges of USD 15/equivalent per bill for each subsequent month |

9 Internet Banking Services

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|-----|----------------------------------|--|
| 9.1 | Hang Seng HSBCnet | |
| ① | Set Up Fee (One Time Charges) | CNY800/equivalent |
| ② | Monthly Fee | |
| | -Basic Services | CNY100/equivalent per User CNY60/equivalent per Account |
| ③ | Security Device (Per Each) | CNY150/equivalent |
| ④ | Other Fee | |
| | -Reset User Security Information | CNY100/equivalent |
| 9.2 | Hang Seng Business e-Banking | Free |
| 9.3 | Host To Host | |
| ① | Set Up fee(one-time charge) | CNY50,000 |
| ② | System Maintenance Fee | CNY1,000 per month |
| ③ | Account Maintenance Fee | CNY100 per month |

10 Loan Services

| | | |
|------|---|---|
| 10.1 | Commitment Fee/Maintenance Fee | Maximum 2% on undrawn facility amount |
| | <ul style="list-style-type: none"> •When borrower requires committed loan, the bank will charge the commitment fee for the undrawn part as compensation for the facility limit committed. •Commitment fee/Maintenance fee is waived for small and micro entities(not applicable to syndication loan). | |
| 10.2 | Prepayment Fee | Maximum 2% on loan amount prepaid. In addition, the break funding cost which is due to prepayment will be separately charged. (Break funding cost is the related cost of the bank to borrow funding from the market.) |
| | •When borrowers prepaid the loan due to their own reasons and cause the opportunity cost of fund, the bank will charge compensation fee | |
| 10.3 | Cancellation Fee | Maximum 2% on loan amount cancelled |
| | <ul style="list-style-type: none"> •When borrower cancel total or partial accepted facility due to their own reasons, the bank will charge compensation fee for former funding arrangement •If commitment fee/maintenance fee has been charged,cancellation fee is waived for the cancellation of the unused limit. | |
| 10.4 | Applicable to Syndication Loan including Club Deal | |
| ① | Agency Fee | Maximum 1% per annual on facility amount |
| ② | Underwriting Fee | Maximum 3% on facility amount |
| ③ | Arrangement Fee | Maximum 3% on facility amount |

| No. | Items | Charges |
|-----------|--|---|
| 11 | Other Services | |
| 11.1 | Entrusted Loan | 0.25% per annum, Minimum CNY2,500/equivalent |
| 11.2 | Cash Concentration | |
| ① | Set Up Fee | CNY1,000 per Account |
| ② | Monthly Fee | CNY500 per Account |
| ③ | Commission fee | |
| | -Among Same Legal Entities | free |
| | -Group Domestic Liquidity Solution | Entrusted loans commission fee on outstanding entrusted loan between each two parties accrued on daily basis/360 Daily accrue, Monthly or Quarterly ect charge * Entrusted loans Commission Fee:0.25% per annum |
| | -Group Cross border Liquidity Solution | 0.35% on outstanding cross border lending/borrow amount on daily basis/360 Daily accrue, Monthly or Quarterly ect charge |
| 11.3 | Escrow Service | 1% per annum, Minimum CNY50,000/equivalent |
| 11.4 | Certificate of Bank Balance | CNY100/equivalent |
| 11.5 | Bank Reference Letter | CNY200/equivalent |
| 11.6 | Audit Confirmation | CNY200/equivalent |
| 11.7 | Re-print Statement/Voucher/Paid Cheque | within 3 months: CNY50/equivalent per copy over 3 months: CNY100/equivalent per copy Maximum CNY1,000/ equivalent |
| 11.8 | CNY Cross Border Lending | Maximum 0.5% on loan agreement amount, Minimum CNY5,000 |
| | •Handling of cross border CNY lending by on-shore company to off-shore company. Plus overseas remittance charges | |
| 11.9 | Payment/Receivable Advising Services | |
| | via SMS | CNY 1 per message |
| 11.10 | Consultancy Fee | 0.1%-3% of the amount of finance or project |

• *Charge rationale for market-oriented pricing items:*

1. *Tariff of credit-related services is formulated based on cost of fund, cost of risk, administrative cost and reasonable profit, etc.*

2. *Tariff of other services is formulated based on the labor cost, system development and maintenance cost, communication charges and reasonable profit, etc.*

Remarks:

1. The above tariff is stipulated by the Head Quarter of Hang Seng Bank (China) Limited. All branches / sub-branches could only impose the appropriate charges listed herein.
2. Hang Seng Bank (China) Limited reserves the right to revise the above charges and minimum deposit amount from time to time.
3. Services and charges listed herein are subject to change in accordance with the rules and regulations and/or directives issued by regulatory authorities.
4. The Bank reserves the right to close any account with a zero balance for 6 consecutive months.
5. The Chinese version shall apply and prevail in case of discrepancies between English and Chinese versions.

For more details, please call our service / complaint hotline: 8008 30 8008
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Effective Date: 13 OCT 2015