

Service Fees and Charges for China Minsheng Banking Corp., Ltd. Hong Kong Branch Individual Wealth Management Service

With effect from 1st April 2025

Items	Service Fee/Charge
General Account Services	
1. Account Management Fee	Average Total Relationship Balance ^[1] over the last three month <ul style="list-style-type: none"> • Below HKD10,000 • From HKD10,000 to below HKD100,000 • HKD100,000 or above
	Monthly Fee ^[2] <ul style="list-style-type: none"> HKD50/ its equivalent HKD10/ its equivalent Waived
2. E-Statement Monthly Service Fee	Waived
3. Paper Statement Monthly Service Fee ^[3]	HKD20 per month, plus postage (HK address by ordinary mail: Free; non-HK address by express mail: Charged on delivery)
4. Security Device (UKey)	Waived for the first time, HKD50 for each replacement
5. Account Closure	HKD150 (for closure within 3 months from the date of account opening)
Deposit Services	
1. Cheque	
<ul style="list-style-type: none"> • Returned Cheque • Stop Payment Order • Cheque-book Delivery 	<ul style="list-style-type: none"> HKD150 per returned cheque HKD100/ USD13 per instruction HK address by ordinary mail: Free non-HK address by express mail: Charged on delivery
2. Cashier's Order	
<ul style="list-style-type: none"> • Issue/Repurchase • Report Loss 	<ul style="list-style-type: none"> HKD50/ USD7 per transaction HKD50/ USD7 per transaction, plus HKICL charges per transaction
3. Foreign Currency Exchange (via E-channel)	Waived
4. Time Deposit Early Uplifting	Current interest and time deposit interest accrued will not be paid and relevant handling fee will be charged as follows: the difference in the cost of funds between the uplift date and the interest start date as well as the remaining days of the time deposit, minimum HKD300/ USD50/ CNY300
Payment Services	
1. Intra-bank Transfer	Waived
2. Outward Payment	
<ul style="list-style-type: none"> • To Local Bank <ul style="list-style-type: none"> - E-channel (FPS)^[4] - E-channel (CHATS)^[5] - Over Counter • To Overseas/Mainland China Bank (SWIFT)^[6] <ul style="list-style-type: none"> - E-channel - Over Counter • To branches of CMBC in Mainland China (CMBC HKExpress)^[7] <ul style="list-style-type: none"> - E-channel - Over Counter • Amendment/Cancellation/Enquiry 	<ul style="list-style-type: none"> Waived (Daily transaction limit: HKD150,000/ its equivalent in CNY) HKD50/ USD7/ CNY50 per transaction HKD150/ USD20/ CNY150 per transaction HKD150/ USD20/ CNY150 per transaction HKD200/ USD26/ CNY200 per transaction HKD60/ USD8/ CNY60 per transaction HKD120/ USD16/ CNY120 per transaction HKD200/ USD26 per transaction, plus correspondent bank charges (if any)

3. Inward Payment		
• From Local Bank (FPS) ^[4]	Waived	
• From Local Bank (CHATS) ^[5]	Waived	
• Form Overseas/Mainland China Bank (SWIFT) ^[6]	Waived	
• From branches of CMBC Mainland China (CMBC HKExpress) ^[7]	Waived	
Other Services		
1. Request for Document Copies		
• Copies of Statement	HKD50 per copy	
• Copies of Paid Cheque/Advice	HKD50 per copy	
• Copies of Other Documents	Negotiable	
2. Bank Certification		
• Certificate of Remittance	HKD150 per copy	
• Certificate of Account Balance	HKD150 per copy	
• Banker's Endorsement	HKD150 per copy	
3. Document Copies/Bank Certification Delivery		
	HK address by ordinary mail: Free	
	non-HK address by express mail: Charged on delivery	
4. Bank-Securities Funds Transfer Service Fee^[8]		
	Average Total Relationship Balance ^[1]	Monthly Fee
	over the last three month	
	• Below HKD100,000	For customers with Bank-Securities Funds Transfer Service transactions in the last month, subject to no. of Securities Company:
		• Waived for the first Securities Company
		• HKD10/ its equivalent for each additional Securities Company, Max. Charge: HKD150/ its equivalent
	• HKD100,000 or above	Waived

Investment Funds Services	
Subscription/Redemption /Management/Other fees	Subject to individual transaction of each fund

- [1] "Total Relationship Balance" includes the total day-end balance of the account and the market value of specified wealth management products. All foreign currency balances are calculated based on exchange rates quoted by the Bank from time to time.
- [2] The fee will be deducted from the account on the 10th calendar day of each month, after 3 full calendar months from the date of account opening. For example: If the account opening date is July 1st, the first three complete calendar months would be July, August and September, and the Account Management Fee will be charged on October 10th for the first time. If the account opening date is between July 2nd and July 31st, the first three complete calendar months would be August, September and October, and the Account Management Fee will be charged on November 10th for the first time. The Account Management Fee will be waived if the average Total Relationship Balance for the three complete calendar months is HKD 100,000 or above (or its equivalent). In case of insufficient balance in HKD, the Account Management Fee shall be deducted from the account denominated in other currencies with sequence of HKD, USD, CNH, EUR, GBP, JPY at the applicable exchange rate of the Bank on the date of conversion. The Account Management Fee will be effective on September 17th, 2018 and will be charged on January 10th, 2019 for the first time.
- [3] The fee is only applicable to accounts which request to receive paper statements per month.
- [4] FPS - Faster Payment System, services are subject to the participation of beneficiary banks and their specified currencies.
- [5] CHATS - Clearing House Automated Transfer System.
- [6] SWIFT - Society for Worldwide Interbank Financial Telecommunication.
- [7] CMBC HKExpress is a service for making remittance between branches of CMBC Mainland China and Hong Kong through such channel of CMBC domestic. All CMBC customers are welcome to make remittance via "CMBC HKExpress" in a fast and safe manner.
- [8] The fee is only applicable to customers with Bank-Securities Funds Transfer Service transactions (customers may from time to time instruct the Bank to: (a) transfer the funds from the Bank account into the designated Securities Company account; and (b) to request the Securities Company to make withdrawal from the designated Securities Company Account and transfer into the Bank account) in the last month. Charges details are as followed:
- 1) For the Average Total Relationship Balance over the last three month with amount below HKD100,000, subject to the no. of Securities Company: Waiver is offered to the first Securities Company; HKD10/ its equivalent is charged for each additional

Securities Company, the maximum charge will be capped at HKD150/ its equivalent.

2) For the Average Total Relationship Balance over the last three month with amount HKD100,000 or above, the fee will be waived. The fee will be effective on October 1st, 2020. It will be deducted from the account on the 15th calendar day of each month and will be charged on January 15th, 2021 for the first time. For records within 3 full calendar months from the date of account opening, the fee will be waived. In case of insufficient balance in HKD, the fee shall be deducted from the account denominated in other currencies with sequence of HKD, USD, CNH, EUR, GBP, JPY at the applicable exchange rate of the Bank on the date of conversion.

Notes:

1. Services are subject to correspondent bank fees and charges if applicable.
2. All fees and charges are only applicable to the CMBCHK Individual Wealth Management Account for customer's reference. For charges and services not listed, please contact the Bank staff for details.
3. The Bank reserves the right to amend the above fees and charges, promotion offers and/or other services at its sole discretion.

Should there be any discrepancy between the English and Chinese versions, the Chinese version shall prevail.