

C. Deposit Account/ Services

Item	Hong Kong dollar		Renminbi		US dollar		Other foreign currencies		CombiNations Statement Savings Account
	Current	Savings	Current	Savings [#]	Current	Savings	Current	Savings [#]	
Monthly fee									
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)
Inactive account charges (per currency for every six months)									
Accounts inactive for more than two years with a balance lower than:									
AUD350 EUR200 JPY50,000 SGD350	HK\$100	HK\$100	RMB100	RMB100	US\$20	US\$20	AUD20 CAD20 CHF20 EUR20	AUD20 CAD20 CHF20 EUR20	AUD20 CAD20 CHF20 EUR20
CAD350 GBP200 NZD350 THB10,000							GBP20 JPY2,000 NZD20	GBP20 JPY2,000 NZD20 SGD20	GBP20 JPY2,000 NZD20 SGD20
CHF350 HK\$2,000 RMB1,000 US\$250							SGD20 THB1,000	THB1,000	THB1,000 US\$20
Account closure									
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
Passbook replacement									
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
Counter transaction fee (for Easy Savings[†] only)									
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
Cheque-book delivery (per cheque book)									
By registered mail (Waived by ordinary mail)	HK\$25	N/A	HK\$25	N/A	HK\$25	N/A	N/A	N/A	N/A
Returned cheque									
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
Stop payment order									
To stop payment on each/a series of cheque(s), dividend warrant(s) in sequential order by the account holder	HK\$150	N/A	HK\$150	N/A	HK\$150	N/A	N/A	N/A	N/A
e-Cheque (each stop via Internet Banking)	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\$150	N/A	HK\$150	N/A	HK\$150	N/A	N/A	N/A	N/A
Unauthorised overdraft									
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		N/A		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
Overdraft Interest	Negotiable	N/A	Negotiable	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.

† 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.

Monthly fee applicable to both passbook savings account and statement savings account

D. Time Deposits

Item	Charge
Withdrawal before maturity	The Bank reserves the right to levy a charge*

* We may, at our discretion, allow uplift of time deposit before maturity. Time deposit interest accrued will not be paid and handling charge, with calculation stated below, will apply:

Time Deposit Principal x (HSBC's Interbank Offered Rate - Time Deposit Interest Rate) x Number of Days due to Maturity/ Total Number of Days in a Year (minimum HK\$200).

Note: After imposing the handling charge, the principal amount received may be less than the original time deposit placement amount. HSBC's Interbank Offered Rate is quoted by HSBC from time to time.