

### C. Deposit Account/Services

Item	Hong Kong dollar		Renminbi		US dollar		Other foreign currencies		CombiNations Statement Savings Account
	Current	Savings	Current	Savings <sup>#</sup>	Current	Savings	Current	Savings <sup>#</sup>	
<b>Monthly fee</b>									
Accounts with monthly balance less than HK\$25,000 or equivalent*	HK\$75	HK\$50	N/A	N/A	N/A	HK\$50	N/A	N/A	HK\$50 (applicable to USD deposit currency)
Accounts with monthly balance less than RMB5,000 <sup>†</sup>	N/A	N/A	N/A	RMB50	N/A	N/A	N/A	N/A	N/A
<b>Account closure</b>									
Lost passbook	N/A	HK\$50	N/A	N/A	N/A	HK\$50	N/A	HK\$50	N/A
Within three months of the date of its opening	HK\$200	HK\$50	RMB200	RMB50	HK\$200	HK\$50	HK\$200	HK\$50	HK\$50
Improperly conducted account closed by the Bank	HK\$300	N/A	RMB300	N/A	HK\$300	N/A	N/A	N/A	N/A
<b>Cheque-book delivery (per cheque book)</b>									
By ordinary mail	Nil	N/A	Nil	N/A	Nil	N/A	N/A	N/A	N/A
By registered mail	HK\$25	N/A	HK\$25	N/A	HK\$25	N/A	N/A	N/A	N/A
<b>Inactive account charges (per currency for every six months)</b>									
For those accounts inactive for more than two years with a balance lower than:	HK\$100	HK\$100	RMB100	RMB100	US\$20	US\$20	AUD20	AUD20	AUD20
AUD350	JPY50,000						CAD20	CAD20	CAD20
CAD350	NZD350						CHF20	CHF20	CHF20
CHF350	RMB1,000						EUR20	EUR20	EUR20
EUR200	SGD350						GBP20	GBP20	GBP20
GBP200	THB10,000						JPY2,000	JPY2,000	JPY2,000
HK\$2,000	US\$250						NZD20	NZD20	NZD20
							SGD20	SGD20	SGD20
							THB1,000	THB1,000	THB1,000
									US\$20
<b>Returned cheque</b>									
Each cheque returned due to insufficient funds	HK\$150	N/A	RMB200	N/A	HK\$150	N/A	N/A	N/A	N/A
Each cheque returned for other reasons	HK\$50	N/A	RMB50	N/A	HK\$50	N/A	N/A	N/A	N/A
<b>Stop payment order</b>									
To stop payment on each/a series of cheque(s), dividend warrant(s) in sequential order by the account holder	HK\$100	N/A	HK\$100	N/A	HK\$100	N/A	N/A	N/A	N/A
To stop payment via Internet Banking (applicable to e-Cheque only)	Waived	N/A	Waived	N/A	Waived	N/A	N/A	N/A	N/A
To cancel each stop order (not available to e-Cheque)	HK\$100	N/A	HK\$100	N/A	HK\$100	N/A	N/A	N/A	N/A
<b>Unauthorised overdraft</b>									
Each occurrence when an account has no overdraft facility/an overdraft exceeds its authorised limit of the account	HK\$120 plus prevailing interest charges calculated on a daily basis and applied monthly	HK\$120 plus prevailing interest charges calculated on a daily basis and applied monthly	HK\$120 plus prevailing interest charges calculated on a daily basis and applied monthly	N/A	HK\$120 plus prevailing interest charges calculated on a daily basis and applied monthly	N/A	HK\$120 plus prevailing interest charges calculated on a daily basis and applied monthly	N/A	N/A
<b>Overdraft</b>									
Interest	Negotiable	N/A	Negotiable	N/A	N/A	N/A	N/A	N/A	N/A
<b>Passbook replacement</b>									
Due to damage to passbook/loss of chop	N/A	HK\$100	N/A	N/A	N/A	HK\$100	N/A	HK\$100	N/A
<b>Counter transaction fee (for Easy Savings<sup>‡</sup> only)</b>									
Teller-assisted transfer/cash withdrawal (per transaction)	N/A	HK\$20	N/A	N/A	N/A	N/A	N/A	N/A	N/A

\* The balance is calculated at the rolling average for the last three months. Exemptions apply to customers who hold any one of the following: Business Integrated Account, overdrafts, loans, unit trusts and time deposits.

<sup>†</sup> Rolling average of the Renminbi savings account for the previous three months.

<sup>‡</sup> Existing Hong Kong dollar passbook savings account registered for Easy Savings service will not be subjected to the minimum balance requirement and account monthly fee.

<sup>#</sup> Monthly fee applicable to both passbook savings account and statement savings account.