



恒生銀行
HANG SENG BANK

Tariff of Personal Banking Services

Effective Date: May 1st, 2022



Hang Seng China Prestige Banking

Smart way to manage your wealth

1. Cross-border Transfer Services

Prestige Banking Customer can submit **Cross-border Transfer** instruction for remittance to self-named account in Hang Seng Hong Kong through Hang Seng China Personal Banking mobile APP, visiting branch in person is not required and all remittance fees are waived.

2. 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.

3. 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).

4. Account services

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

5. Inter-city services

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

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	Free
1.2	Intra-City CNY cash withdrawal over counter within the Bank	Free
1.3	Intra-City cross branch CNY transfer over counter within the Bank	Free
1.4	Inter-city cross branch CNY Cash Deposit over counter within the Bank	Free
1.5	Inter-City CNY cash withdrawal over counter within the Bank	Free
1.6	Cross Branch CNY Cash Deposit to other banks	This service is not provided

Basis of pricing:

- Service charge for Intra-city CNY cash withdrawal, deposits 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)".
- Notice on Issuing the Index of Government Guided Price of Commercial Banks' Services (Fa Gai Jia Ge [2014] No. 268)
- Management Measure on Pricing of Commercial Banks' Services (CBRC NDRC 2014 NO.1)

2 CNY Domestic Payments

	Transaction amount	Charge per transaction
2.1	(Intra-city and inter-city) counter fund transfer from account with Hang Seng Bank (China) to account with another bank (GOVERNMENT-GUIDED PRICING ITEM)	<ul style="list-style-type: none"> ≤ CNY 2,000 CNY 2 > CNY 2,000 & ≤ CNY 5,000 CNY 5 > CNY 5,000 & ≤ CNY 10,000 CNY 10 > CNY 10,000 & ≤ CNY 50,000 CNY 15 > CNY 50,000 0.03% of the transfer amount; Max: CNY 50
2.2	Purchase of Bill of Exchange (GOVERNMENT PRICING ITEM)	This service is not provided
2.3	Transaction charge (GOVERNMENT-GUIDED PRICING ITEM)	This service is not provided
2.4	Reporting Loss of Bill of Exchange (GOVERNMENT PRICING ITEM)	This service is not provided

Notes:

- (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.
- Charges for 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 of the relevant authorities.
- The cross-bank account transfer fee, telegraphic transfer fee and cable charge for donation fund transfer to dedicated disaster relief accounts are waived.

Basis of pricing: CNY domestic payment related fees are set according to the following regulations:

- Notice on Issuing the Index of Government Guided Price of Commercial Banks' Services (Fa Gai Jia Ge [2014] No.268)
- Management Measure on Pricing of Commercial Banks' Services (CBRC NDRC 2014 NO.1)
- The Measures for Payment and Settlement (Yin Fa [1997] No.393)
- The Notice of the People's Bank of China on Matters in respect of Strengthening Work for Business Promotion of Bulk Electronic Payment System
- 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)

MARKET-ORIENTED PRICING ITEMS

Account Services

3 Account Maintenance Fee

3.1	Minimum Total Balance Requirement	CNY50,000/equivalent	CNY500,000/equivalent
3.2	Monthly Account Maintenance Fee	CNY50/equivalent will be charged every month if the daily average total balance falls below minimum requirement within a month	CNY180/equivalent will be charged every month if the daily average total balance falls below minimum requirement within a month

Notes:

- "Total Balance" includes all balance of savings, time deposits, structured deposits, balance of all investment products, market value of QDII & UT, as well as account value of investment linked insurance products and accumulated premium paid of other insurance products (withdraw policies are excluded).
- Monthly Account Maintenance Fee is waived for Preferred banking customers with the daily average total balance falls below minimum requirement within a month until Dec 31, 2022, arrangement afterwards will be further notified.
- 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.

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.

No.	Items	Preferred Banking Customers Charges	Prestige Customers Charges																									
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
		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																									
Notes: · 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.																												
<i>Charge rationale: 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.</i>																												

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			
①	CNY inward remittances		Free	
②	CNY outward remittances	Transaction amount	Charge per transaction	
		≤ CNY 2,000 > CNY 2,000 & ≤ CNY 5,000 > CNY 5,000 & ≤ CNY 10,000 > CNY 10,000 & ≤ CNY 50,000 > CNY 50,000	CNY 2 CNY 5 CNY 10 CNY 15 0.03% of the transfer amount; Max: CNY 50	
5.4	Cross-border Transfer Services Remittance Charge (CNY) (Remit CNY to a self-named beneficiary account in Hang Seng Hong Kong via Cross Border Transfer Services webpage in Hang Seng China Personal Banking mobile APP.)	Transaction amount	Charge per transaction	
		≤ CNY 2,000 > CNY 2,000 & ≤ CNY 5,000 > CNY 5,000 & ≤ CNY 10,000 > CNY 10,000 & ≤ CNY 50,000 > CNY 50,000	CNY 2 CNY 5 CNY 10 CNY 15 0.03% of the transfer amount; Max: CNY 50	
Notes: · Cross border CNY Remittance Service is only provided by selected outlets, and remittance charge promotion will be available frequently, please contact outlets for details. · In respect of cross border CNY Remittance Services including remittance via CNY Special Account for Remittance to/from Hong Kong/Macau/Taiwan or via Cross-boundary Wealth Management Connect Account etc, the fee charged by Hang Seng (China) is calculated with reference to the above charging standard. Besides, additional fees may be charged by the relevant correspondent banks and beneficiary bank. Please refer to the tariff of relevant banks for details.				
Notes: · In respect of CNY Cross-border Transfer Services (applicable to remittance via CNY Special Account for Remittance to/from Hong Kong/Macau/Taiwan or via Cross-boundary Wealth Management Connect Account etc), the fee charged by Hang Seng (China) is calculated with reference to the above tariff items. Besides, additional fees may be charged by the relevant correspondent bank. Please refer to the tariff of relevant bank for details. · Prefer Banking customers will be waived for Cross-border Transfer Service remittance charge including CNY and FCY for 3 times in total, and correspondent bank charge is not applicable in this waiving. When 3 times waiving used out, the service fee will be resumed to standard charges. · Remittance fee and cable fee charged by the Bank will be waived for Prestige Banking customers, and debited correspondent bank charge (if applicable) would be refunded. · This fee waiver only applicable to the remittance instruction placed via "Cross-border Transfer" webpage in Hang Seng China Personal Banking mobile APP, which is not applicable to the instruction placed through "Overseas Transfer" webpage.				
<i>Charge rationale: The above tariff of CNY outward remittances is comprehensively formulated based on labor cost, system maintenance cost, cable cost, postage cost and other administrative costs.</i>				

No.	Items	Preferred Banking Customers Charges	Prestige Customers Charges
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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	Free
6.3	Foreign Currency Notes Exchange		
①	Hang Seng Bank Account Holders		Free
	Notes: • Foreign Currency Cash Services are only limited to HKD, USD, EUR., EUR is available in selected outlets and will be determined by the outlets' vault cash. • 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.		
	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.		

7 Inward Remittances

7.1	Inward Telegraphic Remittances	Free	Free
7.2	Inward Remittances via Other Channels		Free

8 Outward Remittances

8.1	Intra-city/Inter-city Transfer within the Bank		Free
8.2	Telegraphic Transfer via Overseas Clearing Channel		
①	Telegraphic Transfer Issuance (including handling fee, cable fee & other charges)	Handling fee: 0.1% of the remittance amount, Min CNY100/equivalent per transaction; Max CNY500/equivalent per transaction Cable fee: CNY120/equivalent per transaction Other charges: Correspondent bank charges and beneficiary bank charges (if any), please refer to relevant banks' tariff	Handling fee: 0.05% of the remittance amount, Min CNY50/equivalent per transaction; Max CNY500/equivalent per transaction Cable fee: CNY120/equivalent per transaction Other charges: Correspondent bank charges and beneficiary bank charges (if any), please refer to relevant banks' tariff
8.3	Domestic Telegraphic Transfer via Domestic Clearing Channel		
①	Intra-city Payment	CNY80/equivalent per transaction plus applicable correspondent bank charges and beneficiary bank charges (if any)	CNY50/equivalent per transaction plus applicable correspondent bank charges and beneficiary bank charges (if any)
②	Inter-city Payment	CNY120/equivalent per transaction plus applicable correspondent bank charges and beneficiary bank charges (if any)	CNY100/equivalent per transaction plus applicable correspondent bank charges and beneficiary bank charges (if any)
	Notes: 1. Domestic Telegraphic Transfer via Domestic Clearing Channel is only applicable for USD and HKD; 2. Domestic Telegraphic Transfer via Domestic Clearing Channel is only applicable for the remittance whose beneficiary bank has joined in the designated Domestic Clearing Channel.		
8.4	3-Hour Fast Remittance Service Charge (including handling fee, cable fee & other charges) (only applicable for remittance between accounts opened with Hang Seng Bank HK and Hang Seng Bank China via counter service)	Not Applicable	Handling fee: 0.1% of the remittance amount, Min CNY100/equivalent per transaction; Max CNY500/equivalent per transaction Cable fee: CNY120/equivalent per transaction Other charges: Correspondent bank charges and beneficiary bank charges (if any), please refer to relevant banks' tariff
	Notes: • 3-Hour Fast Remittance Service is available for application received from 9:00 to 15:00 on working days. The bank will promise to remit out the fund within 3 hours after receiving the application and the time of fund entering beneficiary account depends on the operation of 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.		

No.	Items	Preferred Banking Customers Charges	Prestige Customers Charges
8.5	Cross-border Transfer Services (FCY) Remittance Charge (including handling fee, cable fee and correspondent bank charge) (Remit FCY to a self-named beneficiary account in Hang Seng Hong Kong via Cross Border Transfer Services webpage in Hang Seng China Personal Banking mobile APP.)	Handling fee: 0.1% of the remittance amount, Min CNY100/equivalent per transaction; Max CNY500/equivalent per transaction Cable Fee: CNY120/equivalent per transaction Correspondent bank charges: Charged by relevant banks and please refer to the tariff of relevant banks.	Free
	Notes: <ul style="list-style-type: none"> Prefer Banking customers will be waived for Cross-border Transfer Service remittance handling fee & cable fee including CNY and FCY for 3 times in total, and correspondent bank charge is not applicable in this waiving. When 3 times waiving used out, the service fee will be resumed to standard charges. Remittance fee and cable fee charged by the Bank will be waived for Prestige Banking customers, and debited correspondent bank charge (if applicable) would be refunded. This fee waiver only applicable to the remittance instruction placed via "Cross-border Transfer" webpage in Hang Seng China Personal Banking mobile APP, which is not applicable to the instruction placed through "Overseas Transfer" webpage. 		
8.6	Other Services related to FCY Remittances		
①	TT Remittance amendment/enquiry/cancellation (applicable to 8.2/8.3/8.4/8.5)	CNY200/equivalent per transaction plus CNY120/equivalent cable charges and applicable correspondent bank charges	
②	Commission on outward remittance from foreign currency notes account (applicable to 8.1/8.2/8.3/8.4/8.5)	1% of the remittance amount	Free
	Notes (applicable for all of above items from 8.1 to 8.6) : <ul style="list-style-type: none"> Foreign Currency Remittances Services are only applicable to designated foreign currencies and available in selected outlets. Correspondent bank charges and beneficiary bank charges are charged by the relevant banks. Please refer to the tariff of relevant banks for charge standards. 		
	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.		

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	CNY 3.5 per transaction
⑤	Overseas China UnionPay ATMs	CNY 15 per transaction
9.7	ATM Fund Transfer	
①	Intra-city and Inter-city Transfer within the Bank	Free
	Notes: <ul style="list-style-type: none"> 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. 	
	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.	

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
<i>Charge rationale: The cost for the Bank to reschedule the repayment plan plus the system operation cost.</i>		

Tariff of Personal Wealth Management Product MARKET-ORIENTED PRICING ITEMS

No.	Items	Charges
11 QDII Product – Overseas Fund Series Services Charges		
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: · 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>		

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.

Personal banking basic service content

No.	Service Item	Service Content
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GOVERNMENT PRICING and GOVERNMENT-GUIDED PRICING ITEMS

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 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
2.2	Purchase of Bill of Exchange (GOVERNMENT PRICING ITEM)	Provide the bill service and bill cost
2.3	Transaction charge (GOVERNMENT-GUIDED PRICING ITEM)	Provide the bill and cost fee
2.4	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 Maintenance Fee

3.1	Minimum Total Balance Requirement	Minimum daily average Total Balance Requirement for the Preferred banking account and Prestige banking account
3.2	Monthly Account Maintenance Fee	Monthly service charge if the daily average 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

No.	Service Item	Service Content
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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
5.4	Cross-border Transfer Services (CNY)	Remit CNY to a self-named beneficiary account in Hang Seng Hong Kong via Cross Border Transfer Services webpage in Hang Seng China Personal Banking mobile APP.)

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	Intra-city/Inter-city Transfer within the Bank	Intra-city/Inter-city transfer to the bank account within the Bank
8.2	Telegraphic Transfer (TT) via Overseas Clearing Channel	
①	Telegraphic transfer issuance	Outward remittances to the account of the bank via TT by Overseas Clearing Channel
8.3	Domestic Telegraphic Transfer via Domestic Clearing Channel	
①	Intra-city payment	Intra-city transfer to the bank account of other Bank via TT by Domestic Clearing Channel
②	Inter-city payment	Inter-city transfer to the bank account of other Bank via TT by Domestic Clearing Channel
8.4	3-Hour Fast Remittance (between accounts opened in Hang Seng Bank in Hong Kong and China)	3 hours fast TT remittance between accounts opened with Hang Seng Bank in Hong Kong and China via counter service
8.5	Cross-border Transfer Services (FCY)	TT Remit FCY to a self-named beneficiary account in Hang Seng Hong Kong via Cross Border Transfer Services webpage in Hang Seng China Personal Banking mobile APP.)
8.6	Other Services related to FCY Remittances	
①	TT Remittance amendment/enquiry/cancellation (applicable to 8.2/8.3/8.4/8.5)	Provide the amend/enquiry/cancellation service of the telegraphic transfer
②	Commission on outward remittance from foreign currency notes account (applicable to 8.1/8.2/8.3/8.4/8.5)	Additional cost on foreign currency notes converting to FCY

No.	Service Item	Service Content
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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 FundTransfer	
①	Intra-city and Inter-city transfer within the Bank	Service fee of fund Intra-city and Inter-city transfer within the Bank

Personal Mortgage Loan Service Content MARKET-ORIENTED PRICING ITEMS

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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Personal Wealth Management Product Service Content MARKET-ORIENTED PRICING ITEMS

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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