



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 Services Fees and Charges

銀行服務收費表

(Effective 28 Nov 2023)
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The information in this guide is for customer's reference with regard to the charges for various products and services offered by China Everbright Bank Co., Ltd., Hong Kong Branch (a company incorporated in the People's Republic of China with limited liability, 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 us for details. 此簡介之資料為中國光大銀行股份有限公司香港分行（一家在中華人民共和國成立的有限責任公司，「本行」）提供給客戶各項服務之收費資料。本行保留不時更改任何收費、優惠或其他服務之權利。本行保留權利徵收戶口在本行運作之費用。收費未能盡錄，詳情請向本行查詢。

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

Deposit Accounts 存款帳戶		
Service 服務	Charge 收費	
a. Cheque Returned (per cheque) 退票(每張計)		
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. Unauthorised Overdraft (per cheque) 未經授權透支(每張計)		
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%	
c. Stop Cheque Payment Instruction (per cheque) 停止支票支付指令(每張計)		
HKD100		
d. Certified Cheque (per cheque) 保付支票(每張計)		
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)	
e. Cheque Book(s) delivery (per book) 支票簿寄送(每本)		
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	
f. Account Closure(per account)關閉戶口(每個戶口)		
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



General Banking Services 一般銀行服務

Service 服務	Charge 收費
a. Cashier's Order (per cheque) 本票(每張計)	
- 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. Bank Certification 銀行證明	
- 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
c. Company Search Fee (per account) 公司戶口查冊(每個戶口)	
- 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)
d. Photocopying of (per account) 影印文件(每個戶口)	
- 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



General Banking Services 一般銀行服務	
Service 服務	Charge 收費
- Addition fee for account information	账户信息附加費用
➤ 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
e. Bulk Cheque Deposit per customer per day 批量支票存款 - 每客戶每日	
- 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
f. Handling Fee of the Registration of Charges & their Discharge 押記登記及解除手續費	HKD1,000 per Document 每份文件 1,000 港元
g. Facsimile 圖文傳真	
- 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
h. Corporate Loan Default Interest Rate 貸款違約利率	Contract rate plus 3% p.a. ¹ 年利率: 合約利率加 3%

¹ 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

Outward Remittances 匯出匯款	
Service 服務	Charge 收費
a. Telegraphic Transfer (per transaction) 電匯 (每筆)	
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) 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. Local Bank Transfer (per transaction) 本地匯款(每筆)	
- 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
c. Faster Payment System (per transaction) 轉數快(每筆)	
- Faster Payment System 轉數快	Waived 豁免
d. Internal Transfer (per transaction) 行內轉賬(每筆)	
- 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



e. Payment Amendment / Cancellation / Enquiry 轉賬改匯/退匯/查詢	
- 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

Inward Remittances 匯入匯款	
Service 服務	Charge 收費
a. From Oversea Banks (per transaction) 從海外銀行(每筆)	
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. From Local Banks (per transaction) 從本地銀行(每筆)	
Local Interbank Transfer Services 本地同業撥賬匯款	HKD15



Trade Services 貿易服務

Import Services 進口服務	
Service 服務	Charge 收費
a. L/C Issuance 開立信用證 ²	
1) Ordinary L/Cs 普通信用證	
On First USD 50,000 or equivalent 首 USD 50,000 或等值	1/4%, Min.最低收費 HKD500
On balance 餘額	1/8%
2) Back-to-Back L/Cs 背對背信用證	
On First USD 50,000 or equivalent 首 USD 50,000 或等值	1/4%, Min.最低收費 HKD800
On balance 餘額	1/8%
b. Bank Guarantee/ Standby L/Cs Issuance 開立銀行保函/備用信用證	
per month 每月	1/8%, Min.最低收費 HKD500
c. Bank Guarantee/ L/C Amendment 修改銀行保函/信用證	
1) Extension of validity 延長信用證有效期	Same as L/C Issuance 與開證費率相同
2) Increase of credit amount 增加信用證金額	Same as L/C Issuance 與開證費率相同
3) Other terms & conditions 其他條款	HKD450
d. Discrepancy Fee 差異費用	HKD500
e. Bills Drawn under Deferred Payment L/C 遠期匯票承兌/承擔延期付款	
per month 每月	1/16%, Min. 最低收費 HKD350
f. Import Bills 進口單據	
1) Collection Bills commission 托收單據	1/8%, Min. 最低收費 HKD350
2) Bill overdue for payment (per month) 逾期單據 (每月)	HKD300
g. Shipping Guarantee (per issue)擔保提貨(每次) ³	
Issuing Commission 簽發手續費	HKD300
h. Import Invoice Financing 進口發票融資	
	1/4%, Min. 最低收費 HKD350

² Per six months validity period 以六個月為一期

³ Additional 1/4% (Min.HK350) for unredeemed shipping guarantee outstanding for more than one month. Thereafter, HK300 for every month until the Bank receives the transport documents or expiry of shipping guarantee. 如簽發提貨擔保書一個月後仍未收到有關貨運文件，本行將會收取 0.25% (最低 350 港元) 手續費。之後每月收 300 港元，直至本行收到貨運文件或擔保書到期為止。



Export Services 出口服務

Service 服務	Charge 收費
a. L/C advising (on all L/Cs/amendments) 信用證來證通知 (適用於所有信用證/信用證修改)	
1) For our customer 本行客戶	HKD300
2) For non-customer 他行客戶	HKD350
b. L/Cs Confirmation (per month) 信用證保兌 (每月) ⁴	
1) L/C at sight 即期付款信用證	1/16%, Min. 最低收費 HKD450
2) Deferred payment L/C 遠期付款信用證	1/16% per month for the period from the expiry date of the L/C to the latest date on which deferred payment may receive 由信用證屆滿日期起至收到延遲付款的最後一日期間, 每月另收 1/16%
c. Export Bills Drawn under L/C Passed to Local Banks for Negotiation 信用證項下單據送本地同業議付	
1) With recourse 同業有追索權	
On First USD 50,000 or equivalent 首 USD 50,000 或等值	1/4%, Min. 最低收費 HKD350
On balance 餘額	1/8%
2) Without recourse 同業無追索權	
On First USD 50,000 or equivalent 首 USD 50,000 或等值	1/8%, Min. 最低收費 HKD350
On balance 餘額	1/16%
3) Reimbursement Fee 單據歸償手續費	HKD400
d. L/C Transfer Commission 信用證轉讓手續費	
1) Fully transfer 完全轉讓	HKD500
2) Partial transfer 部份轉讓	1/4%, Min. 最低收費 HKD700
3) Amendment to transferred L/Cs 修改已轉讓信用證	
- For increase in amount or extension of validity over 6 months 增額或延長有效期超過六個月	1/4%, Min. 最低收費 HKD700
- Other terms & conditions 其他條款	HKD500

⁴ Confirmation charges may vary country by country 保兌手續費視乎信用證開出地而定



Export Services 出口服務	
Service 服務	Charge 收費
e. Non-financed export bills 出口托收單據	
1) L/C/ non-L/C collection bills commission 托收信用證/非信用證單據	1/8%, Min. 最低收費 HKD350
2) Direct settlement/Cancellation of L/C/non-L/C bills 托收單據直接交收/取消信用證/非信用證單據	HKD400
3) Long outstanding bills commission 長期出口單據附加手續費	HKD500 per quarter 每季
f. Financed export bills 出口單據押匯	
1) Non-L/C bills purchase handling fee 買入非信用證單據手續費	
On First USD 50,000 or equivalent 首 USD 50,000 或等值	1/4%, Min. 最低收費 HKD350
On balance 餘額	1/8%
2) Small bills commission 小額單據手續費 (For Bill amount less than USD10,000 or equivalent 單據面額少於 10,000 美元或等值)	HKD200
3) Bills Checking Fee (per set) 信用證單據審核核對單據費費(每套)	HKD300
g. Packing Loan 打包貸款	
On Packing Loan amount 按敘做金額	1/4%, Min. 最低收費 HKD350
h. Export Invoice Financing 出口發票融資	
Commission 手續費	1/4%, Min. 最低收費 HKD350



Others 其它	
Service 項目	Charge 收費
a. Commission in lieu of Exchange 無兌換手續費⁵	
On First USD 50,000 or equivalent 首 USD 50,000 或等值	1/4%, Min. 最低收費 HKD350
On balance 餘額	1/8%
b. Hong Kong Dollars Bill Commission 港幣單據手續費	
On First USD 50,000 or equivalent 首 USD 50,000 或等值	1/4%, Min. 最低收費 HKD350
On balance 餘額	1/8%
c. L/C Overdrawn Commission 信用證透支手續費	Charge same as (a) in <Import Services> 收費與<進口服務>部分 a 項相同
d. Tracer 跟查	
- Tracer by telex 以電報跟查	HKD250 per item 每封
e. Postage / Courier 郵遞 / 速遞⁶	
- Local Company 本地公司	Min. HKD80, if over 4 sets Invoice, HKD40 per each additional 4 sets 最低收費 80 港元, 如超過 4 套發票, 每額 外 4 套收 40 港元
- Non-Local Company 非本地公司	Min. HKD400, if over 4 sets Invoice, HKD100 per each additional 4 sets 最低收費 400 港元, 如超過 4 套發票, 每 額外 4 套收 100 港元
f. Amendment Charges 修改費用	HKD300
g. SWIFT Charges 電報費	
- Documentary Credit 信用證	Min. HKD350, if over 3 pages, HKD100 per additional page 最低收費 350 港元, 如超過 3 頁, 每額外 1 頁收 100 港元
- General 一般文件	Min. 最低收費 HKD200

⁵ Chargeable when foreign currency is paid to or received from our customer in respect of transaction in the same currency 外幣單據以原幣收取或清贖單款

⁶ Depending on destination and weight of documents 收費視乎目的地及文件重量而定



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