



恒生銀行  
HANG SENG BANK

# Tariff of Personal Banking Services

**Effective Date: April 1<sup>st</sup>, 2019**



# Hang Seng China Prestige Banking

## Smart way to manage your wealth

### 1. Fast Remittance between Hang Seng China and Hong Kong

We provide 3-Hour Fast Remittance service for Prestige Banking Customers (only applicable to Foreign Currency Remittance from Hang Seng China to Hang Seng Hong Kong through counter service). Remittance charge promotion will be available frequently, please contact our branches/sub-branches for detailed information.

### 2. Great China Prestige Banking Service

If you are already our honored Prestige Banking customer with Hang Seng China and Hang Seng Hong Kong, you can update to Great China Prestige Banking Service to enjoy the waiver of Monthly Account Maintenance Fee in one side (appointed by yourself).

### 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 are 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 services.

### 7. Debit Card

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

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

## Tariff of personal banking basic service

No.	Items	Preferred Banking Customers Charges	Prestige Customers Charges
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### GOVERNMENT PRICING and GOVERNMENT-GUIDED PRICING ITEMS

#### CNY Account Services

#### 1 Cash Services

1.1	Intra-City CNY cash deposit over counter within the Bank (GOVERNMENT-GUIDED PRICING ITEM)		Free
1.2	Intra-City CNY cash withdrawal over counter within the Bank (GOVERNMENT-GUIDED PRICING ITEM)		Free
1.3	Intra-City cross branch CNY transfer over counter within the Bank (GOVERNMENT-GUIDED PRICING ITEM)		Free
1.4	Inter-city cross branch CNY Cash Deposit over counter within the Bank (GOVERNMENT-GUIDED PRICING ITEM)		Free
1.5	Inter-City CNY cash withdrawal over counter within the Bank (GOVERNMENT-GUIDED PRICING ITEM)		Free
1.6	Cross Branch CNY Cash Deposit to other banks (GOVERNMENT-GUIDED PRICING ITEM)		This service is not provided
<p><b>Basis of pricing:</b></p> <ul style="list-style-type: none"> <li>- Service charge for Intra-city CNY cash withdrawal, deposit and transfer 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)".</li> <li>- Notice on Issuing the Index of Government Guided Price of Commercial Banks' Services (Fa Gai Jia Ge [2014] No. 268)</li> <li>- Management Measure on Pricing of Commercial Banks' Services (CBRC NDRC 2014 NO.1)</li> </ul>			

#### 2 CNY Domestic Payments

2.1	Intra-city CNY payment via the People's Bank of China Intra-city Clearing System (GOVERNMENT-GUIDED PRICING ITEM) *The charge in some locations may vary due to local regulations. Please contact our branch for details.	CNY 1.2 per transaction													
2.2	(Intra-city and inter-city) counter fund transfer from account with Hang Seng Bank (China) to account with another bank (GOVERNMENT-GUIDED PRICING ITEM)	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 50%;">Transaction amount</th> <th style="width: 50%;">Charge per transaction</th> </tr> </thead> <tbody> <tr> <td>CNY 2,000 (including) or less:</td> <td>CNY 2</td> </tr> <tr> <td>CNY 2,000 - 5,000 (including):</td> <td>CNY 5</td> </tr> <tr> <td>CNY 5,000 - 10,000 (including):</td> <td>CNY 10</td> </tr> <tr> <td>CNY 10,000 - 50,000 (including):</td> <td>CNY 15</td> </tr> <tr> <td>Over CNY 50,000:</td> <td>0.03% of the transfer amount; Max: CNY 50</td> </tr> </tbody> </table>	Transaction amount	Charge per transaction	CNY 2,000 (including) or less:	CNY 2	CNY 2,000 - 5,000 (including):	CNY 5	CNY 5,000 - 10,000 (including):	CNY 10	CNY 10,000 - 50,000 (including):	CNY 15	Over CNY 50,000:	0.03% of the transfer amount; Max: CNY 50	
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CNY 5,000 - 10,000 (including):	CNY 10														
CNY 10,000 - 50,000 (including):	CNY 15														
Over CNY 50,000:	0.03% of the transfer amount; Max: CNY 50														
2.3	Purchase of Bill of Exchange (GOVERNMENT PRICING ITEM)	This service is not provided													
2.4	Transaction charge (GOVERNMENT-GUIDED PRICING ITEM)	This service is not provided													
2.5	Reporting Loss of Bill of Exchange (GOVERNMENT PRICING ITEM)	This service is not provided													
<p><b>Notes:</b></p> <ul style="list-style-type: none"> <li>- Intra-city and inter-city counter fund transfer from account with Hang Seng Bank (China) to account with another bank includes transfer to self-name personal accounts of another bank and to other personal or company's accounts with another bank.</li> <li>- Charges for CNY domestic payments fall within government-guided charging terms and are subject to adjustment by the Bank in due course pursuant to any applicable new requirements of the relevant authorities.</li> <li>- Both Intra-city and inter-city CNY domestic payments could only be available via CNAPS in the city of Kunming and Fuzhou.</li> <li>- The cross-bank account transfer fee, telegraphic transfer fee and cable charge for donation fund's transfer to dedicated disaster relief accounts are waived.</li> <li>- In respect of remittance via CNY Special Account for Remittance to/from Hong Kong/ Macau, the fee charged by the Bank is calculated with 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.</li> </ul>															
<p><b>Basis of pricing: CNY domestic payment related fees are set according to the following regulations:</b></p> <ul style="list-style-type: none"> <li>- Notice on Issuing the Index of Government Guided Price of Commercial Banks' Services (Fa Gai Jia Ge [2014] No.268)</li> <li>- Management Measure on Pricing of Commercial Banks' Services (CBRC NDRC 2014 NO.1)</li> <li>- "The Measures for Payment and Settlement (Yin Fa [1997] No.393)"</li> <li>- "The Notice of the People's Bank of China on Matters in respect of Strengthening Work for Business Promotion of Bulk Electronic Payment System".</li> <li>- "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)".</li> </ul>															

## MARKET-ORIENTED PRICING ITEMS

### Account Services

#### 3 Account Service Fees

3.1	Minimum Total Balance Requirement	CNY50,000/equivalent	CNY300,000/equivalent
3.2	Monthly Account Maintenance Fee	CNY50/equivalent will be charged every month if the average daily total balance falls below minimum requirement within a month	CNY180/equivalent will be charged every month if the average daily total balance falls below minimum requirement within a month
<p>Notes:</p> <ul style="list-style-type: none"> <li>- "Total Balance" includes all balance of savings and time deposits, as well as the subscription amount of other investment products.</li> <li>- Monthly Account Maintenance Fee is waived for Preferred banking customers with the average daily total balance falls below minimum requirement within a month until Dec 31, 2019, arrangement afterwards will be further noticed.</li> <li>- Besides further notice on monthly account maintenance fee after promotional period, a free account will be offered by the Bank. For this free account, account maintenance fee will not be levied no matter whether or not the account can meet average daily total balance minimum requirement.</li> </ul> <p>Charge rationale: 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>			

#### 4 Account Service Fees

4.1	Deposit Certificate	CNY100 per copy	Free																								
4.2	Security Device for Personal e-Banking	Free	Free																								
4.3	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)																									
4.4	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)																									
4.5	Safe Box Service	<table border="1"> <thead> <tr> <th>Safe Box Type</th> <th>Size(H * W * D cm)</th> <th>Annual Rental Charges (CNY)</th> <th>Cash Pledge</th> </tr> </thead> <tbody> <tr> <td>A</td> <td>6 * 11.5 * 53</td> <td>210</td> <td>Standard Price</td> </tr> <tr> <td>B</td> <td>11 * 11.5 * 53</td> <td>300</td> <td>Standard Price</td> </tr> <tr> <td>C</td> <td>6 * 24 * 53</td> <td>430</td> <td>Standard Price</td> </tr> <tr> <td>D</td> <td>11 * 24 * 53</td> <td>510</td> <td>Standard Price</td> </tr> <tr> <td>E</td> <td>24 * 24 * 53</td> <td>780</td> <td>Standard Price</td> </tr> </tbody> </table>	Safe Box Type	Size(H * W * D cm)	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	
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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																								
<p>Notes:</p> <ul style="list-style-type: none"> <li>- Safe Box Service is only provided in Guangzhou Branch, and subject to the availability of safe boxes.</li> <li>- 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.</li> <li>- 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).</li> <li>- 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.</li> </ul> <p>Charge rationale: The above tariff of account services is formulated comprehensively based on the labor cost, system development and maintenance cost, telecom &amp; postage charges, and other administrative costs.</p>																											

### CNY Account Services

#### 5 CNY Remittances Services

5.1	CNY inward remittances	Free												
5.2	Inter-city CNY transfer within the Bank	Free												
5.3	Cross Border Remittance Service	Free												
①	CNY inward remittances	Free												
②	CNY outward remittances	<table border="1"> <thead> <tr> <th>Transaction amount</th> <th>Charge per transaction</th> </tr> </thead> <tbody> <tr> <td>CNY2,000 (including) or less:</td> <td>CNY2</td> </tr> <tr> <td>CNY2,000-5,000(including):</td> <td>CNY5</td> </tr> <tr> <td>CNY5,000-10,000(including):</td> <td>CNY10</td> </tr> <tr> <td>CNY10,000-50,000(including):</td> <td>CNY15</td> </tr> <tr> <td>Over CNY50,000:</td> <td>0.03% of the transfer amount; Max: CNY50</td> </tr> </tbody> </table>	Transaction amount	Charge per transaction	CNY2,000 (including) or less:	CNY2	CNY2,000-5,000(including):	CNY5	CNY5,000-10,000(including):	CNY10	CNY10,000-50,000(including):	CNY15	Over CNY50,000:	0.03% of the transfer amount; Max: CNY50
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CNY10,000-50,000(including):	CNY15													
Over CNY50,000:	0.03% of the transfer amount; Max: CNY50													
<p>Notes:</p> <ul style="list-style-type: none"> <li>- Cross border RMB Remittance Service is only provided by selected outlets, and remittance charge promotion will be available frequently, please contact outlets for details.</li> </ul>														

# Foreign Currency Account Services

## 6 Foreign Currency Cash Services

6.1	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
6.2	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 AUD: 0.4% of the withdrawal amount. Minimum AUD8/equivalent JPY: 0.4% of the withdrawal amount. Minimum JPY400/equivalent GBP: 0.4% of the withdrawal amount. Minimum GBP3/equivalent	Free
6.3	Foreign Currency Notes Exchange		
①	Hang Seng Bank Account Holders		Free
	<p>Notes:</p> <ul style="list-style-type: none"> <li>- Foreign Currency Cash Services are only limited to HKD, USD, EUR, AUD, JPY and GBP. EUR, AUD, JPY and GBP are available in selected outlets and will be determined by the outlets' vault cash.</li> <li>- Foreign Currency Notes withdrawal is subject to two working days' advance notice to the Bank and cash availability.</li> <li>- If notes are withdrawn from an account of different currency, notes buy/sell board rates against CNY will apply.</li> <li>- Foreign currency transactions are subject to regulations of relevant local authorities.</li> <li>- "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.</li> </ul> <p>Charge rationale: The above tariff of foreign currency note services is formulated based on the Bank note withdrawal cost and correspondent bank note withdrawal cost.</p>		

## 7 Inward Remittances

7.1	Inward Telegraphic Remittances	CNY55/equivalent	Free
7.2	Inward Remittances via Other Channels		Free

## 8 Outward Remittances

8.1	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 Amend/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
8.2	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
8.3	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>Notes:</p> <ul style="list-style-type: none"> <li>- Foreign Currency Remittances Services are only applicable to designated foreign currencies and available in selected outlets.</li> <li>- 3-Hour Fast Remittance Service is only applicable to designated foreign currencies.</li> <li>- 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.</li> </ul> <p>Charge rationale: 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>		

## Debit Card Services

### 9 Debit Card Service Fees

	Hang Seng Debit Card	Hang Seng Prestige Banking Debit Card
9.1	Annual Fee (including new card issuance service fee)	Free
9.2	Report loss of card	Free
9.3	PIN Reset	Free
9.4	Card Replacement (due to damages, loss or other reasons caused by customers, or replacement of IC card)	CNY10 per time
9.5	Balance Enquiry via China UnionPay ATM in and outside Mainland China	Free
9.6	ATM Cash Withdrawals	
①	Intra-city Hang Seng(China) ATMs	Free
②	Intra-city Other Bank ATMs	CNY2 per transaction
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
9.7	ATM Fund Transfer	
①	Intra-city and Inter-city Transfer within the Bank	Free
	<p>Notes:</p> <ul style="list-style-type: none"> <li>- 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.</li> <li>- All the listed charges will be deducted from the withdrawal account automatically.</li> </ul> <p>Charge rationale: The above tariff of debit card services is formulated based on ATM system operating cost, ATM cash replenishment cost, card production cost, mailing cost, domestic/overseas China UnionPay network costs, labor cost and other administrative costs. The pricing principle of "reasonable cost-compensation" will be applied when customers apply for a card replacement due to damages, loss or other reason caused by themselves.</p>	

## Tariff of Personal Mortgage Loan MARKET-ORIENTED PRICING ITEMS

No.	Items	Charges
10 Handling Fee for Contract Amendment Requests		
10.1	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
	<p>Charge rationale: The cost for the Bank to reschedule the repayment plan plus the system operation cost.</p>	

# Tariff of Personal Wealth Management Product

## MARKET-ORIENTED PRICING ITEMS

No.	Items	Charges
<b>11 QDII Product – Overseas Fund Series Services Charges</b>		
11.1	Subscription Fee	Up to 2.5% of the subscription price of the Fund
11.2	Redemption Fee	Waived
11.3	Switching Handling Fee	Up to 1.0% of the switching amount of the Fund
<i>Basis of pricing:</i> <i>-Service charge for QDII Product is calculated based on the overall QDII custodian fee charged by custodian banks, the Bank's labor cost, system development cost, hardware and software cost and marketing cost, with reference to the service charges of other domestic service providers which provide the similar products.</i>		

\*The Normal Account of Hang Seng Bank (China) will be renamed as Preferred Banking Account, effective from 19 Jan 2015. The current service scope, tariff, account terms and conditions will remain unchanged for existing customers.

**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 Personal Mortgage Loan Agreement 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 the aforesaid contract(s), 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; 6.Services and charges of personal wealth management product listed in this tariff are subjected to the terms of relevant product agreement; 7.In respect of the terms used herein such as "Mainland China", "domestic", they refer to The People's Republic of China, which for the sole purpose of this document excludes Hong Kong, Macau and Taiwan. 8.The Bank reserves the right to revise the above charges from time to time; 9.For more details, please call our service/complaint hotline: 8008 30 8008 / 4008 30 8008.

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

## Tariff of personal banking basic service

No.	Service Item	Service Content
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### CNY Account Services

#### 1 Cash Service

1.1	Intra-City CNY cash deposit over counter within the Bank (GOVERNMENT-GUIDED PRICING ITEM)	Intra-City CNY cash deposit over counter within the Bank
1.2	Intra-City CNY cash withdrawal over counter within the Bank (GOVERNMENT-GUIDED PRICING ITEM)	Intra-City CNY cash withdrawal over counter within the Bank
1.3	Intra-City cross branch CNY transfer over counter within the Bank (GOVERNMENT-GUIDED PRICING ITEM)	Intra-City cross branch CNY transfer over counter within the Bank
1.4	Inter-city cross branch CNY Cash Deposit over counter within the Bank (GOVERNMENT-GUIDED PRICING ITEM)	Inter-city cross branch CNY Cash Deposit over counter within the Bank
1.5	Inter-City CNY cash withdrawal over counter within the Bank (GOVERNMENT-GUIDED PRICING ITEM)	Inter-City CNY cash withdrawal over counter within the Bank
1.6	Cross Branch CNY Cash Deposit to other banks (GOVERNMENT-GUIDED PRICING ITEM)	Cross Branch CNY Cash Deposit to other banks (Intra City and Inter City)

#### 2 CNY Domestic Payments

2.1	Intra-city CNY payment via the People's Bank of China Intra-city Clearing System (GOVERNMENT-GUIDED PRICING ITEM)	Intra-city CNY payment via the People's Bank of China Intra-city Clearing System
2.2	(Intra-city and inter-city) counter fund transfer from account with Hang Seng Bank (China) to account with another bank (GOVERNMENT-GUIDED PRICING ITEM)	(Intra-city and inter-city) counter fund transfer from account with Hang Seng Bank (China) to account with another bank
2.3	Purchase of Bill of Exchange (GOVERNMENT PRICING ITEM)	Provide the bill service and bill cost
2.4	Transaction charge (GOVERNMENT-GUIDED PRICING ITEM)	Provide the bill and cost fee
2.5	Reporting Loss of Bill of Exchange (GOVERNMENT PRICING ITEM)	Provide service of lost report of bill of exchange

## MARKET-ORIENTED PRICING ITEMS

### Account Services

#### 3 Account Fees Account Service Fees

3.1	Minimum Total Balance Requirement	Minimum Total Balance Requirement for the Preferred banking account and Prestige banking account
3.2	Monthly Account Maintenance Fee	Monthly service charge if the average daily total balance falls below minimum requirement within a month

#### 4 Account Service Fees

4.1	Deposit Certificate	Provide the certification of account balance
4.2	Security Device for Personal eBanking	Provide security device to ensure safe usage of e-banking
4.3	Re-print statement/payment notice	Provide re-print statement/payment notice service
4.4	Issue copies of transaction voucher	Provide copies of transaction voucher
4.5	Safe Box Service	Provide the strong storage container with different size in the vault area of the bank and rent to bank customers for safekeeping of valuables



## CNY Account Services

5 CNY Remittances Services		
5.1	CNY inward remittances	Inward remittances to the account of the bank
5.2	Inter-city CNY transfer within the Bank	Inter-city CNY transfer to the other account within the Bank
5.3	Cross Border Remittance Service	
①	CNY inward remittances	Inward remittances to the account of the bank from overseas bank accounts
②	CNY outward remittances	Onward remittances to the account of the bank to overseas bank accounts

## Foreign Currency Account Services

6 Foreign Currency Cash Services		
6.1	Intra-city/Inter-city foreign currency notes deposit over counter within the Bank	Intra-city/Inter-city foreign currency notes deposit over counter within the Bank
6.2	Intra-city/Inter-city foreign currency notes withdrawal over counter within the Bank	Intra-city/Inter-city foreign currency notes withdrawal over counter within the Bank
6.3	Foreign Currency Notes Exchange	
①	Hang Seng Bank account holders	Foreign currency exchange service only 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)

## 7 Inward Remittances

7.1	Inward telegraphic remittances	Inward remittances to the account of the bank via telegraphy
7.2	Inward remittances via other channels	Inward remittances to the account of the bank via other channels

## 8 Outward Remittances

8.1	Telegraphic Transfer	
①	Telegraphic transfer issuance	Outward remittances to the account of the bank via telegraphy
②	TT amendent/enquiry/cancellation	Provide the amendent/enquiry/cancellation service of the telegraphic transfer
③	Commission on outward remittance from foreign currency notes account	Additional cost on foreign currency notes converting to FCY
8.2	Domestic Transfer via Other Channels	
①	Intra-city/Inter-city transfer within the Bank	Intra-city/Inter-city transfer to the bank account within the Bank
②	Intra-city payment	Intra-city transfer to the bank account of other Bank
③	Inter-city payment	Inter-city transfer to the bank account of other Bank
8.3	3-Hour Fast Remittance	
①	Service charges (between accounts opened with Hang Seng Bank in Hong Kong and China)	3 hours fast remittance between accounts opened with Hang Seng Bank in Hong Kong and China

## Debit Card Services

### 9 Debit Card Service Fees

9.1	Annual Fee (including new card issuance service fee)	Annual Management fee charged to card holder (including new card issuance service fee)
9.2	Report Loss Card	Provide loss of report of the card upon customer's request
9.3	PIN reset	Provide pin reset service upon customer's request
9.4	Card Replacement (due to damages, loss or other reasons caused by customers, or replacement of IC card)	Provide card replacement due to damages, loss or other reasons caused by customers, or replacement of IC card
9.5	Balance Enquiry via China UnionPay ATM in and outside Mainland China	Service fee for balance enquiry via China UnionPay ATM in and outside Mainland China
9.6	ATM Cash Withdrawals	
①	Intra-city Hang Seng(China)ATMs	Service fee of cash withdrawals via Intra-city Hang Seng(China)ATMs
②	Intra-city other bank ATMs	Service fee of cash withdrawals via Intra-city other bank ATMs
③	Inter-city Hang Seng(China)ATMs	Service fee of cash withdrawals via Inter-city Hang Seng(China)ATMs
④	Inter-city other bank ATMs	Service fee of cash withdrawals via Inter-city other bank ATMs
⑤	Overseas China UnionPay ATMs	Service fee of cash withdrawals via Overseas China UnionPay ATMs
9.7	ATM Fund Transfer	
①	Intra-city and Inter-city transfer within the Bank	Service fee of fund Intra-city and Inter-city transfer within the Bank

## Tariff of Personal Mortgage Loan

### 10 Handling Fee for Contract Amendment Requests

10.1	Amendment of Repayment Method (At current stage, we only accept application of switch between "Monthly Straight-line" and "Bi-weekly Straight-line")	Amendment of Repayment Method (At current stage, we only accept application of switch between "Monthly Straight-line" and "Bi-weekly Straight-line")
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## Tariff of Personal Wealth Management Product

### 11 QDII Product – Overseas Fund Series Services Charges

11.1	Subscription Fee	Commission fee for customer subscribe the QDII product
11.2	Redemption Fee	Commission fee for customer redeem the QDII product
11.3	Switching Fee	Commission fee for customer switch the QDII product



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