

調整服務收費通知

除特別註明外，由2023年1月3日（「生效日期」）起，創興銀行有限公司（「本行」）將新增及/或修訂以下服務收費項目，其他收費項目則維持不變。

1. 往來賬戶（港元、美元及人民幣）

修訂項目	新收費
結束賬戶(開戶三個月內)	
▪ 港元賬戶	每戶 HK\$300
▪ 美元賬戶	每戶 US\$38
▪ 人民幣賬戶	每戶 CNY300
▪ 因賬戶使用不當而被本行結束	每戶 HK\$300 或等值外幣

2. 儲蓄賬戶（所有貨幣）

修訂項目	新收費
結束賬戶(開戶三個月內)	
▪ 非美元賬戶	每戶 HK\$300
▪ 美元賬戶	每戶 US\$38
▪ 因賬戶使用不當而被本行結束	每戶 HK\$300 或等值外幣

3. 一般服務（所有賬戶）

修訂項目	新收費
出具銀行證明書	(悅秀理財客戶豁免相關收費)
賬戶結餘證明書	
▪ 個人客戶	每戶 HK\$200 / US\$26
▪ 公司客戶	每戶 HK\$300 / US\$39
支票 / 匯票保兌	
▪ 港元(銀行派員保兌)	每張 HK\$300
▪ 同業要求保兌本行支票	每張 HK\$60
禮券	
禮券發出	(悅秀理財客戶豁免相關收費)

修訂項目	新收費
本票	
本票發出/回購 (本行客戶)	本行信用卡客戶及長者可獲50%豁免，但需出示本行信用卡、長者卡。
▪港元	悅秀理財客戶每張 HK\$30
▪美元	悅秀理財客戶每張 US\$5
▪人民幣	悅秀理財客戶每張 CNY30
本票掛失	
▪港元	每張 HK\$300
▪美元	每張 US\$38
▪人民幣	每張 CNY300
(另加香港銀行同業結算有限公司規定之手續費)	
常行指示	(悅秀理財客戶豁免相關收費)
自動轉賬	
▪設定或修改指示	每筆 HK\$50
CHATS	
▪撥款到本港其他銀行 (本行客戶經分行/客戶經理)*	*另加其他銀行費用(如有)
▪撥款到本港其他銀行 (本行客戶經網上銀行/流動理財服務)*	*另加其他銀行費用(如有)
▪匯入匯款退款	每次 HK\$170
輔幣找換	每包 HK\$5
外幣現鈔存款/提款 (人民幣除外)	(悅秀理財客戶豁免相關收費)
人民幣現鈔存款/提款 (同一客戶一天內)	(悅秀理財客戶豁免相關收費)
港幣現鈔存款 (同一客戶一天內)	
▪現鈔存款超過 200 張紙幣	存款額的 0.3% (最低收費 HK\$150)
悅秀理財服務費	
- 每月平均總資產值少於 HK\$1,000,000	每月 HK\$200 (此項收費豁免至 2022 年 12 月 31 日)
「每月平均總資產值」指客戶名下於本行所有賬戶之存款、基金、股票掛鈎存款及外幣掛鈎存款市值之每月平均結餘總和。聯名賬戶之「每月平均總資產值」以該賬戶持有人人數平均計算。	

新增項目	新收費
<ul style="list-style-type: none"> ▪ 外幣支票退票 ▪ 商業不動戶費 	每張 HK\$150 每戶半年 HK\$150
移除收費項目	
支票/匯票保兌 (客戶自行及銀行派員保兌)	
<ul style="list-style-type: none"> ▪ 美元 ▪ 人民幣 	
禮券	
<ul style="list-style-type: none"> ▪ 非本行客戶 	
海外公司及特別公司的年度管理費/開戶手續費/更改簽名及印鑑費	
<ul style="list-style-type: none"> ▪ 公司主要股東為外籍人士 	

4. 自動轉賬發薪 / 收款服務

修訂項目	新收費
列表形式	
<ul style="list-style-type: none"> ▪ 建立費 ▪ 至本行賬戶 ▪ 至他行賬戶 	每項 HK\$500 每項 HK\$5 每項 HK\$8

5. 匯入匯款(悅秀理財客戶豁免相關收費，代理銀行費用除外)

修訂項目	新收費
電匯	
<ul style="list-style-type: none"> ▪ 匯入本行賬戶 	每筆 HK\$70 或等值外幣，另加代理銀行費用(如有)。另美元電匯存入美元鈔戶，額外加收按存入金額之 0.2%
<ul style="list-style-type: none"> ▪ 匯入匯款退款 	每次 HK\$280
託收支票	
<ul style="list-style-type: none"> ▪ 託收海外付款支票 	每張 HK\$300，另加付款/代理銀行收費(如有)
託收票據退票	
<ul style="list-style-type: none"> ▪ 託收或買入之票據被付款銀行拒付 	每張 HK\$250，另加付款/代理銀行收費(如有)

6. 匯出匯款(悅秀理財客戶豁免相關收費，代理銀行費用除外)

修訂項目	新收費
電匯/匯票	
手續費 (本行客戶經分行/客戶經理渠道)	以下另加有關代理/其他銀行收費 (如有)
▪ 匯票發出/回購	每筆 HK\$150/US\$20
▪ 查詢、修改、止付或掛失手續費	每筆 HK\$300
▪ 處理非使用本行指定表格作付款指示或處理經圖文傳真遞交指示 (如獲本行接納) 的額外費用	每次 HK\$100

7. 貸款服務

修訂項目	新收費
私人/稅務貸款	
▪ 逾期還款年化利率/就違約貸款收取的年化利率	32.85% (由 2022 年 12 月 30 日起生效) 若客戶未能依期償還所欠本行之每月還款、費用/收費或其他款項，客戶須按任何逾期未付之還款額繳納以日息 0.09% 計算之利息 (1 日之逾期還款利息 = 未付之還款額 x 0.09%，每期欠款或還款之最低逾期徵收息額為 HK\$50，以較高者為準)，由到期日起計直至本行收到全數欠款 (已清算資金) 為止。
汽車貸款	
▪ 本息分配表 (每份合約)	HK\$200
▪ 提早清還貸款開支細目 (補發)	HK\$200
▪ 逾期還款分類列明表 (補發)	HK\$200
▪ 還款明細表 (補發)	HK\$200
文件影印	
▪ 車輛登記文件	每份副本 HK\$50
汽車登記及牌照服務費用	
▪ 續領牌照 (已清還之貸款)	HK\$500
▪ 補領行車證副本	HK\$500
▪ 保留或更換車輛登記號碼	HK\$500
▪ 代辦額外運輸署相關事宜 (每項)	HK\$500

移除收費項目
汽車貸款

- 銀行證明書(供核數用)

8. 投資

修訂項目	新收費
債券	
<ul style="list-style-type: none"> ▪ 買入/賣出 (其他形式的債券(如票據及存款證)的認購費, 將根據每次發行時所公佈之收費為準) 	不多於債券票面值之 2% (適用於個人客戶) 不多於債券票面值之 1% (適用於企業客戶)
<ul style="list-style-type: none"> ▪ 轉出費 	每次 HK\$500 (適用於企業客戶)
<ul style="list-style-type: none"> ▪ 託管服務 	如持有為永久債券, 每年收取債券票面值之 0.05% 託管費 (適用於個人客戶) 每年收取債券票面值之 0.06% 託管費, 每半年收取 (適用於企業客戶)

若於上述生效日期或以後繼續使用本行之服務, 「銀行服務收費」之修訂即對閣下具有約束力。倘若服務收費的修訂不獲閣下接納, 本行可能無法繼續為閣下提供服務。

如對新修訂有任何查詢, 請與本行任何分行聯絡或致電客戶服務熱線 (852) 3768 6888。閣下亦可參閱本行網站 www.chbank.com 下載有關之新收費資料。

創興銀行有限公司 謹啟

2022 年 11 月

(如本通知的中、英文版本有任何歧異, 概以英文版本為準。)

Notice of Amendments to Bank Service Charges

Unless otherwise specified, with effect from 3 Jan 2023 (the “Effective Date”), the following items of service charges of Chong Hing Bank Limited (the “Bank”) will be added and/or revised, while the charges of other items will remain unchanged.

1. Current Account (HKD, USD & CNY)

Revised Items	New Charges
Closure of Account (Within 3 months of account opening) <ul style="list-style-type: none"> ▪ HKD account ▪ USD account ▪ CNY account ▪ Improperly conducted account closed by the Bank 	HK\$300 per account US\$38 per account CNY300 per account HK\$300 or equivalent per account

2. Savings Account (All Currencies)

Revised Items	New Charges
Closure of Account (Within 3 months of account opening) <ul style="list-style-type: none"> ▪ Non-USD account ▪ USD account ▪ Improperly conducted account closed by the Bank 	HK\$300 per account US\$38 per account HK\$300 or equivalent per account

3. General Services (All Accounts)

Revised Items	New Charges
Issuance of Letters	(Free of charge for Exceed Banking Customers)
Certificate of Balance	
<ul style="list-style-type: none"> ▪ Personal customers ▪ Corporate customers 	HK\$200/US\$26 per account HK\$300/US\$39 per account
Mark Good Cheque / Remittance Receipt	
<ul style="list-style-type: none"> ▪ HKD(Sent by Bank) ▪ Cheque marked good for payment requested by other bank 	HK\$300 each HK\$60 per cheque
Gift Cheque	
Issuance of gift cheque	(Free of charge for Exceed Banking Customers)

Revised Items	New Charges
Cashier's Order	
Issuance / Repurchase (Chong Hing Bank customer)	(50% waive for Chong Hing Credit Card customers/senior citizens upon card presentation)
▪ HKD	HK\$30 per item for Exceed Banking Customers
▪ USD	US\$5 per item for Exceed Banking Customers
▪ CNY	CNY30 per item for Exceed Banking Customers
To Report Loss	
▪ HKD	HK\$300 per item
▪ USD	US\$38 per item
▪ CNY	CNY300 per item
(plus handling fee according to the fee schedule issued by the Hong Kong Interbank Clearing Limited)	
Standing Instruction	(Free of charge for Exceed Banking Customers)
Direct Debit Authorisation	
▪ To set up or amend an instruction	HK\$50 per item
CHATS	
▪ Remittance to other local banks (Chong Hing Bank customer via branch/relationship manager)*	*The charges below plus other bank's charges (if any)
▪ Remittance to other local banks (Chong Hing Bank customer via Internet Banking /Mobile Banking)*	*The charges below plus other bank's charges (if any)
▪ Inward remittance returned	HK\$170 per transaction
Coins Exchange	HK\$5 per sachet
Foreign Currency Notes Deposit / Withdrawal (Except CNY)	(Free of charge for Exceed Banking Customers)
CNY Cash Deposit / Withdrawal (Per customer per day)	(Free of charge for Exceed Banking Customers)

Revised Items	New Charges
HKD Bulk Cash Deposit (Per customer per day) <ul style="list-style-type: none"> ▪ Cash deposit of over 200 pcs of notes 	0.3% of deposit amount (minimum charge: HK\$150)
Service Fee for Exceed Banking <ul style="list-style-type: none"> ▪ Monthly Average Total Asset Balance below HK\$1,000,000 <p>“Monthly Average Total Asset Balance” refers to the aggregate monthly average account credit balance of all deposits, market value of investment funds, value of Equity Linked Investments and currency linked deposit under the customer’s name at the Bank. For joint name account, its “Monthly Average Total Asset Balance” is calculated by the average number of customers as its account holders.</p>	HK\$200 per month (The fee will be waived till 31 December 2022)

New Items	New Charges
<ul style="list-style-type: none"> ▪ Returned foreign cheque ▪ Dormant account fee for business account 	HK\$150 per cheque HK\$150 per account per 6 months

Removed Items
Mark Good Cheque/Remittance Receipt (Sent by Customer/Bank) <ul style="list-style-type: none"> ▪ USD ▪ CNY
Gift Cheque <ul style="list-style-type: none"> ▪ Non Chong Hing Bank customers
Annual Administration Fee/Handling Charge of Account Opening Fee/Amendment of Signature(s) and Chop(s) Fee for Overseas Company and Special Company <ul style="list-style-type: none"> ▪ Company's major shareholders are foreigners

4. Auto Payroll/Fund Collection Services

Revised Items	New Charges
Using Paper List Instructions <ul style="list-style-type: none"> ▪ Set-up Fee ▪ To Chong Hing Bank account ▪ To other bank’s account 	HK\$500 per account HK\$5 per account HK\$8 per account

5. Inward Remittance (Free of charge for Exceed Banking Customers, excluding correspondent bank's charges)

Revised Items	New Charges
Telegraphic Transfer <ul style="list-style-type: none"> ▪ For credit into Chong Hing Bank accounts 	HK\$70 per item or equivalent plus correspondent bank's charges (if any). For USD notes account deposit of USD remittance, additional handling charge of 0.2% on the inward transaction amount.
<ul style="list-style-type: none"> ▪ Inward remittance returned 	HK\$280 per transaction
Collection of Payment Order or Cheque <ul style="list-style-type: none"> ▪ Foreign currency cheque received by Chong Hing Bank and sent for collection 	HK\$300 per item plus drawee/correspondent bank's charges (if any)
Returned Collection <ul style="list-style-type: none"> ▪ Purchased or collection cheques returned by drawee 	HK\$250 per item plus drawee/correspondent bank's charges (if any)

6. Outward Remittance (Free of charge for Exceed Banking Customers, excluding correspondent bank's charges)

Revised Items	New Charges
Telegraphic Transfer/Demand Draft	
Handling charge (Chong Hing Bank Customer via branch/relationship manager)	The charges below plus correspondent/other bank's charges (if any)
<ul style="list-style-type: none"> ▪ Issuance/Repurchase of Demand Draft 	HK\$150/ US\$20 per item
<ul style="list-style-type: none"> ▪ Enquiry / amendment / cancellation / report loss handling charges 	HK\$300 per item
<ul style="list-style-type: none"> ▪ Additional fee for handling payment instructions not using the Bank's standard forms or submitted by facsimile (in case accepted by the Bank) 	HK\$100 per item

7. Banking Facilities

Revised Items	New Charges
Personal/Tax Loan	
<ul style="list-style-type: none"> ▪ Annualised overdue/default interest rate 	32.85% (effective from 30 December 2022) If any of the monthly repayment, charges/fees or other sum due to the Bank remains unpaid after its due date, a default interest at the simple rate of 0.09% per day on the amount overdue (default interest for 1 day = amount overdue x 0.09%, subject to a minimum of HK\$50 for each overdue installment or payment in arrears, whichever is higher), shall be payable on demand by the customer from the due date to the date of actual receipt of such payment in cleared fund by the Bank.
Auto Finance	
<ul style="list-style-type: none"> ▪ Amortisation schedule (per contract) ▪ Early repayment figure breakdown (re-print) ▪ Late repayment figure breakdown (re-print) ▪ Loan repayment schedule (re-print) 	HK\$200 HK\$200 HK\$200 HK\$200
Photocopying of Documents	
<ul style="list-style-type: none"> ▪ Vehicle registration document 	HK\$50 per copy
Vehicle Registration and Licence Charges	
<ul style="list-style-type: none"> ▪ Licence renewal (loan settled account) ▪ Duplicate vehicle licence disc ▪ Retain or assign vehicle registration mark ▪ Extra service charges for handling related matters with Transport Department (per case) 	HK\$500 HK\$500 HK\$500 HK\$500
Removed Charge Items	
Auto Finance	
<ul style="list-style-type: none"> ▪ Bank confirmation (for audit purpose) 	

8. Investment

Revised Items	New Charges
Bond ▪ Purchase/Sell Transaction (The subscription fees for other debt securities (such as notes and certificates of deposit) will vary according to each issue) ▪ Transfer out fee	Up to 2% of debt securities' face value (for individual customers) Up to 1% of debt securities' face value (for corporate customers) HK\$500 per transaction (for corporate customers)
▪ Safe Custody	0.05% of debt securities' face value per year applies to account holding Perpetual Bond (for individual customers) 0.06% of debt securities' face value per year, charged semi-annually (for corporate customers)

Please note that the “Bank Service Charges” amendments shall be binding on you if you continue to use the Bank’s services on or after the Effective Date mentioned above. However, if you do not accept the above amendments, we regret to inform you that we may not be able to continue providing services to you.

For any enquiries on the above amendments, please contact any branch of the Bank or call the Customer Services Hotline at (852) 3768 6888. You may also visit the Bank’s website www.chbank.com to download the related charges information.

Chong Hing Bank Limited

November 2022

In case of any inconsistencies between the English and the Chinese versions of this Notice, the English version shall prevail.