



恒生銀行

HANG SENG BANK

Managing wealth for you, with you.

Personal Banking Services

Tariff of Accounts and Services



Hang Seng China Prestige Banking

Smart way to manage your wealth

1. 3-Hour Fast Remittance

We provide 3-Hour Fast Remittance service for Prestige Banking Customers(only between Accounts opened with the Bank and Hang Seng Hong Kong), and the cable fee is waived for same name account remittance between the Bank and Hang Seng Hong Kong.

2. Assistance in Hang Seng Hong Kong account opening

We provide free assistance in Hang Seng Hong Kong account opening for Prestige Banking Customers who meet eligibility requirements.

3. Account services

Prestige Banking Customers enjoy a series of free Account services, like Deposit Certificate and etc.

4. Inter-city services

Prestige Banking Customers enjoy free Inter-city Cash services between branches/sub-branches within mainland China.

5. CNY and Foreign Currency Inward Remittance

CNY Inward Remittance and Foreign Currency Inward Telegraphic Remittance paid to the accounts opened with the Bank is free to Prestige Banking Customers.

6. Foreign Currency services

Prestige Banking Customers can enjoy free Foreign Currency Notes Deposit/Withdrawal and Foreign Currency Notes Exchange service.

7. Debit Card

ATM Cash Withdrawals via the Bank's ATMs within mainland China and Inter-city other Bank ATMs is free for Prestige Banking Customers.

- Please refer to Prestige Banking Customers Charges for detailed information and other preferential rates.

GOVERNMENT-GUIDED PRICING ITEMS

No.	Items	Normal Customers Charges	Prestige Customers Charges
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CNY Account Services

1 Cash Services

1.1	Intra-city CNY Cash Withdrawal over Counter within the Bank	Free	
<i>Basis of pricing: Service charges for Intra-city CNY cash withdrawal over counter within the Bank is waived according to "The Notice for Waiver of Some Service Charges by Banking Financial Institutions(Yin Jian Fa [2011] No.22)" .</i>			

2 CNY Cheques Services

2.1	Purchase of Cheque Book(25 pieces)	CNY30 per cheque book	
2.2	Reporting Loss Cheque	0.1% of the cheque amount, minimum CNY5 per cheque	
<i>Notes:</i> <i>·CNY Cheque Services are only offered in selected outlets.</i>			
<i>Basis of pricing:CNY cheque related charges are based on "The Notice issued by the State Planning Commission and the People's Bank of China for Further Regulating Settlement Business Charges of the Banking Industry (Ji Jia Fei [1996] No.184)" and the "Measures for Payment and Settlement (Yin Fa [1997] No.393)" .</i>			

3 CNY Domestic Payments

3.1	Cashiers' Order	CNY1.2 per transaction																	
3.2	Intra-city CNY Payment via the People's Bank of China Intra-city Clearing System	CNY1.2 per transaction																	
3.3	Intra-city or Inter-city CNY Payment via CNAPS	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Transaction amount</th> <th style="text-align: left;">Charge per transaction</th> </tr> </thead> <tbody> <tr> <td>CNY10,000 or less:</td> <td>CNY5</td> </tr> <tr> <td>CNY100,000 or less:</td> <td>CNY10</td> </tr> <tr> <td>CNY500,000 or less:</td> <td>CNY15</td> </tr> <tr> <td>CNY1,000,000 or less:</td> <td>CNY20</td> </tr> <tr> <td>Over CNY1,000,000:</td> <td>0.002% of the transfer amount</td> </tr> <tr> <td>Maximum</td> <td>CNY200</td> </tr> <tr> <td colspan="2">Plus additional handling charge: CNY0.5 per transaction</td> </tr> </tbody> </table>	Transaction amount	Charge per transaction	CNY10,000 or less:	CNY5	CNY100,000 or less:	CNY10	CNY500,000 or less:	CNY15	CNY1,000,000 or less:	CNY20	Over CNY1,000,000:	0.002% of the transfer amount	Maximum	CNY200	Plus additional handling charge: CNY0.5 per transaction		
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<i>Notes:</i> <i>· Charges for on CNY domestic payments fall within government-guided charging items and are subject to adjustment by the Bank in due course pursuant to any applicable new requirements for the relevant authorities.</i> <i>· Both Intra-city and Inter-city CNY domestic payments could only be available via CNAPS in the city of Kunming and Fuzhou.</i> <i>· The cross-bank account transfer fee, telegraphic transfer fee and cable charge for donation fund's transfer to dedicated disaster relief accounts are waived.</i> <i>· In respect of remittance via CNY Special Account for Remittance to/from Hong Kong/Macau, the fee charged by the Bank is calculated by reference to the charging standard under "Intra-city or Inter-city CNY Payment via CNAPS". Besides, additional fees may be charged by the relevant correspondent banks.</i> <i>· Cross border RMB Remittance Service is only provided by selected outlets in Guangdong Province, please contact outlets for details.</i> <i>· CNY Cashiers' Order Services are only offered in selected outlets.</i>																			
<i>Basis of pricing: CNY domestic payment related fees are set according to the following regulations:</i> <i>· "The Notice issued by the State Planning Commission and the People's Bank of China for Further Regulating Settlement Business Charges of the Banking Industry (Ji Jia Fei [1996] No.184)" .</i> <i>· "The Measures for Payment and Settlement (Yin Fa[1997] No.393)" .</i> <i>· "The Notice of the People's Bank of China on Matters in respect of Strengthening Work for Business Promotion of Bulk Electronic Payment System" .</i> <i>· "The Notice of the State Planning Commission and the People's Bank of China on Laying Down Charging Standard for Electronic Remittance and Transfer (Ji Jia Ge [2011] No.791)" .</i>																			

MARKET-ORIENTED PRICING ITEMS

No.	Items	Normal Customers Charges	Prestige Customers Charges
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Account Services

4 Account Fees

4.1	Minimum Total Balance Requirement	CNY50,000/equivalent	CNY300,000/equivalent
4.2	Monthly Account Maintenance Fee	CNY50/equivalent will be charged every month if the average daily total balance falls below minimum requirement within a month	CNY100/equivalent will be charged every month if the average daily total balance falls below minimum requirement within a month
<p><i>Notes:</i></p> <ul style="list-style-type: none"> · "Total Balance" includes all balance of savings and time deposits, as well as the subscription amount of other investment products. <p><i>Charge rationale:</i> The Monthly Account Maintenance fee is formulated based on the service cost of the Bank, taking into account of operation and management of customer accounts and a series of free services offered to customers, with reference to the monthly services fee level of this wealth management proposition in other overseas markets, as well as the fee level of similar wealth management proposition in domestic market.</p>			

5 Account Service Fees

5.1	Deposit Certificate	CNY100 per copy	Free																								
5.2	Security Device for Personal e-Banking	Free	Free																								
5.3	Re-print Statement/Payment Notice	Statement month is within 12 months(inclusive): Free Statement month is over 12 months: CNY30 per copy per month Maximum CNY300 per time (for all such request raised by customer in one go)																									
5.4	Issue Copies of Transaction Voucher	Voucher dated within 12 months(inclusive): Free Voucher dated over 12 months ago: CNY30 per copy per month Maximum CNY300 per time (for all such requests raised by customer in one go)																									
5.5	Safe Box Service	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center;">Safe Box Type</th> <th style="text-align: center;">Size(H*W*Dcm)</th> <th style="text-align: center;">Annual Rental Charges(CNY)</th> <th style="text-align: center;">Cash Pledge</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">A</td> <td style="text-align: center;">6*11.5*53</td> <td style="text-align: center;">210</td> <td style="text-align: center;">Standard Price</td> </tr> <tr> <td style="text-align: center;">B</td> <td style="text-align: center;">11*11.5*53</td> <td style="text-align: center;">300</td> <td style="text-align: center;">Standard Price</td> </tr> <tr> <td style="text-align: center;">C</td> <td style="text-align: center;">6*24*53</td> <td style="text-align: center;">430</td> <td style="text-align: center;">Standard Price</td> </tr> <tr> <td style="text-align: center;">D</td> <td style="text-align: center;">11*24*53</td> <td style="text-align: center;">510</td> <td style="text-align: center;">Standard Price</td> </tr> <tr> <td style="text-align: center;">E</td> <td style="text-align: center;">24*24*53</td> <td style="text-align: center;">780</td> <td style="text-align: center;">Standard Price</td> </tr> </tbody> </table>		Safe Box Type	Size(H*W*Dcm)	Annual Rental Charges(CNY)	Cash Pledge	A	6*11.5*53	210	Standard Price	B	11*11.5*53	300	Standard Price	C	6*24*53	430	Standard Price	D	11*24*53	510	Standard Price	E	24*24*53	780	Standard Price
Safe Box Type	Size(H*W*Dcm)	Annual Rental Charges(CNY)	Cash Pledge																								
A	6*11.5*53	210	Standard Price																								
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C	6*24*53	430	Standard Price																								
D	11*24*53	510	Standard Price																								
E	24*24*53	780	Standard Price																								
<p><i>Notes:</i></p> <ul style="list-style-type: none"> · Safe Box Service is only provided in Guangzhou Branch, and subject to the availability of safe boxes. · Cash pledge is needed prior to the rental of the Bank's safe box which is equivalent to a two-year rental charges. The cash pledge must be paid in CNY and will be refunded upon the cancellation of the service. · Two safe box keys should be returned upon the cancellation of the service. Penalty will be charged on the loss of keys (CNY170 for 1 key/CNY690 for both keys). · Credit Reference Letter Service is free but only provided upon customers' request (including customers with Cross Border Banking needs) by selected outlets, please contact outlets for details. <p><i>Charge rationale:</i>The above tariff of account services is formulated comprehensively based on the labor cost, system development and maintenance cost, telecom & postage charges, and other administrative costs.</p>																											

CNY Account Services

6 CNY Cash Services

6.1	Intra-city/Inter-city CNY Cash Deposit over Counter within the Bank	Free
6.2	Inter-city CNY Cash Withdrawal over Counter within the Bank	Free

No.	Items	Normal Customers Charges	Prestige Customers Charges
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7 CNY Remittances Services

7.1	CNY Inward Remittances		Free
7.2	Intra-city/Inter-city CNY Transfer within the Bank		Free

Foreign Currency Account Services

8 Foreign Currency Cash Services

8.1	Intra-city/Inter-city Foreign Currency Notes Deposit over Counter within the Bank	HKD & USD deposit to notes account: Free Notes deposit to exchange account: 1% of the deposit amount	Free
8.2	Intra-city/Inter-city Foreign Currency Notes Withdrawal over Counter within the Bank	HKD: 0.25% of the withdrawal amount. Minimum HKD40/equivalent USD: 0.25% of the withdrawal amount. Minimum USD5/equivalent EUR: 0.4% of the withdrawal amount. Minimum EUR5/equivalent	Free
8.3	Foreign Currency Notes Exchange		
①	Hang Seng Bank Account Holders (Charge CNY50 per Transaction to Non-Hang Seng Bank Account Holders)		Free
<p><i>Notes:</i></p> <ul style="list-style-type: none"> -Foreign Currency Cash Services are only limited to HKD, USD and EUR, and EUR is available in selected outlets. -Foreign Currency Notes withdrawal is subject to two working days' advance notice to the Bank and cash availability. -If notes are withdrawn from an account of different currency, notes buy/sell board rates against CNY will apply. -Foreign currency transactions are subject to regulations of relevant local authorities. -“Hang Seng Bank Account Holders” refers to customers holding bank accounts with Hang Seng Hong Kong and the Bank. Customers must present either a debit/credit card, statement, passbook or cheque book issued by the Bank in order to enjoy the fee waiver. 			
<p><i>Charge rationale:</i>The above tariff of foreign currency note services is formulated based on the Bank note withdrawal cost and correspondent bank note withdrawal cost.</p>			

9 Inward Remittances

9.1	Inward Telegraphic Remittances	CNY55/equivalent	Free
9.2	Inward Remittances via Other Channels		Free
9.3	Clean Cheque Collection		
①	Payable in Hong Kong	CNY200/equivalent per cheque plus applicable correspondent bank charges	CNY100/equivalent per cheque plus applicable correspondent bank charges
②	HKD Cheque Collected by Shenzhen/Guangzhou/Dongguan Branch	0.1% of the cheque amount Minimum CNY20/equivalent Maximum CNY1,000/equivalent plus applicable correspondent bank charges	0.05% of the cheque amount Minimum CNY20/equivalent Maximum CNY500/equivalent plus applicable correspondent bank charges
③	Payable Overseas	CNY300/equivalent per cheque plus applicable correspondent bank charges	CNY200/equivalent per cheque plus applicable correspondent bank charges
④	Returned Cheque	CNY110/equivalent per cheque plus applicable correspondent bank charges	

No.	Items	Normal Customers Charges	Prestige Customers Charges
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10 Outward Remittances

10.1 Telegraphic Transfer			
①	Telegraphic Transfer Issuance	0.1% of the remittance amount Minimum CNY100/equivalent per transaction Maximum CNY500/equivalent per transaction plus CNY120/equivalent cable charges and applicable correspondent bank charges	0.05% of the remittance amount Minimum CNY50/equivalent per transaction Maximum CNY500/equivalent per transaction plus CNY120/equivalent cable charges and applicable correspondent bank charges
②	TT Amendent/Enquiry/Cancellation	CNY200/equivalent per transaction plus CNY120/equivalent cable charges and applicable correspondent bank charges	
③	Commission on Outward Remittance from Foreign Currency Notes Account	1% of the remittance amount	Free
10.2 Domestic Transfer via Other Channels			
①	Intra-city/Inter-city Transfer within the Bank	Free	
②	Intra-city Payment	CNY80/equivalent per transaction plus applicable correspondent bank charges	CNY50/equivalent per transaction plus applicable correspondent bank charges
③	Inter-city Payment	CNY120/equivalent per transaction plus applicable correspondent bank charges	CNY100/equivalent per transaction plus applicable correspondent bank charges
10.3 3-Hour Fast Remittance			
①	Service Charges (between Accounts Opened with Hang Seng Bank in Hong Kong and China)	Not Applicable	0.1% of the remittance amount Minimum CNY100/equivalent per transaction Maximum CNY500/equivalent per transaction plus CNY120/equivalent cable charges
<p><i>Notes:</i></p> <ul style="list-style-type: none"> -Foreign Currency Remittances Services are only applicable to designated foreign currencies and available in selected outlets. -3-Hour Fast Remittance Service is only applicable to designated foreign currencies, and the cable fee is waived for same name account remittance between the Bank and Hang Seng Hong Kong. -Foreign currency remittance fee promotion will be available frequently for Prestige Customers' remittance to their same name accounts in Hang Seng Hong Kong, please contact outlets for details. <p><i>Charge rationale:</i>The above tariff of outward remittances is comprehensively formulated based on labor cost, system maintenance cost, cable cost, postage cost and other administrative costs.</p>			

No.	Items	Hang Seng Debit Card	Hang Seng Prestige Banking Debit Card
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Debit Card Services

11 Debit Card Service Fees

11.1	Annual Fee	CNY10/ann	Free
11.2	Report Loss Card	Free	
11.3	PIN Reset	Free	
11.4	Card Replacement	CNY10 per time	
11.5	Balance Enquiry via China UnionPay ATM in and outside Mainland China	Free	
11.6 ATM Cash Withdrawals			
①	Intra-city Hang Seng(China) ATMs	Free	
②	Intra-city Other Bank ATMs	CNY2 per transaction	Free
③	Inter-city Hang Seng(China) ATMs	Free	
④	Inter-city Other Bank ATMs	CNY5 per transaction	
⑤	Overseas China UnionPay ATMs	CNY15 per transaction	

No.	Items	Hang Seng Debit Card	Hang Seng Prestige Banking Debit Card
11.7	ATM Fund Transfer		
①	Intra-city and Inter-city Transfer within the Bank	Free	
<i>Notes:</i> -When the cardholder makes cash withdrawals and/or purchases via China UnionPay network overseas (including Hong Kong, Macau and Taiwan), the withdrawal and/or payment amount will be deducted from the withdrawal account automatically at a conversion rate defined by China UnionPay. Cardholders should undertake any currency exchange risks. -All the listed charges will be deducted from the withdrawal account automatically.			
<i>Charge rationale:</i> The above tariff of debit card services is formulated based on ATM system operating cost, ATM rental cost, ATM cash replenishment cost, card production cost, mailing cost, domestic/overseas China UnionPay network costs, labor cost and other administrative costs.			

Remarks:

1.The charges listed in this tariff are applicable to all Hang Seng Bank (China) Company Limited ("the Bank") branches and sub-branches; 2.The charges listed in this tariff do not include charges collected by other institutions (including, without limitation, Hang Seng Bank Company Limited,whether situated within or outside Mainland China or any agent banks)or duties, levies, charges or taxes imposed by governmental or regulatory authorities. Such charges,duties,levies or taxes (if any) should be paid at the rate laid down by such other institutions and the relevant governmental or regulatory authorities; 3.Notwithstanding any different or contrary provisions herein, the Bank may at its sole discretion offer or withdraw all or partial Prestige services to, and/or cancel the Prestige status of the customers whose Total Relationship Balance falls below the minimum amount applicable to Prestige customers as determined by the Bank from time to time; 4.Services and charges listed in this tariff are subject to the changes in accordance with the rules and regulations and/or directives as given by the governing authorities; 5.The Bank reserves the right to revise the above charges from time to time; 6.For more details, please call our service / complaint hotline: 8008 30 8008 / 4008 30 8008.

No.	Items	Charges
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Tariff for Personal Mortgage Loan

12 Early Repayment Compensation

12.1	If the Early Repayment Happens within the First Year(Inclusive) after Loan Drawdown and Total Repayment Amount(Including the Present Early Repayment) Equals or Exceeds 60% of the Loan Amount	3% of the repayment amount but no less than CNY25,000(for CNY loan) or HKD25,000(for HKD loan) or USD5,000(for USD loan) as compensation
12.2	If the Early Repayment Happens in the Second Year (Inclusive) after Loan Drawdown and Total Repayment Amount(Including the Present Early Repayment) Equals or Exceeds 60% of the Loan Amount	2% of the repayment amount but no less than CNY25,000(for CNY loan) or HKD25,000(for HKD loan) or USD5,000(for USD loan) as compensation
12.3	If the Early Repayment Happens in the First Two Years (Inclusive) after Loan Drawdown But Does Not Apply To above two Scenarios	1% of the repayment amount but no less than CNY1,000(for CNY loan) or HKD1,000(for HKD loan) or USD200(for USD loan) as compensation
12.4	If the Early Repayment Happens after the Second Year after Loan Drawdown	Free
<i>Charge rationale:</i> The compensation caused by borrower's early repayment covers the cost of capital arrangement and administrative cost. The charge varies based on the different timing of early repayment.		

13 Handling Fee for Contract Amendment Requests

13.1	Amendment of Repayment Method (At current stage, we only accept application of switch between "Monthly Straight-line" and "Bi-weekly Straight-line")	CNY1,000 per time
<i>Charge rationale:</i> The cost for the Bank to reschedule the repayment plan plus the system operation cost.		

Remarks:

1.The charges listed in this tariff are applicable to all Hang Seng Bank (China) Company Limited ("the Bank") branches and sub-branches; 2.According to the existing laws/regulations, both customers and the Bank should pay Stamp Duty for Loan Agreement which is equal to 0.005% of the loan amount; 3.The charges listed in this tariff do not include charges collected by other institutions or duties, levies, charges or taxes imposed by governmental or regulatory authorities. Such charges, duties, levies or taxes (if any)should be paid at the rate laid down by such other institutions and the relevant governmental or regulatory authorities; 4.Attorney fees, notarial fees, resulting from the amendment of the Real Estate Mortgage Contract and/or their security contracts (if any) (collectively "Contract") due to borrowers and/or the security providers' reason, as well as the costs incurred by demanding payment of the debt by the Bank (the Lender) because of borrowers and/or security providers' breaching of Contract, should be calculated according to the rates determined by local notary offices or law firms and be paid directly to the relevant institutions by borrowers and/or security providers; 5.Services and charges listed in this tariff are subject to the changes in accordance with the rules and regulations and/or directives as given by the governing authorities(Early Repayment Compensation is subjected to the terms of loan agreement); 6.The Bank reserves the right to revise the above charges from time to time; 7.For more details, please call our service/complaint hotline: 8008 30 8008 / 4008 30 8008.

Effective Date: 30 Jun 2014

The Chinese version shall apply and prevail in case of discrepancies between English and Chinese version.