



Service Fees and Charges

Effective from 1 May 2017

The information in this guide is for customer's reference with regard to the charges for various services offered by China Minsheng Banking Corporation Limited, Hong Kong Branch (the "Bank"). The Bank reserves the right to revise any fees, charges, special offers and other services from time to time. The Bank reserves the right to levy a charge on transactions conducted. For charges not listed in this guide, please contact the Bank for details.

I. General Services – All Accounts

Service	Charge
<p>Overseas Company Account Opening* *Definition of “Overseas Company” includes (1) Company not registered in Hong Kong under Part 16 of the Companies Ordinance (applicable to limited companies only) and the Business Registration Ordinance or 2) Hong Kong incorporated companies with corporate shareholder(s) and/or corporate director(s) that are incorporated overseas.</p>	<p>HK\$10,000</p>
<p>Special Company Account Opening</p> <ul style="list-style-type: none"> - Company with 3 or more layers in its structure - Trust account 	<p>HK\$10,000</p>
<p>Account Opening application via video conferences</p>	<p>HK\$2,000 per account</p>
<p>Account Management Fee (with effect from 1 July 2014)</p>	<p>HK\$300 per month per client* (Deducted from the client’s account starting from the 4th calendar month after account-opening. All accounts held with the relevant client with insufficient balances for the payment of the Account Management Fee will be closed without further notice.)</p> <p>Client with daily average deposit balance not less than HKD500,000 or having utilize loan facility from our bank during the 3 calendar months preceding the relevant deduction day is exempted.</p> <p>Not applicable to private banking customers.</p> <p>*A client who maintains a single account and joint account(s) concurrently will be considered as different clients.</p>
<p>Account closed within 6 months from its opening</p>	<p>HK\$500 per account</p>

Account reactivation fee	HK\$2,000 per account
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II. Deposit Services

Service	Charge
Cheque Returned	HK\$150 per cheque
Stop Payment of Cheque	HK\$100 per cheque
Postage for mailing of Cheque Book by Registered Mail	HK\$30 per book
Unauthorized Overdraft	HK\$120 plus OD interest: Prime + 10% p.a.
Cashier Order	
➤ Issuance	HK\$50 per item
➤ Repurchase	HK\$50 per item
➤ Loss of Cashier Order	HK\$50 per item plus HKICL standard fee
Cheque Mark Good	
➤ Sent by customer	HK\$100 per cheque
➤ Sent by Bank	HK\$200 per cheque plus other bank's charge
Bank Reference Letter	HK\$300 per item
Audit Confirmation	HK\$300 per request
Certificate of Account Balance	HK\$150 per request
Banker's Endorsement	HK\$150 per item
Company Search	
➤ Local Company	HK\$150 per search
➤ Overseas Company	Min. HK\$2,000 per search (according to the Bank's actual expenses)
Duplicate copy of Bank Statement/ Cleared Cheque/Transaction Advice within 7 years	
➤ Within 1 year	HK\$50 per copy
➤ Over 1 year	HKD300 per copy
➤ Over 2 years	HKD500 per copy
➤ Over 3 years	HKD1,000 per copy
Personal Data Access Request	
➤ Data access	HK\$200 per request per account
➤ Duplicate copy of documents	HK\$50 per copy
Early Uplift of Time Deposit	Subject to the Bank's discretion. The Bank reserves the right to levy charges.

III. Outward Remittance

<p>Local RTGS</p> <ul style="list-style-type: none"> ➤ Through eBanking ➤ Through other means ➤ Contains Chinese characters <p>Plus Local Receiving Bank Charges</p> <p>a. Debit from Ordering Customer “OUR”</p> <p>b. Deduct from Beneficiary A/C “BEN”</p>	<p>HKD50/USD7/CNY50</p> <p>HKD150/USD20/CNY150</p> <p>Additional HKD50/USD7/CNY50</p> <p>HKD200/USD25/CNY200</p> <p>On Local Receiving Bank Charges</p>
<p>Telegraphic Transfer</p> <ul style="list-style-type: none"> ➤ Through eBanking ➤ Through other means ➤ Contains Chinese characters <p>Plus our Oversea Correspondent Banks’ charges</p> <p>a. Debit from Ordering Customer “OUR”</p> <ul style="list-style-type: none"> - Remit USD - Remit EUR - Other Currencies <p>b. Deduct from Beneficiary A/C “BEN”</p>	<p>HKD50/USD7/CNY50 or equivalent</p> <p>HKD200/USD25/CNY200 or equivalent</p> <p>Additional HKD50/USD7/CNY50</p> <p>USD10</p> <p>EUR10</p> <p>On oversea Correspondent Banks’ charges</p> <p>On oversea correspondent Banks’ charges</p>
<p>Amendment/Cancellation/SWIFT Enquires</p>	<p>HK\$200 plus correspondent bank charges, if any</p>
<p>Demand Draft Issuance</p> <ul style="list-style-type: none"> ➤ Issuance ➤ Stop payment ➤ Repurchase/Cancellation 	<p>HK\$100</p> <p>HK\$250 plus correspondent bank charges, if any</p> <p>HK\$100</p>

IV. Inward Remittance

<p>Local RTGS</p>	<p>HK\$15/USD2/CNY15</p>
<p>Telegraphic Transfer</p>	<p>HK\$50/USD7/CNY50 or equivalent</p>
<p>Cheque sent for Collection</p>	<p>HK\$200 per cheque plus postage & correspondent bank charges</p>
<p>Cheque returned</p>	<p>HK\$200 plus correspondent charges</p>

V. Import

<p>Letter of Credit Issuance</p>	
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(for each validity period for 6 months) ➤ Irrevocable Letter of Credit ➤ Back to Back Letter of Credit	First US\$50,000 or equivalent at 1/4%, balance 1/8%, min. HK\$500 First US\$50,000 or equivalent at 1/4%, balance 1/8%, min. HK\$800
Letter of Credit - Amendment ➤ Increase in amount or extension in Validity ➤ Other terms & conditions	Same scale as Letter of Credit issuance HK\$450
Bills drawn under deferred payment LC	1/16% per month or part of a month min. HK\$400
Discrepancy Fee	HK\$500
Shipping Guarantee ➤ Countersigning of shipping guarantee ➤ For shipping guarantee outstanding for more than 1 month ➤ Related import documents not received by our bank after 3 months or not channeled through our bank	HK\$300 Additional HK\$300 per month 1/4% , min. HK\$350
Bank Guarantee/Standby Letter of Credit ➤ Issuance ➤ Increase in amount or extension in validity ➤ Other terms & conditions	1/8% per month or part thereof, min. HK\$500 Same scale of Bank Guarantee/Standby LC issuance HK\$450
Import Collection Bill ➤ Handling commission ➤ Deferred settlement over one month after due date ➤ Release document free of payment	1/8%, min. HK\$350 Additional HK\$300 per month HK\$350
Invoice Financing (Import) ➤ Handling Commission	1/4%, min. HK\$350

VI. Export

Letter of Credit/Amendment Advising Fee ➤ For our customer ➤ For non-customer	HK\$300 HK\$350
Confirmation Commission	1/16% per month or part thereof for the validity of the LC, min. HK\$450. Additional

	<p>1/16% per month or part thereof for the period from the expiry date of the L/C to the latest date on which deferred payment may receive (see Remark).</p> <p>Remark : Confirmation commission may vary country by country.</p>
Acceptance/Deferred payment undertaking for Bills drawn under L/C	1/16% per month or part thereof, min. HK\$350
<p>Export Bills Negotiation/Collection</p> <ul style="list-style-type: none"> ➤ Bills presented to local bank for negotiation <ul style="list-style-type: none"> a. With Recourse: <ul style="list-style-type: none"> First US\$50,000 or equivalent at 1/4%, balance 1/8%, min. HK\$350 b. Without Recourse: <ul style="list-style-type: none"> First US\$50,000 or equivalent at 1/8%, balance 1/16%, min. HK\$350 ➤ Bills presented to local bank for Collection <ul style="list-style-type: none"> 1/8%, min. HK\$350 ➤ HKD Export Bill Purchased/Discounted <ul style="list-style-type: none"> First US\$50,000 or equivalent at 1/4%, balance 1/8%, min. HK\$350 ➤ Small Bill Commission for Bill Purchased/Discounted of amount less than US\$10,000 or equivalent <ul style="list-style-type: none"> HK\$250 	
<p>Letter of Credit Transfer</p> <ul style="list-style-type: none"> ➤ Fully transfer <ul style="list-style-type: none"> HK\$500 ➤ Partial transfer <ul style="list-style-type: none"> First US\$50,000 or equivalent at 1/4%, balance 1/8%, min. HK\$600 ➤ Amendment to transferred L/Cs (For increase in amount or extension of validity over 6 months) <ul style="list-style-type: none"> Same scale as Letter of Credit Transfer ➤ Other terms and conditions <ul style="list-style-type: none"> HK\$450 	
<ul style="list-style-type: none"> ➤ Handling Commission on Export Bills for Collection under LC or DA/DP <ul style="list-style-type: none"> 1/8%, min. HK\$350 ➤ Unpaid or Direct settlement of Export Bills for Collection under LC or not under LC (released fee of payment) <ul style="list-style-type: none"> HK\$400 ➤ Long outstanding Export Bills commission <ul style="list-style-type: none"> HK\$500 per quarter on each export bill 	
<p>Commission In Lieu of Exchange</p> <ul style="list-style-type: none"> ➤ To be charged when foreign currency 	1/4%, min. HK\$350

is paid to or received from customer in respect of transaction in the same foreign currency	
Bills Checking Fee	HK\$350
Packing Loan	
➤ Draw down commission	HK\$150
➤ Extension fee	HK\$300
➤ Direct settlement (free of payment)	1% on loan amount, min. HK\$300
➤ Service charge for using other export bills to settle the packing loan	HK\$250
Invoice Financing (Export)	
➤ Handling Commission	1/4%, min. HK\$350

VII. Miscellaneous Charges (Applicable to both Import and Export)

Postage/Courier charges	
➤ Local courier	HK\$80
➤ Asia Pacific (except Western Part)	HK\$200
➤ Western Part of Asia Pacific (starting from India to Middle East) Africa and South America	HK\$300
➤ Europe and North America	HK\$240
SWIFT Charges	
➤ Documentary Credit	Min. HK\$350 If over 3 pages, HK\$100 per additional page
➤ General	Min. HK\$200



银行服务收费

二零一七年五月一日起生效

此简介之资料为中国民生银行香港分行(本行)提供给客户各项服务之收费资料。本行保留不时更改任何收费、优惠或其他服务之权利。本行保留权利征收户口在本行运作之费用。收费未能尽录，详情请向本行查询。

I. 戶口服務

服務	收費
開立海外公司戶口* * “海外公司” 的定义包括 (1) 适用于并无根据公司条例第 16 部及商业登记条例在香港登记之海外公司, 或 (2) 香港成立的公司拥有海外注册公司股东和/或公司董事。	HK\$10,000
開立特別公司戶口 - 公司的架構具有三層或上 - 信託基金戶口	HK\$10,000
透過視像會議處理開戶申請	每账户 HK\$2,000
賬戶管理費 (二零一四年七月一日起生效)	每客户 * 每月 HK\$300 (于开户后第 4 个日历月份开始收取并于账户内扣除, 如客户名下内的账户余额不足以缴付账户管理费, 其名下内的所有账户将被关闭而不作另行通知) 如相关扣收日所在月份向前推算三个日历月份, 日均存款结余不低于港元五十万或有提用过本行之贷款服务, 将获得豁免。 此项费用不适用于私人银行客户。 * 客户同时持有单名账户及联名账户会被视为持有不同账户。
销户 (开户不足六个月)	每账户 HK\$500
重新啓動戶口	每账户 HK\$2,000

II. 存款服務

服務	收費
退票或退回电子交易	每张 HK\$150
止付支票	每张 HK\$100
支票簿邮寄费用 (以挂号形式邮寄)	每本 HK\$30
未经授权透支	每项 HK\$120 + 透支利息: 按最优惠利率 + 10%p.a..

<p>本票</p> <ul style="list-style-type: none"> ➤ 发出 ➤ 回购 ➤ 报失 	<p>每张 HK\$50</p> <p>每张 HK\$50</p> <p>每张 HK\$50 另加香港银行同业结算有限公司规定费用</p>
<p>保付支票</p> <ul style="list-style-type: none"> ➤ 客户自行保付 ➤ 银行代客保付 	<p>每张 HK\$100</p> <p>每张 HK\$200 另加受票银行收费</p>
<p>银行资信证明</p>	<p>每份 HK\$300</p>
<p>账目核数证明</p>	<p>每次 HK\$300</p>
<p>账户结余证明</p>	<p>每次 HK\$150</p>
<p>银行加签证明</p>	<p>每份 HK\$150</p>
<p>商业登记查册</p> <ul style="list-style-type: none"> ➤ 本地公司 ➤ 海外公司 	<p>每次 HK\$150</p> <p>最低 HK\$2,000 (根据银行实付费用)</p>
<p>申请各類文件副本 (银行结单、已过账支票或交易通知书等)</p>	<p>一年内每份 HK\$50</p> <p>超過一年每份 HK\$300</p> <p>二年以上每份 HK\$500</p> <p>三年以上每份 HK\$1,000</p>
<p>查阅个人资料</p> <ul style="list-style-type: none"> ➤ 查阅费 ➤ 申领个人资料副本 	<p>每账户 HK\$200</p> <p>每份 HK\$50</p>
<p>到期前提取定期存款</p>	<p>由銀行酌情決定批准與否，銀行保留收取費用的權利。</p>

III. 汇出汇款

<p>本地汇款</p> <ul style="list-style-type: none"> ➤ 透過 e-Banking ➤ 透過其他途徑 ➤ 中文汇款 <p>另加本地收款銀行收费</p> <p>a. 從申請人賬戶扣除 “OUR”</p> <p>b. 從受益人賬戶扣除 “BEN”</p>	<p>HKD50/USD7/CNY50</p> <p>HKD150/USD20/CNY150</p> <p>另加 HKD50/USD7/CNY50</p> <p>HKD200/USD25/CNY200</p> <p>按本地收款銀行收费</p>
<p>电汇</p> <ul style="list-style-type: none"> ➤ 透過 e-Banking ➤ 透過其他途徑 ➤ 中文汇款 <p>另加本行海外代理行收费</p>	<p>HKD50/USD7/CNY50 或等值外幣</p> <p>HKD200/USD25/CNY200 或等值外幣</p> <p>另加 HKD50/USD7/CNY50</p>

a. 從申請人賬戶扣除 “OUR” - 匯出美元 - 匯出歐元 - 其他貨幣	USD10 EUR10 按本行海外代理行收費
b. 從受益人賬戶扣除 “BEN”	按本行海外代理行收費
更改/取消/查詢電匯	HK\$200 另加代理行收費 (如有)
匯票 ➤ 發出 ➤ 止付 ➤ 回購/取消	HK\$100 HK\$250 另加代理行收費 (如有) HK\$100

IV. 匯入匯款

本地匯款	HK\$15/USD2/CNY15
➤ 電匯	HK\$50/USD7/CNY50 或等值外幣
➤ 外幣支票托收	每張 HK\$200 另加空郵掛號及海外銀行收費
➤ 托收外幣支票退回	每張 HK\$200 另海外銀行收費

V. 進口押匯交易

信用證開立 (以六個月為一期) ➤ 不可撤銷信用證 ➤ 背對背跟單信用證	首 US\$50,000 或等值收取 1/4%，餘額 1/8%， 最低收費 HK\$500 首 US\$50,000 或等值收取 1/4%，餘額 1/8%， 最低收費 HK\$800
信用證修改 ➤ 增額或展期 ➤ 一般條款修改	與開立時相同 HK\$450
遠期匯票 兌/承擔延期付款	每月 (或一個月的部分) 收取 1/16%， 最低收費 HK\$400
來單單證不符	HK\$500
擔保提貨 ➤ 加簽船公司擔保 ➤ 超過 1 個月仍未收到有關貨運文件 ➤ 簽發擔保提貨 3 個月後本行未收到有 關貨運文件或有關文件非經本行收單	HK\$300 每月加收費 HK\$300 1/4%，最低收費 HK\$350
擔保書/備用信用證 ➤ 簽發	每月 (或一個月的部分) 收取 1/8%，

<ul style="list-style-type: none"> ➤ 增额或展期 ➤ 一般条款修改 	最低收费 HK\$500 与开立时相同 HK\$450
托收进口单据 <ul style="list-style-type: none"> ➤ 手续费 ➤ 逾期单据(到期日一个月后仍未结算) ➤ 直接结算 	1/8%, 最低收费 HK\$350 每月另加 HK\$300 HK\$350
進口發票融資 <ul style="list-style-type: none"> ➤ 手續費 	1/4%, 最低收費 HK\$350

VI. 出口押汇交易

代理行的信用证及其修改书的通知 <ul style="list-style-type: none"> ➤ 本行客户 ➤ 非本行客户 	HK\$300 HK\$350
信用证保兑	每月 (或一个月的部分) 收费 1/16%, 最低收费 HK\$450(见备注) 由信用证届满日期起至收到延迟付款的 最后一日期间, 每月另收 1/16% (见备注) 备注: 保兑收费视乎信用证开出地而定
信用证项下汇票之承兑/承担延期付款	每月 (或一个月的部分) 收取 1/16%, 最低收费 HK\$350
信用证之议付/托收: <ul style="list-style-type: none"> ➤ 单据送予本地同业议付 <ul style="list-style-type: none"> a. 有追索权之议付 b. 无追索权之议付 ➤ 单据送予本地同业托收 ➤ 港元出口买单/贴现 ➤ 小额出口买单/贴现 (少于 US\$10,000 或等值) 	首 US\$50,000 或等值收取 1/4%, 余额 1/8%, 最低收费 HK\$350 首 US\$50,000 或等值收取 1/8%, 余额 1/16%, 最低收费 HK\$350 1/8%, 最低收费 HK\$350 首 US\$50,000 或等值收取 1/4% 余额 1/8%, 最低收费 HK\$350 HK\$250
转让信用证 <ul style="list-style-type: none"> ➤ 原证转让 ➤ 更改条款转让 ➤ 增额或延长有效期超过六个月 ➤ 一般条款修改 	HK\$500 首 US\$50,000 或等值收取 1/4%, 余额 1/8%, 最低收费 HK\$600 与更改条款转让信用证收费相同 HK\$450

<ul style="list-style-type: none"> ➤ 附有或没附有信用证之出口托收手续费 ➤ 托收单据直接交收 (此费也适用于信用证托收单或任何退回拒付单或免费放单) ➤ 长期出口单据附加手续费 	<p>1/8%, 最低收费 HK\$350</p> <p>HK\$400</p> <p>每季 HK\$500</p>
代替汇兑手续费 <ul style="list-style-type: none"> ➤ 外币单据以原币收取或清赎单款 	1/4%, 最低收费 HK\$350
信用证审单费用	HK\$350
打包贷款 <ul style="list-style-type: none"> ➤ 提取贷款 ➤ 延期费 ➤ 直接交收 ➤ 用非原先打包贷款有关的出口单来偿还打包贷款的手续费 	<p>HK\$150</p> <p>HK\$300</p> <p>贷款价值的 1%, 最低收费 HK\$300</p> <p>HK\$250</p>
出口發票貼現 <ul style="list-style-type: none"> ➤ 手續費 	1/4%, 最低收費 HK\$350

VII. 进出口押汇其他一般收费

文件速递费用 <ul style="list-style-type: none"> ➤ 本地邮递 ➤ 亚太区(西部除外) ➤ 亚太区西部 (由印度起至中东), 非洲及南美 ➤ 欧洲及北美 	<p>HK\$80</p> <p>HK\$200</p> <p>HK\$300</p> <p>HK\$240</p>
电报费 <ul style="list-style-type: none"> ➤ 信用证 ➤ 一般文件 	<p>最低收费 HK\$350, 如超过 3 页, 每额外 1 页收 HK\$100</p> <p>最低收费 HK\$200</p>