

Service Charges Revision Summary

Type of Service	Description	Before 1 April 2004	From 1 April 2004
Current Account	Stop payment of cheque	HK\$60 per HK\$ cheque	HK\$80 per HK\$ cheque
	Unauthorized overdraft	Handling charge of HK\$100 per cheque and electronic payment respectively, and overdraft interest at Wing Hang Prime Lending Rate or overnight HIBOR rate (Hong Kong Inter-Bank Offer Rate), whichever is higher, +8% p.a.	Handling charge of HK\$100 per cheque and electronic payment respectively, and overdraft interest at Wing Hang Prime Lending Rate or overnight HIBOR rate (Hong Kong Inter-Bank Offer Rate), whichever is higher, +9% p.a.; or handling charge of US\$13 per US\$ cheque and electronic payment respectively, and overdraft interest at USD Prime Lending Rate or overnight LIBOR rate (London Inter-Bank Offer Rate), whichever is higher, +9% p.a..
	Inactive Account - account that has been inactive for more than 1 year and with balance below HK\$1,000 or US\$ equivalent (Nil balance account will be closed by the Bank)	HK\$50 or US\$ equivalent per half year	HK\$70 or US\$ equivalent per half year
	Deposit / withdrawal of US\$ banknotes to / from US\$ account	Exchange premium on deposit amount	0.25% of the total amount
Savings / Statement Account	Deposit / withdrawal of foreign currency banknotes to / from TT account	Exchange premium on deposit amount	0.25% of the total amount
	Account closed within 3 months from date of account opening	N/A	HK\$100 or equivalent
	Dormant account - account that has been inactive for more than 3 years and with balance below HK\$1,000 or equivalent (Nil balance account will be closed by the Bank)	HK\$50 per half year	HK\$70 or equivalent per half year

Type of Service	Description	Before 1 April 2004	From 1 April 2004
Mortgage Loan Services	Photocopies of title deeds and documents	HK\$5 per sheet (min. HK\$20)	HK\$10 per sheet (min. HK\$200)
	Reissuing of payment advice / repayment schedule	HK\$20 per copy	HK\$50 per copy
Money Exchange	Foreign currency cheque purchase	HK\$30 per cheque	HK\$50 per cheque
Traveller's Cheque	Account holder encashment	HK\$30 per time	HK\$50 per time
Outward Remittance	Telegraphic Transfer Handling Charge - foreign currency transaction - HKD transaction - against USD big note account total amount - against USD small note account total amount	- HK\$50 - HK\$50 - 0.20% of the total amount (min. HK\$50) - 0.32% of the total amount (min. HK\$50)	- HK\$60 - HK\$60 - 0.20% of the total amount (min. HK\$60) - 0.32% of the total amount (min. HK\$60)
	Demand Draft / Mail Transfer Handling Charge - foreign currency transaction - HKD transaction - against USD big note account total amount - against USD small note account total amount	- HK\$40 - HK\$40 - 0.20% of the total amount (min. HK\$40) - 0.32% of the total amount (min. HK\$40)	- HK\$50 - HK\$50 - 0.20% of the total amount (min. HK\$50) - 0.32% of the total amount (min. HK\$50)
	CHATS Transfer (HKD / USD / EUR) Handling Charge - foreign currency transaction - HKD transaction - against USD big note account total amount - against USD small note account total amount	- HK\$100 - HK\$100 - 0.20% of the total amount (min. HK\$100) - 0.32% of the total amount (min. HK\$100)	- HK\$120 - HK\$120 - 0.20% of the total amount (min. HK\$120) - 0.32% of the total amount (min. HK\$120)

Type of Service	Description	Before 1 April 2004	From 1 April 2004
General Services	Cheque outward markgood for payment - handled by customer	- HK\$60 per HK\$ cheque - US\$7 per US\$ cheque	- HK\$100 per HK\$ cheque - US\$12 per US\$ cheque
	Cheque inward markgood for payment	N/A	HK\$40
	Company Search - Limited company and business registration - Others	- HK\$120 per job - N/A	- HK\$150 per job - HK\$150 per job
	Bulk coin deposit (over 500 pieces)	1% of deposit amount (min. HK\$50)	2% of deposit amount (min. HK\$50)
	Outgoing electronic payment D/C / D/D - paper list instruction	- HK\$200 per instruction	- HK\$2 per item (min. HK\$200)

Type of Service	Description	Before 1 April 2004	From 1 April 2004
Credit Card	Card Balance Withdrawal - by Cashier Order or Bank Account Transfer	N/A	\$40 / Time