



a banking corporation (having limited liability)  
incorporated in the State of California in the United States of America

Hong Kong Branch

**國泰銀行**

**香港分行**

**Fees and Service Charges Table**  
**服務收費表**

**Effective from 18 July 2025**

生效日期：二零二五年七月十八日

Deposit Services 存款服務	
SERVICES 服務	CHARGES 收費
<b>Standing instruction 常設指示</b> Handling Letter of Instruction for Fund Transfer 處理轉賬指示函 Set Up / Amendment 設定轉賬交易 / 修改轉賬交易 Return due to insufficient funds 因資金不足退回交易指示 Return due to other reason 因其他原因退回交易指示	HKD100 per letter 每封指示函 HKD50 per item - transfer to Cathay Bank 每次交易 - 轉賬至國泰銀行 HKD100 per item - transfer to other banks 每次交易 - 轉賬至其他銀行 HKD200 per item 每次交易 HKD100 per item 每次交易
<b>Cashier's Order 銀行本票</b> Issuance 簽發 Report loss 報失 Re-Purchase 購回	<b>Issued a bank cheque as request of customer 客戶要求發出銀行本票</b> HKD120 / USD15 per cheque 每張本票 HKD100 (plus HKD300 collected on behalf of Hong Kong Interbank Clearing Limited for the issuance of a circular on the loss) 港幣100元 (另加代香港銀行同業結算有限公司收取發出本票遺失通告費用港幣300元) Handling charges HKD100 per cheque 手續費每張本票 HKD100
<b>Cheque Return 退票</b> - Due to insufficient funds 因資金不足退票 - Due to other reasons 因其他原因退票	HKD200 per cheque plus interest*# on overdrawn balance 每張支票HKD200, 另加透支金額利息*# HKD100 per cheque 每張支票
<b>Unauthorised Overdraft 未經批准透支</b>	HKD200 per item plus interest *# on overdrawn balance 每張支票HKD200, 另加透支金額利息*# *Unauthorized Overdraft Interest Rate (P+9%p.a.) *未經批准透支利率 (最優惠利率+9%)(年息)
<b>Stop Cheque Payment Instruction 支票止付指示</b>	HKD150 / USD20 per cheque 每張支票
<b>Cheques Sent for Collection 代收支票款</b>	HKD200 / USD25 for each cheque 每張支票
<b>Cancel Stop Cheque Payment instruction 取消支票止付指示</b>	HKD100 per cheque 每張支票
<b>Cheque Book(s) 支票簿</b> Cheque Booking Ordering and Postage Charges 申請支票簿及郵遞費用 <ul style="list-style-type: none"> <li>- Collection at Branch 分行到取</li> <li>- Local Registered Mail 本地掛號</li> <li>- Local Courier 本地快遞 (depends on the weight of cheque Book(s) 按支票簿重量計算)</li> <li>- Overseas Courier 海外快遞 (depends on the weight of cheque Book(s) 按支票簿重量計算)</li> </ul>	HKD30 / USD4 per application 每次 HKD25 plus postage charges (Minimum HKD50) 每次手續費HKD25, 另加郵費 (最低收費HKD50) Minimum HKD100 / USD13 per application 最低收費HKD100 / USD13 每次 Minimum HKD350 / USD45 per application 最低收費HKD350 / USD45 每次
<b>Bulk Notes 大量現鈔</b>	200pcs or above handling charges@ 0.5% on total amount Minimum HKD150 / USD20 現鈔200張或以上 按總金額0.50%收取手續費 最低收費 HKD150 / USD20 According to the bank's actual expenses on call service order, for 250pcs of cash deposit/ withdraw, additional charges may be leived 現鈔250張或以上存款/提款, 銀行將可按實際支出於解款服務公司後向客戶收取費用
<b># Interest is calculated daily and charged monthly at the Bank's prevailing interest rate 利息按銀行當時適用利率每日計算及每月收取</b>	

Deposit Services 存款服務	
SERVICES 服務	CHARGES 收費
<b>Business Registration Search 商業登記証查冊</b>	HKD150
<b>Account Set-up fee 賬戶設立收費</b>	
Local Company 本地公司	HKD1,500
Overseas Company (including local company with offshore company as major shareholder or director) 海外公司 (包括公司主要股東或董事為海外公司)	USD2,000
<b>Company Search Fee 公司查冊費</b>	
Local Company 本地公司	HKD150 per account 每個賬戶
Overseas Company 海外公司	HKD2,000 per account 每個賬戶 (According to the Bank's actual expenses) (按銀行實際支出)
<b>Account History of Time Deposit Accounts 定期存款賬戶之賬戶記錄</b>	
For 1/2/3 year 年	HKD250/ HKD750/ HKD1,000 per account 每個賬戶
For more than 3 years 3年以上	HKD1,000 per year thereafter 以後每年
<b>Fixed deposit - Early uplifting 定期存款 - 到期前提取</b>	<p>If we exercise our discretion to allow uplift to time deposit before maturity, no interest will be payable and the customer must pay charges calculated based on the following formulae (whichever is higher): 若本行酌情允許客戶在到期前提取有關定期存款，客戶將不獲得任何利息，並須按照下列計算方式繳付手續費(取其高者):</p> <p><b>1) Applicable to HKD and USD 適用於港元和美元:</b>  Time Deposit Principal x (Prime Rate** - Time Deposit Contact Interest Rate) x No. of Days due to Maturity / Total No. of Days in a Year  (Minimum HKD200/USD26) **  定期存款本金 X (最優惠利率** - 定期存款年利率) x 尚餘到期日數 / 一年總日數 (最低手續費為港幣200 / 美元26)  **Subject to the rate as quoted by us from time to time.有關利率將按本行不時公佈的利率為準。</p> <p><b>2) Applicable to Other Foreign Currencies 適用於其他外幣:</b>  Time Deposit Principal x (InterBank Offer Rate^^ or Time Deposit Interest Rate plus 2% [whichever is higher] - Time Deposit Interest Rate) x No. of Days due to Maturity / Total No. of Days in a Year or minimum charge for each deposit currency uplift:  AUD40/CAD40/CHF42/EUR25/GBP18/JPY3,500/NZD41/CNY200  定期存款本金 X (銀行同業拆放利率^^或定期存款年利率加2厘 [以高者為準] - 定期存款年利率) x 尚餘到期日數 / 一年總日數或最低手續費為/  澳元\$40/加元\$40/瑞士法郎\$42/歐羅\$25/英鎊\$18/日圓\$3,500/紐元\$41/人民幣\$200  ^^Subject to the rate as quoted by us from time to time.有關利率將按本行不時公佈的利率為準。</p>
<b>Photocopying of 影印</b>	
Statement (per cycle) 結單 (每期)	HKD150 per monthly cycle 月周期 or HKD50 per sheet 張
Cheque/voucher/transaction advice (per copy) 支票/憑證/交易通知書(每張)	HKD50 per copy 每張
<b>Certificate of Account Balance 賬戶餘額證明書</b>	HKD100 per certificate 每張證明書 (HKD100 for each additional account 每個額外賬戶)
<b>Bank Confirmation of Information for Audit Purpose 審計用途的銀行確認函</b>	HKD200 / USD26 per account 每賬戶 (Maximum 最高收費 HKD800 / USD103)
Document delivery charge if sent by courier	
- Local Courier 本地快遞 (depends on the weight of document(s) 按文件簿重量計算)	Minimum HKD100 / USD13 per application 最低收費HKD100 / USD13 每次
- Overseas Courier 海外快遞 (depends on the weight of document(s) 按文件簿重量計算)	Minimum HKD350 / USD45 per application 最低收費HKD350 / USD45 每次
<b>Reference Letter 徵信資料函</b>	HKD400 per letter 每封信 (HKD20 for each additional letter if several letters are issued at one time) (如同時發出多封信，額外每封信收費HKD20)
<b>Banker's Endorsement on Customer Signature 銀行認證客戶簽名</b>	HKD150 per item 每份文件
<b>Personal data access request 取用個人資料要求</b>	
Data access 取用資料	HKD200 per request per account 每個賬戶每次要求
Additional charge for retrieving data for any period exceeding 12 months ago 檢索超過12個月前的資料的額外收費	HKD100
Photocopying of documents as required 按要求複印文件	HKD50 per copy 每份

Deposit Services 存款服務	
SERVICES 服務	CHARGES 收費
<b>Monthly Service Fee 服務月費</b>  For a basic account with average balance lower than HKD100,000 or equivalent* 基本賬戶每日平均結餘低於HKD100,000 或等值金額*  (*HKD100,000 is the total sum of all accounts in different currency maintained under same basic account number) (*HKD100,000乃相同基本賬戶號碼項下不同貨幣賬戶結餘的總金額)	HKD200 or equivalent per month HKD200 或等值/每月
Note: The Monthly Service Fee is exempt from the following individual customers: (註釋: 以下客戶免繳低結餘賬戶費用)	
(1) Aged 65 or above (年齡六十五歲或以上)	
(2) Aged below 18 (年齡十八歲以下)	
(3) With physical or mental disabilities (身體或精神殘疾)	
(4) Receiving Government Disability Allowance	
<b>Inactive account charges 無交易賬戶費用</b>  Low Balance Inactive Account (HKD & Foreign Currency) 低結餘無交易賬戶 (港幣及外幣)  For a basic account inactive over 1 year with balance lower than HKD50,000 or equivalent* 基本賬戶在1年以上無交易及結餘低於HKD50,000或等值金額*  (*HKD50,000 is the total sum of all accounts in different currency maintained under same basic account number) (*HKD50,000 乃相同基本賬戶號碼項下不同貨幣賬戶結餘的總金額)	USD20  A maintenance fee to be charged every 6 months 每6個月收取一次之管理費用
Remittance and Foreign Exchange Services 匯款及外幣兌換服務	
SERVICES 服務	CHARGES 收費
<b>Inward Remittance 匯入匯款</b>  - Credit to account with Cathay Bank HK 存入國泰銀行香港分行賬戶  - Onward transfer to other local banks 轉賬至其他本地銀行	Correspondent bank charges will be levied 銀行將收取代理行費用  HKD80 or 或 USD10  HKD200
<b>Outward Remittance 匯出匯款</b>  <b>Telegraphic Transfer 電匯</b> Remit to other banks outside Hong Kong 匯款至香港以外的其他銀行 - HKD and domicile currency 港幣及匯款目的地貨幣 - Non-domicile currency 非匯款目的地貨幣 - For payment details on telegraphic transfer with Chinese characters 在電匯上用中文字填寫付款說明資料  *Plus : Foreign Bank charges (if any) *另加: 海外銀行收費 (如有)  Amendment / Cancellation on Telegraphic Transfer 修改/取消電匯  Cable Enquiry 電報查詢	Correspondent bank charges will be levied 銀行將收取代理行費用  HKD200 or 或 USD25 HKD260 Additional 另加HKD250  HKD200 plus cable charges HKD200 · 另加電報費  HKD200 plus cable charges HKD200 · 另加電報費

## Foreign Currency Notes /Cheques Exchange

### 外幣現鈔 / 支票兌換

SERVICES 服務	CHARGES 收費
<b>Currency Exchange 貨幣兌換</b>  Foreign Currency Notes 外幣現鈔 - purchase / sale 買入/ 賣出  Foreign Currency Notes 外幣現鈔 - deposit into Telegraphic/ Transfer T/T account 存款至電匯賬戶  Overseas Foreign Currency (FCY) Cheque 海外外幣支票 - Deposit into USD/FCY account 存款至 美元/外幣 賬戶  Foreign Cheques 外國支票 - Return unpaid 退票	HKD50 per transaction 每次交易      USD 美元 Big Notes 大額鈔票： 0.0025 (min.HKD100) (最少HKD100)   Other currency 其他貨幣：0.00375 (min.HKD100) (最少HKD100)   HKD50 per transaction 每次交易      HKD120 per cheque plus foreign bank charges and interest 每張支票HKD120 + 另加海外銀行收費及利息

## Scale of Charges on Bills Transactions

### 押匯交易收費表

SERVICES 服務	CHARGES 收費
<b>Inward Bills 進口押匯</b> <b>Opening Commission on Documentary Credit (DC)</b> 跟單信用証開証費  a) Irrevocable/Revocable DC (per 6 months) 不可撤銷/可撤銷跟單信用証 (每6個月) 1 <sup>st</sup> USD50,000 or equivalent 首USD50,000 或等值金額 Balance 餘額  b) Back to Back (BB) DC (per 6 months) 背對背跟單信用証 (每6個月) i) 1 <sup>st</sup> USD50,000 or equivalent 首USD50,000 或等值金額 Balance 餘額  ii) BB DC terms examination fee (charged if the BB DC is not issued) 背對背跟單信用証條款檢查費(於沒有開出背對背跟單信用証時收取)  iii) Handling charges for transshipment under BB DC 背對背跟單信用証項下轉船手續費  c) Revolving DC (per 6 months) 循環跟單信用証 (每6個月) 1 <sup>st</sup> USD50,000 or equivalent 首USD50,000 或等值金額 Balance 餘額  d) Standby DC/ Bank Guarantee/ Performance Bond 備用跟單信用証/ 擔保函/ 履約保函 Commission will be charged for each validity period of one month or part thereof 費用以每一個月(或其一部份)為一個有效期逐期收取  e) Swift charges (including standby LC, Guarantee, BB L/C, Transfer L/c and etc) 電報收費(包括備用跟單信用証,背對背跟單信用証,轉讓跟單信用証等等)  f) Flat charges for each request for cancellation of DC 每次要求取消跟單信用証, 劃一收費	1/4% (min. HKD600 / USD77) (最少HKD600 / USD77)  1/8%   1/4% (min. HKD800 / USD103) (最少HKD800 / USD103)  1/8%  HKD500 / USD65   HKD500 / USD65   1/4% (min. HKD500 / USD65) (最少HKD500 / USD65)  1/8%   1/8% (min. HKD800 / USD103) (最少HKD800 / USD103)   min. HKD550 / USD70 (最少HKD550 / USD70) (each 3 pages) (每3頁)   HKD500 / USD65

## Scale of Charges on Bills Transactions

### 押匯交易收費表

SERVICES 服務	CHARGES 收費
<b>Amendment Commission on Documentary Credits</b> <b>跟單信用証修改費用</b> a) Amendment of other term and condition (except for increase of amount / extension of validity) 修改跟單信用証劃一收費，但增加信用証金額/延長信用証有效期除外 b) Increase of amount and/or other term and condition (except for extension of validity) 增加金額和/或 修改跟單信用証收費，但延長信用証有效期除外 c) Extension of validity and/or other term and condition (except for Increase of amount) 延長有效期和/或 修改跟單信用証收費，但增加信用証有效期除外 i) Within 6 months (start fm issuing date) 6個月以內 (由開証日起計) ii) Beyond 6 months (start fm issuing date) 6個月以上 (由開証日起計) d) Flat charges for each request for cancellation of DC 每次要求取消跟單信用証，劃一收費 e) Swift charges 電報收費	HKD500 / USD65 (for all) (全部)  Same as opening a new DC 與開出新跟單信用証相同  HKD500 / USD65 (for all) (全部)  same as opening a new DC 與開出新跟單信用証相同  HKD500 / USD65  min. HKD550 / USD70 (最少HKD550 / USD70) (each 3 pages) (每3頁))
<b>Inward Bills under DC 跟單信用証項下進口押匯</b> a) Acceptance / Deferred payment commission under DC 跟單信用証項下承兌/遞延付款費用 Commission will be charged for each validity period of one month or part thereof for the usance of the bills / deferred reimbursement period 按遠期押匯或遞延期償還期限，以每一個月(或其一部份)為一個有效期逐期收取費用 b) DC Overdrawn Commission 提取超過跟單信用証金額費用 c) Drawing under expired DC beyond 6 months 提取過期超過六個月跟單信用証款費用 d) Discrepancy fee for each set of documents 每套有不符點文件收費	1/16% (min. HKD400 / USD52) (最少HKD400 / USD52)  same as opening a new DC 與開出新跟單信用証相同  same as opening a new DC 與開出新跟單信用証相同  HKD700 / USD90
<b>Inward Bills not under DC (Inward Collection) 非跟單信用証項下進口押匯(進口託收)</b> a) Collection Commission 託收佣金 1 <sup>st</sup> USD50,000 or equivalent 首USD50,000 或等值金額 Balance 餘額 b) Handling charges for amendment of terms 修改條款手續費 c) Invoice Financing 發票融資 1 <sup>st</sup> USD50,000 or equivalent 首USD50,000 或等值金額 Balance 餘額 d) Handling fee for bulk invoices per transaction (more than 3 sets of invoices) 每筆交易大量發票手續費劃一收費 (3套以上發票) e) Flat charges for each request for cancellation 每次要求取消交易劃一收費	1/8% (min. HKD500 / USD65) (最少HKD500 / USD65) 1/16%  HKD500 / USD65  1/4% (min. HKD500 / USD65) (最少HKD500 / USD65) 1/8%  HKD500 / USD65  HKD500 / USD65

## Scale of Charges on Bills Transactions

### 押匯交易收費表

SERVICES 服務	CHARGES 收費
<b>Shipping Guarantee (SG) 擔保提貨(SG)</b> a) Flat charges for each SG countersigned / endorsed by us before receipt of the relative Airway Bil / Bill of Lading (AWB/BL) 於收到相關的空運提單/提單前由銀行副簽/背書的每一份擔保提貨函 b) Commission charged for relative AWB/BL not received by us or relative documents are not ultimately presented to the bank 銀行沒有收到的相關空運提單/提單或相關文件最終沒有交付予銀行的收費 i) Within 3 months after the date of SG issuance 於發出擔保提貨函日期後的3個月內 1 <sup>st</sup> USD50,000 or equivalent 首USD50,000 或等值金額 Balance 餘額 ii) After 3 months of SG issuance 發出擔保提貨函後超過3個月	HKD500 / USD65           1/4% (min. HKD500 / USD65) (最少HKD500 / USD65) 1/8%  HKD400 / USD52 (3 months) (每3 個月)
<b>Storage of goods 貨物存倉</b> i) Arrangement fee 安排費 ii) Handling charges for issuing each delivery order 每次發出提貨單的手續費	HKD500 / USD65  HKD300 / USD39
<b>Commission on HKD bills 港幣押匯收費</b> 1 <sup>st</sup> USD50,000 or equivalent 首USD50,000 或等值金額 Balance 餘額	1/4% (min. HKD500 / USD65) (最少HKD500 / USD65) 1/8%
<b>Commission in Lieu of Exchange 無兌換手續費</b> 1 <sup>st</sup> USD50,000 or equivalent 首USD50,000 或等值金額 Balance 餘額	1/4% (min. HKD500 / USD65) (最少HKD500 / USD65) 1/8%
<b>Signature verification on Cargo Receipt 貨運收據的簽名驗證費用</b>	HKD200 / USD26
<b>Outward Bills 出口押匯</b> <b>Outward Bills under Documentary Credits (DC)</b> <b>跟單信用証項下出口押匯</b> a) Documentary bills presented for negotiation / payment / collection 向其他銀行交付跟單匯票，用以議付/要求付款/託收 1 <sup>st</sup> USD50,000 or equivalent 首USD50,000 或等值金額 Balance 餘額 b) Checking commission for each drawing under DC 跟單信用証項下每次要求付款的審單費用	1/4% (min. HKD500 / USD65) (最少HKD500 / USD65) 1/8%  HKD700 / USD90 (each 3 sets invoice / transport document.) (每3套發票/運輸文件)
<b>Documentary Credit Advising or Amendment Charges (Including Standby DC/ Bank Guarantee/ Performance Bond etc.)</b> <b>跟單信用証通知或修改通知費(包括備用跟單信用証/ 擔保函/ 履約保函等等)</b> Flat charges for each Documentary Credit or amendment advised 每次通知跟單信用証或修改跟單信用証劃一收費 Swift charges 電報收費	HKD600 / USD77 (HKD600 / USD77 when act as 2nd advising bank) (作為第2通知銀行收費HKD600 / USD77)  min. HKD550 / USD70 (最少HKD550 / USD70) (each 3 pages) (每3頁)
<b>Commission on Transfer of Documentary credits 跟單信用証轉讓費</b> a) Simple transfer of whole DC without alteration of terms and conditions 簡單轉讓整份跟單信用証，而不用修改條款及條件 b) Partial transfer / transfer involving alteration of terms and conditions 部分轉讓或涉及修改條款及條件的轉讓 i) Transferee domiciled inside HK 承讓人居住於香港 1 <sup>st</sup> USD50,000 or equivalent 首 USD50,000 或等值金額 Balance 餘額 c) Transfer terms examination fee (charged if the Transfer is not issued) 轉讓條款檢查費 (於轉讓沒有發出時收取) d) Flat charges for each request for cancellation of DC 每次要求取消跟單轉讓信用証劃一收費	HKD500 / USD65           1/4% (min. HKD800 / USD103) (最少HKD800 / USD103) 1/8%  HKD400 / USD52  HKD500 / USD65

## Scale of Charges on Bills Transactions

### 押匯交易收費表

SERVICES 服務	CHARGES 收費
<b>Outward Bills (Con't) 出口押匯 (繼續)</b>	
<b>Commission for amendment of Transferable DC 修改可轉讓跟單信用証費用</b>	
a) Flat charges for each amendment except for increase of amount 除增加信用証金額外，每次修改劃一收費	HKD500 / USD65
b) Increase of amount 增加信用証金額	Same as effect a new transfer 與新轉讓收費相同
<b>Confirmation of Documentary Credits 保付跟單信用証</b>	
a) Commission will be charged for each validity period of one month or part thereof 按每個一個月(或其部份)的有效期逐月收費	1/16% (min. HKD500 / USD65) (最少HKD500 / USD65)
b) Additional charges for deferred reimbursement period from the expiry date to the date on which deferred payment may be received 由到期日至收到延期付款日之遞延償還期的額外收費	1/16% per month 每月 (min. HKD500 / USD65) (最少HKD500 / USD65)
c) Adding confirmation to DCs issued by specific countries 特定國家開出的跟單信用証加保	1/8% per month 每月 (min. HKD600 / USD77) (最少HKD600 / USD77)
<b>Handling commission for Packing Loan (PL) 打包放款手續費</b>	
a) Granting of PL 批出打包放款	HKD500 / USD65
<b>Letter of Indemnity / Cable Negotiation 擔保議付 / 電報議付</b>	HKD500 / USD65
<b>Reimbursement claimed under Documentary Credits 跟單信用証償付</b>	
a) DC denominated in Foreign Currency 外幣跟單信用証	USD65
b) DC denominated in HK dollars 港幣跟單信用証	HKD500 / USD65
<b>Outward Bills not under Documentary Credits (Outward Collection) 非跟單信用証項下出口押匯(出口託收)</b>	
a) Bills for collection 託收的匯票	1/8% (min. HKD500 / USD65) (最少HKD500 / USD65)
b) Handling charges for outward bills purchased 買入出口押匯的手續費	HKD500 / USD65
c) Invoice Discounting 發票貼現 1 <sup>st</sup> USD50,000 or equivalent 首USD50,000 或等值金額 Balance 餘額	1/4% (min. HKD500 / USD65) (最少HKD500 / USD65) 1/8%
d) Loan advance against P.O. 發票貼現 1 <sup>st</sup> USD50,000 or equivalent 首USD50,000 或等值金額 Balance 餘額	1/4% (min. HKD500 / USD65) (最少HKD500 / USD65) 1/8%
e) Handling fee for bulk invoices / P.O. per transaction (more than 3 sets of invoices / P.O.) 每筆交易大量發票 / 採購訂單手續費劃一收費 (3套以上發票採購訂單/)	HKD500 / USD65
f) Flat charges for each request for cancellation 每次要求取消交易劃一收費	HKD500 / USD65



## Scale of Charges on Bills Transactions

### 押匯交易收費表

SERVICES 服務	CHARGES 收費
<b>Outward Bills (Con't) 出口押匯 (繼續)</b>	
<b>Handling charges for small amount bills transaction 小金額手續費</b>  Handling charges for export bills with amount equal to or less than USD10,000 or equivalent 出口匯票的金額等於或少於USD10,000或等值金額的手續費	HKD500 / USD65
<b>Handling charges for dormant Collection Bill 不動託收匯票的手續費</b>  Flat charges on collection bills not settled within 3 months after due date for usance bills or after date of presentation for sight bills 逾期匯票於到期日後或即期匯票於提示付款日起的三個月內仍未結算的手續費	HKD600 / USD77 (1 month) (1 個月)
<b>Commission on HKD Bills negotiated / purchased / advanced 已議付/買入/放款的港幣匯票手續費</b>  1 <sup>st</sup> USD50,000 or equivalent 首USD50,000 或等值金額 Balance 餘額	1/4% (min. HKD500 / USD65) (最少HKD500 / USD65) 1/8%
<b>Commission in Lieu of Exchange 無兌換手續費</b>  1 <sup>st</sup> USD50,000 or equivalent 首USD50,000 或等值金額 Balance 餘額	1/4% (min. HKD500 / USD65) (最少HKD500 / USD65) 1/8%
<b>Cable Charges 電報費</b>	min. HKD300 / USD38 (最少HKD300 / USD38) (depends on text length) (電報視乎內容長度而收費)
<b>Postage 郵費</b>	min. HKD80 / USD10 (最少HKD80 / USD10) (depends on mailing weight, method and location) (視乎郵件重量,郵遞方式和地點)
<b>Photocopying of documents (Import / Export) 出入口文件影印費</b>	HKD100 / USD13 (each 3 sets) (每3套)

## Loan Services

### 貸款服務

SERVICES 服務	CHARGES 收費
<b>Custody of Title Deeds (after full repayment) 契據存倉費(已清還貸款者)</b>	HKD3,000 per year HKD3,000 每年
<b>Lease Consent Letter on Charged Property 按揭物業出租同意書</b>	HKD1,000 Per request (每次)
<b>Handling Fee of Property Redemption 贖回物業手續費</b>	HKD1,500 Per request (每次)
<b>Handling Fee of register / de-register with Companies Registry 辦理公司註冊處文件手續費</b>	HKD200 Per request (每次)
<b>Photocopying of 影印</b>  - Loan Confirmation (per sheet) 貸款確認函 (每張)  - Repayment Schedule (per sheet) 還款本息明細表(每張)	HKD100 per copy 每張   HKD100 per copy 每張

eBanking Services 網上銀行服務	
SERVICES 服務	CHARGES 收費
eBanking Service Annual Fee 網上銀行服務年費 (Waived for Individual customers)	HKD1,200 (Early Bird Discount: waived for year 2025) HKD1,200 (早鳥優惠: 豁免2025年全年年費) (豁免個人客戶年費)