

Deposit Accounts

(effective: 1 Mar 2024)

Item	charges
Hong Kong Dollars Current Account	
Return cheque / electronic payment: ~ (due to insufficient fund)	~ HK\$150 per cheque/electronic payment.
~ (due to technical error except post date/expired cheque)	~ HK\$50 per cheque/electronic payment.
Temporary overdraft	~ HK\$50 plus O/D int. HKD prime +8% p.a.
Stop payment	HK\$100 per cheque
Cheque Mark "Good" for payment	HK\$80 per cheque
Cheque book fee: ~ Co A/C (if mthly average bal. below HK\$30K) ~ Personal A/C (if mthly average bal. below HK\$15K)	~ HK\$100 per cheque book ~ HK\$50 per cheque book
Mailing of cheque book(s) by registered mail	HK\$25 per item /actual cost for overseas mail.
Savings Account	
Cash commission on USD deposit/withdrawal	1/4% for over US\$2,000 per customer per day
Cash commission on USD small note deposit	HK\$50 per US\$1,000 (US\$20 Note or below)
Cash comm. on CNY S/A, KRW S/A	1/4% for over CNY10,000, 1/4% for over KRW2M
HKD Notes Deposit per customer per day	Over 500pcs or HK\$200,000 /customer/day:0.25% of total deposit amount. (Min. HK\$50)
HKD Coins Deposit per customer per day	300 coins or above: 2% of deposit amt (Min.HK\$50)
Replacement	
Re-issue OTP	HK\$100 per OTP (only company customer)
Add / Delete / Change company chop	HK\$100 per account
Others	
HK\$ Cashier' Order: ~ Issuance ~ Report loss	~ HK\$60/item. (Non-customer: HK\$100) ~ HK\$60/item plus HK\$300 for circular issued by HKAB.
A/C history record for Savings and Current A/C	~ Record within 1 year: HK\$200 per account. ~ Record within 2 years: HK\$400 per account. ~ Record within 3 years: HK\$800 per account. ~ Over 3 yrs: HK\$2000 per account. *(additional charge for special cases)* *(plus delivery fee of carton-box from godown if the requested record had been already kept in godown) *(max. 10 copies per A/C will be issued.HK\$20/copy per additional copy).
Photocopy of voucher or transaction advice	~ Record within 1 year: HK\$70 per copy. ~ Exceed 1 year upto 7 years, HK\$100 per copy. *(additional charge for special cases)* *(plus delivery fee of carton-box from godown if the requested record had been already kept in godown)
Inactive / Dormant account with low balance	~ No transaction over 1 year: i) below HK\$10,000 charges HK\$16.00/month. ii) below US\$1,250 charges US\$2.00/month. Bank A/C in different currencies with eqv. Low bal. will be debit same in their respective currencies at the 1st day of each month. *account with zero bal. will be closed without notice.
Monthly maintenance fee If monthly avg balance below (1) USD1,250 (2) HKD10,000, (3) CNY10,000, (4) EUR1,000 (5)JPY125,000, (6) KRW1,250,000	Maintenance fee / monthly will be imposed (1) USD12.90. (2) HKD100.00 (3) CNY100.00 (4) EUR10.00 (5) JPY1,000.- (6) KRW15,000.- *maintenance fee will be collected at the 1st day of each month.
Reference letter / Certificate of A/C opening	HK\$300 per letter (HK\$100 per extra letter)
Certificate of Account balance	HK\$300 per account (HK\$100 per extra certificate)
Bank confirmation: ~ (for Audit) ~ (for verification of A/C signature/ balance)	~ HK\$1,000 per set ~ HK\$300 per item
Debit authorization (Set up / amendment)	HK\$70 per item
A/C closed within 3 mths from date of opening	Savings A/C: HK\$150. Current A/C: HK\$200
Company search	Limited Co : HK\$1,500 Individual Co : HK\$1,500
Off-shore account opening fee	HK\$2,000/customer
Complex Organization Structure (over 3 tiers)	HK\$2,000
Tax-Free Off-Shore country company account opening fee (BVI, Cayman Island)	HK\$5,000
Fund Account Mangement service (Off-shore applicant with multi-tier of organization structure over 4 layers)	USD 10,000 per year
Cash exchange for non-account holder	HK\$50/transaction
Request for block A/C by the A/C holder	HK\$200 per order
Request for account opening via our branches (Korean or overseas branch)	HK\$500 per personal / HK\$1,000 per Corporate
Request for any change of A/C status:(i.e. change of authorized signatory / change of company name)	HK\$150 per customer + company search fee HK\$180

~ Other charges may apply, please contact the respective departments for details.

~ Charges are subject to change with 30 day's prior notice.