



中国光大银行 香港分行

CHINA EVERBRIGHT BANK HONGKONG BRANCH

(成立於中華人民共和國的有限責任公司)

(Incorporated in the People's Republic of China with limited liability)

# Banking and Investment Services Fees and Charges

(Private Banking)

## 銀行及投資服務收費表

(私人銀行)

(Effective 2 May 2023)

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## Deposit and General Banking Services 存款及一般銀行服務

<b>Deposit Accounts 存款帳戶</b>		
<b>Service 服務</b>	<b>Charge 收費</b>	
<b>a. Cheque Returned (per cheque) 退票(每張計)</b>		
1) due to insufficient funds 因戶口存款不足	HKD150	
2) due to other reasons 因其他原因	HKD70	
<b>b. Unauthorised Overdraft (per cheque) 未經授權透支(每張計)</b>		
1) Handling fee 手續費	HKD120	
2) Interest on overdrawn balance p.a. 透支利息(年息)	Prime + 10% 銀行最優惠貸款利率+ 10%	
<b>c. Stop Cheque Payment Instruction (per cheque) 停止支票支付指令(每張計)</b>		
		HKD100
<b>d. Certified Cheque (per cheque) 保付支票(每張計)</b>		
1) sent by customer 客戶自行保付	HKD100	
2) sent by Bank 銀行代客戶保付	HKD200 (Plus drawee bank charges 另加對方銀行收費)	
<b>e. Cheque Book(s) delivery (per book) 支票簿寄送(每本)</b>		
1) Within Hong Kong by mail 香港內郵寄	Free 免費	
2) Outside Hong Kong by courier service 香港外快遞	HKD25	
<b>f. Account Closure(per account)關閉戶口(每個戶口)</b>		
1) Improperly conducted account closed by the Bank 因戶口使用不當被本行關閉		HKD150
2) Within three months of the date of its opening 於開戶後三個月內關閉	Savings Account 儲蓄帳戶	HKD100
	Current Account 往來帳戶	HKD200



<b>General Banking Services 一般銀行服務</b>	
<b>Service 服務</b>	<b>Charge 收費</b>
<b>a. Cashier's Order (per cheque) 本票(每張計)</b>	
- issuance 發出	HKD50
- report loss 報失	HKD50 (Plus HKICL charges 另加香港銀行同業結算有限公司費用)
- re-purchase 回購	HKD50
<b>b. Bank Certification 銀行證明</b>	
- Reference Letter (per letter) 銀行證明書(每封)	HKD300 (HKD 100 per supplementary copy 每份副本)
- Audit Confirmation (per letter) 核數證明(每封)	Min. 最低收費 HKD500
- Certificate of Account Balance (per account) 結餘證明書(每個戶口)	HKD100
- Banker's Endorsement on Account Holder's Signature (per item) 賬戶印鑑證明(每份)	HKD150
<b>c. Company Search Fee (per account) 公司戶口查冊(每個戶口)</b>	
- local company 本地公司	Min. 最低收費 HKD150
- overseas company 海外公司	Min. 最低收費 HKD2,000 (According to the Bank's actual expenses 按本行實際支出費用)
<b>d. Photocopying of (per account) 影印文件(每個戶口)</b>	
- statement (per cycle) 結單(每結單週期)	HKD50
- cheque/voucher/transaction advice (per copy) 支票 / 傳票 / 過賬通知書 (每張)	HKD50



<b>General Banking Services 一般銀行服務</b>	
<b>Service 服務</b>	<b>Charge 收費</b>
<b>- Addition fee for account information 賬戶信息附加費用</b>	
➤ Within one calendar year 一年內	Free 免費
➤ Within two calendar years 二年內	HKD500
➤ Within three calendar years 三年內	HKD750
➤ Each additional calendar year over three years (up to seven calendar years in total) 三年之外增加的每一年度 (最多總共七年)	HKD1,000
<b>e. Bulk Cheque Deposit per customer per day 批量支票存款 - 每客戶每日</b>	
- Up to 30 pieces 30 張或以下	Free 免費
- Over 30 pieces 30 張以上	HKD1 per additional cheque 每張額外支票 1 港元
<b>f. Handling Fee of the Registration of Charges &amp; their Discharge 押記登記及解除手續費</b>	HKD1,000 per Document 每份文件 1,000 港元
<b>g. Facsimile 圖文傳真</b>	
- Up to five pages within HK 往香港 (五頁以內)	HKD50
- Up to two pages outside HK 往香港以外國家 (兩頁之內)	HKD100
- Each additional page (any country) 往任何國家而超過指定的頁數 (每頁)	HKD50
<b>h. Corporate Loan Default Interest Rate 貸款違約利率</b>	Contract rate plus 3% p.a. <sup>1</sup> 年利率: 合約利率加 3%

<sup>1</sup> Subject otherwise to terms and conditions in relevant Facility Letters or Loan Agreements.  
除貸款通知書或貸款合約條款另行規定。

## Remittances Services 匯款服務

<b>Outward Remittances 匯出匯款</b>	
<b>Service 服務</b>	<b>Charge 收費</b>
<b>a. Telegraphic Transfer (per transaction) 電匯 (每筆)</b>	
1) Remit to an account maintained with any branch of China Everbright Bank Co., Ltd. outside Hong Kong 電匯至收款人於光大銀行香港以外分行賬戶	HKD 150 Via Branch Counter 經分行營業地點 HKD 100 Via e-Channel 經電子渠道 Plus Correspondent Bank Charges 另加代理銀行費用
2) Remit to an account maintained with other banks 電匯至收款人於其他銀行賬戶	HKD 200 Via Branch Counter 經分行營業地點 HKD 100 Via e-Channel 經電子渠道 Plus Correspondent Bank Charges 另加代理銀行費用
3) T/T contains Chinese Characters(plus) 電匯指示包含中文字碼，需加收	HKD50
4) Amendment/Cancellation/SWIFT Enquires 改匯/退匯/查詢電匯	HKD200 Plus Correspondent Bank Charges, if any 另加代理銀行費用，如有
5) Extra Cable Charge (if more than one SWIFT/electronic message is required) 額外電報費(當交易需要發送多於一個 SWIFT/電子報文)	HKD100
<b>b. Local Bank Transfer (per transaction) 本地匯款(每筆)</b>	
- Express Transfer (RTGS/ CHATS) 特快轉賬(RTGS/ CHATS)	HKD 150 Via Branch Counter 經分行營業地點 HKD 50 Via e-Channel 經電子渠道
<b>c. Internal Transfer (per transaction) 行內轉賬(每筆)</b>	
- Transfer to an account maintained with Hong Kong branch of China Everbright Bank Co., Ltd. 轉賬至收款人於光大銀行香港分行賬戶	Waived 豁免



<b>Inward Remittances 匯入匯款</b>	
<b>Service 服務</b>	<b>Charge 收費</b>
<b>a. From Oversea Banks (per transaction) 從海外銀行 (每筆)</b>	
1) Credit to account with the Bank 進本行戶口	HKD50
2) Onward transfer to other banks 轉交其他銀行	HKD200
<b>b. From Local Banks (per transaction) 從本地銀行 (每筆)</b>	
Local Interbank Transfer Services 本地同業撥賬匯款	HKD15

## Investment Services 投資服務

<b>Investment Funds Services 基金投資</b>	
Item 項目	Charge 收費
Subscription fee / redemption fee 認購費/ 贖回費	In accordance with the fees stated in the explanatory memorandum or prospectus 根據該基金認購章程或說明書內列明之有關收費金額徵收
Switching fee 轉換費	1% of switching amount 轉換金額之 1%
Funds transfer-out Fee 轉出手續費	HKD 100 per fund 每項基金港幣 100 元

<b>Debt Securities Product (Includes Bonds, Certificate of Deposits and Preferred Shares) 債務證券產品 (包括債券、存款證及優先股)</b>	
Item 項目	Charge 收費
Primary market bond spread /mark up 一手市場債券價差/加成	Up to 2% of the allocation notional amount 最高為分配面值金額的 2%
Secondary market bond spread/mark up 二手市場債券價差/加成	Up to 2% of the nominal amount 最高為面值金額的 2%
Redemption fee at maturity 到期贖回費	Waived 豁免
Transfer out 轉出債務證券	HK\$1,000 currency (per debt security) 港幣 1,000 元 (每債務證券)
Transfer in 存入債務證券	Waived 豁免
Interest collection fee 代收利息費	Waived 豁免
Corporate action fee 企業行動服務費	Waived 豁免
Custodian fee^# 託管費^#	0.15% per annum 每年 0.15%





^Calculated based on the market value of the debt securities at the end of each month, and will be charged quarterly (minimum fee is HKD 300)

按債務證券每月月底市值計算，每季度收取一次 (最低收費港幣 300)

#Calculation Method 計費方法:

$(M1 * 0.15\% / 12) + (M2 * 0.15\% / 12) + (M3 * 0.15\% / 12)$

Where "M1", "M2", "M3" are the market value of Debt Securities at the end of each month within the quarter

當中 "M1"、"M2"、"M3" 代表季度內每月的月底債務證券市值



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