

Private Banking Service Fee Schedule

Revised Services Fees and Charges: Effective 17-September-2018

Service Items	Fees and Charges
Hong Kong Securities Trading Services	
Brokerage Commission & Other Transaction Levies	
Charges	
Brokerage Commission	0.25% of transaction amount
Stamp Duty	0.1% of transaction amount (charges are rounded up to the nearest dollars) with minimum of HKD1.00
SFC Transaction Levy	0.0027% of transaction amount (charges are rounded up to the nearest cents)
HKEx Trading Fee	0.005% of transaction amount (charges are rounded up to the nearest cents)
Scrip Handling and Settlement-Related Services	
CCASS Stock Settlement Fee	
Physical Scrip Deposit Fee	
Transfer Deed Stamp Duty	Waived
Investor Settlement Instruction Fee	
Multi-Counter Transfer Fee	0.01% of market value (based on previous closing price), minimum HKD11.00
Settlement Instruction Fee (stock deliver out)	and handling fee HKD100.00 per stock
Stock Transfer between A/Cs, Stock Receipt/Delivery (e.g. non-Exchange or OTC transactions)	Service fee at 0.25% of stock market value (based on receipt & delivery day's previous closing price), minimum HKD100.00
Nominee Service	
Scrip Fee	HKD1.5/CNY1.5* per lot (shares held under HKSCC Nominees before book-close date)
Physical Scrip Withdrawal Fee	HKD 5/Lot (Min HKD 30.00)
Handling / Collection of Cash / Scrip Dividends	0.5% of the dividend amount (minimum HKD20.00/CNY17.00*)
Handling of Rights Issue / Rights / Warrants Exercise / Tendering shares Under a Takeover Bid, etc.	HKD0.8/CNY0.68* per lot, plus HKD20.00/CNY17.00* handling fee
Handling/ Collection of bonus shares	
Excess Rights Application	Waived
Handling Share Consolidation/ Split	
Initial Public Offering (IPO) Application	
Handling Fees	HKD100.00 / CNY100.00* per application
Brokerage Fees	1% of the Application Money
SFC Transaction Levy	0.0027% of the Application Money (charges are rounded up to the nearest cents)
HKEx Trading Fee	0.005% of the Application Money (charges are rounded up to the nearest cents)

* Service charges are subject to denominated currency

Overseas Securities Trading Services

Brokerage Commission	0.5% of transaction amount
Other Transaction Fees and Duty	Subject to Local Stock Exchange Rules & Charges

U.S. Securities Trading Services

Brokerage Commission	0.5% (Minimum USD15.00)
U.S. Securities and Exchange Commission Fees (For Sell Trade)	Subject to U.S. Securities and Exchange Commission Rules & Charges
Custodian Services	
Physical Scrip Deposit	Waived (Plus courier charge if any)
Transfer-in (DTC)	USD20.00 per stock
Transfer-out (DTC)	USD30.00 per stock
Legal Transfer	USD25.00 per stock
Accommodation Transfer	USD15.00 per stock
Outgoing Account Transfer (ACATS)	USD25.00 per stock
Cancellation of Instruction	non-refundable on DTC charge
Nominee Services & Corporate Action	
Cash/ Scrip Dividend Collection	Waived (Except American Depository Receipts)
All Cash Offer	0.5% on cash amount (with minimum of USD20.00)
Right Issues	0.5% on cash amount (with minimum of USD20.00)
Warrant Conversion	0.5% on cash amount (with minimum of USD20.00)
Bonus Issues	USD15.00 per stock
Stock Splits/ Merger/ Take Over	USD15.00 per stock
Other Corporate Action Activities	USD15.00 per stock

Investment Funds Services

Subscription, Redemption (if applicable)	2% of gross consideration of each transaction
Annual Management Fee and Other Charges	documents or prospectus of individual funds
In-house Switching	1% of gross consideration of each transaction
Transfer-in	Waived
Transfer-out	0.1% of market value of each fund with a minimum of HKD200.00 (or equivalent)

Bond Services

Buy/ Sell Transaction	Up to 2% of nominal value of each transaction
Transfer-in	Waived
Transfer-out	0.1% of market value of each bond with a minimum of HKD200.00 (or equivalent)

Structured Notes Services

Transaction Fee	Up to 1 year tenor - up to 2% / Longer than 1 year tenor - up to 2% p.a.
Transfer-in	Waived
Transfer-out	Subject to the bank's discretion and penalty

Account Service Fee

General Private Banking Customers

HKD10,000,000 or below	HKD10,000.00/Year (Waive the first year calendar year)
HKD10,000,000 and above	Waived

Capital Investment Entrant Scheme

Annual Account Maintenance Fee	HKD10,000.00/Year
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Other Account Service Fee

Custody Fee	0.15% p.a. of quarter end market value of the portfolio, with a minimum of HKD500.00 (The charge will be collected quarterly)
Handling Charge for Unclaimed Entitlement	HKD300.00 per claim per stock, plus other charges incurred (Payment is not refundable even if the claim is unsuccessful)
Account Statement Duplicate	HKD50.00 per statement

Other Banking Services

Cheque Returned	HKD150.00 per cheque
Unauthorized Overdraft	HKD120.00 plus OD interest: Prime rate + 10%p.a.
Cashier Order	
Issuance / Repurchase	HKD50.00 per item / HKD50.00 per item
Loss of Cashier Order	HKD50.00 per item plus HKICL standard fee
Cheque Mark Good	
Sent by Customer	HKD100.00 per cheque
Sent by Bank	HKD200.00 per cheque plus other bank's charge
Application	
Bank Reference Letter	HKD300.00 per item
Audit Confirmation	HKD300.00 per request
Certificate of Account Balance	HKD150.00 per request
Banker's Endorsement	HKD150.00 per item
Company Search	
Local Company	HKD150.00 per search
Overseas Company	Min. HKD2,000.00 per search (according to the Bank's actual expenses)
Account History Record	
Within 1 Year / Within 2 Years / Within 3 Years / Over 3 Years	HKD250.00 per Acc / HKD500.00 per Acc / HKD1,000.00 per Acc / HKD1,000.00 per Acc per year
Duplicate copy of Bank Statement / Cleared Cheque / Transaction Advice	HKD50.00 per copy
Standing Instruction Set Up / Amendment	
Credit In-house Account	HKD70.00 per item
Credit Other Bank's Account	HKD100.00 per item
Returned Due to Insufficient Fund	HKD150.00 per item
Personal Data Access Request	
Data Access	HKD200.00 per request per account
Duplicate Copy of Documents	HKD50.00 per copy

Closure of Account

Account Closed Within 3 Months From Its Opening HKD150.00 per account

Outward Remittance

Local RTGS	HKD150.00
Telegraphic Transfer	
To China Minsheng Banking Corp. Ltd, Mainland Branches	HKD150.00
To Other Banks	HKD200.00 plus correspondent bank charges
Contains Chinese Characters	Additional HKD50.00
Amendment / Cancellation / SWIFT Enquires	HKD200.00 plus correspondent bank charges, if any
Demand Draft Issuance	
Issuance	HKD100.00
Stop Payment	HKD250.00 plus correspondent bank charges, if any
Repurchase/ Cancellation	HKD100.00

Inward Remittance

Local RTGS	HKD 15.00
Telegraphic Transfer	HKD 50.00
Onward Transfer to Other Local Bank	HKD 200.00