



standard
chartered

Service Charges

An easy guide to banking fees

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Relationship banking plans

Maintenance Fee	• Business account – HK\$300[#] per month • Premium business account – HK\$200 per month • International Trade Account - HK\$300[#] per month • Overseas Company Account - HK\$500^{###} per month				
# The maintenance fee will be waived if the total daily average balance in the past 6 months meets any one of the minimum balances: HK\$200,000 in Deposit / Investment Accounts / Accumulated premiums of selected insurance or HK\$50,000 in Loans / Overdraft Accounts or HK\$80,000 combined in Deposit / Investment Accounts / Accumulated premiums of selected insurance and Loans / Overdraft Accounts. Should the account history be less than 6 months, the calculation will be based on the daily average balance for the period from second month after the account is opened.	## The maintenance fee will be waived if the total daily average balance in the past 6 months meets the minimum balance of HK\$200,000 combined in Deposit / Investment Accounts / Accumulated premiums of selected insurance and Loan / Overdraft Account. Should the account history be less than 6 months, the calculation will be based on the daily average balance for the period from second month after the account is opened. ### The maintenance fee will be waived if the total daily average balance in the past 1 month meets the minimum balance of HK\$500,000 combined in Deposit Accounts and Loan / Overdraft Accounts. Should the account history be less than 1 month, the calculation will be based on the daily average balance for the period from account opening date. (Note: Applicable to New-to-bank Overseas Company Account opening on or after 24 February 2014)				
Maintenance Fee	Priority Banking - HK\$900 per quarter Premium Banking - Free Easy Banking - Free				
The maintenance fee will be waived if the average daily relationship balance in the past 3 months meets the relevant Minimum Relationship Balance Requirement in the below table.					
Minimum Relationship Balance Requirement (HKD)		Standard	Customers with Mortgage account	Customers with Payroll account	
	Priority Banking	1,000,000	Outstanding amount of HKD5,000,000 or above	1,000,000	
			0		
	Premium Banking	200,000	Outstanding amount of HKD1,500,000 or above	Monthly Salary of below HKD20,000	Monthly Salary of HKD20,000 or above
			0	200,000	0
	Easy Banking	10,000	0	0	
Remarks: • Starting from 1 October 2020, quarterly maintenance fee will be waived for Priority Banking customers with mortgage account opened on or after 1 October 2020 with an outstanding amount of HKD5,000,000 or above. • Starting from 1 October 2017, quarterly maintenance fee will be waived for Priority Banking customers with mortgage account (drawdown amount HKD4,000,000 or above) opened during 7 September 2010 to 30 September 2017. • Starting from 1 October 2017, quarterly maintenance fee will be waived for Priority Banking customers with mortgage account (outstanding amount of below HKD4,000,000) opened during 1 January 2017 to 30 September 2020 and Minimum Relationship Balance maintained at HKD1,000,000 or above. • Starting from 1 January 2017, quarterly maintenance fee will be waived for Priority Banking customers with payroll account opened on or before 31 December 2016 and Minimum Relationship Balance maintained at HKD500,000 or above. • Starting from 1 January 2017, quarterly maintenance fee will be waived for Priority Banking customers with mortgage account (drawdown amount of below HKD4,000,000) opened during 7 September 2010 to 31 December 2016 and Minimum Relationship Balance maintained at HKD500,000 or above. • Starting from 1 March 2011, quarterly maintenance fee will be waived for Priority Banking customers with mortgage account (any drawdown amount) opened on or before 6 September 2010. • If Priority Banking customers cancel their mortgage account with the Bank, the quarterly maintenance fee will be waived if they fulfilled their Minimum Relationship Balance Requirement at HKD1,000,000 or above.					

Definition of Relationship Balance**For Priority Banking & Premium Banking customers:**

The Relationship Balance includes the aggregate balance of deposits, investments, accumulated premiums of selected insurance, utilised amounts of secured/unsecured overdraft facilities, outstanding balances on Standard Chartered credit cards[^] and outstanding balances of Standard Chartered Personal Loans you maintain with Standard Chartered Bank (Hong Kong) Limited ("the Bank") under personal accounts.

"The Relationship Balance of your personal account will also include the MPF account balance under Manulife Global Select (MPF) Scheme where you authorise and consent the Bank to receive your MPF account information.

For Easy Banking customers:

The Relationship Balance includes the aggregate balance of deposits, investments, accumulated premiums of selected insurance, utilised amounts of secured/unsecured overdraft facilities, outstanding balances on Standard Chartered credit cards[^] and outstanding balances of Standard Chartered Personal Loans you maintain with Standard Chartered Bank (Hong Kong) Limited ("the Bank") under personal accounts in sole name or joint names as primary account holder.

"The Relationship Balance of your personal account will also include the MPF account balance under Manulife Global Select (MPF) Scheme where you authorise and consent the Bank to receive your MPF account information.

[^] Standard Chartered credit cards refer to Standard Chartered Credit Card, and Standard Chartered co-branded credit card (including supplementary cards and corporate cards) issued by the Bank. Outstanding balances on supplementary cards will contribute to the Relationship Balance of the principal cardholder only.

Deposit account-related

Returned Cheque / Rejected Electronic Payment - Due to Insufficient Fund - Due to Technical Errors	- HKD cheque / payment – HK\$150 per cheque / payment - USD cheque / payment – US\$19 per cheque / payment - RMB cheque / payment – RMB¥200 per cheque / payment - HKD cheque / payment – HK\$100 per cheque / payment - USD cheque / payment – US\$13 per cheque / payment - RMB cheque / payment – RMB¥50 per cheque / payment												
Stop Payment on Cheque	- HKD Cheque – HK\$100 per each or a series of request - USD Cheque – US\$13 per each or a series of request - RMB Cheque – RMB ¥80 per each or a series of request												
Mark “Good” Cheques	- Dispatched by Customer – HK\$60 per cheque - Dispatched by Bank – HK\$200 per cheque												
Interest Rate for Current Account Overdraft Protection	- Priority Banking Customers - Prime - 1% p.a.* - Premium Banking Customers - Prime* - Easy Banking Customers - Prime + 4% p.a.* - International Trade Account Customers - Prime + 6% p.a.* - Non Relationship Banking Customers, Preferred Business account & Business account - Prime + 8% p.a. * Only applicable to overdraft amount up to the protection limit as agreed by the Bank. Any overdraft amount exceeding the said limit (If the Bank at its sole discretion allows) will be subject to overdraft interest rate at Prime + 8% p.a.												
Handling Fee for Current Account Overdraft Protection	- Priority Banking Customers – HK\$60 per item - Premium Banking Customers – HK\$100 per item - Easy Banking and Non Relationship Banking Customers – HK\$120 per item - International Trade Account Customers – HK\$70 per item (HK\$120 per item, from 4 June 2018 onwards) - Preferred Business account Customers– HK\$80 per item (HK\$120 per item, from 4 June 2018 onwards) - Business account Customers – HKD\$100 per item (HK\$120 per item, from 4 June 2018 onwards)												
Hong Kong Dollar Savings Account Deposit Interest Rate	- Savings Rate^ - For the Hong Kong Dollar Savings Account with account balance below HKD10, 0% deposit rate will be applied.												
Foreign Currency Savings Account Deposit Interest Rate	- Savings Rate^ - For the Foreign Currency Savings Account with the account balance below as listed, 0% deposit rate will be applied. <table><tr><td>AUD 200</td><td>EUR 200</td><td>RMB 200</td><td>JPY 20,000</td></tr><tr><td>CAD 200</td><td>GBP 200</td><td>SGD 200</td><td></td></tr><tr><td>CHF 200</td><td>NZD 200</td><td>USD 200</td><td></td></tr></table>	AUD 200	EUR 200	RMB 200	JPY 20,000	CAD 200	GBP 200	SGD 200		CHF 200	NZD 200	USD 200	
AUD 200	EUR 200	RMB 200	JPY 20,000										
CAD 200	GBP 200	SGD 200											
CHF 200	NZD 200	USD 200											

[^] The Savings Rate will be determined by Standard Chartered Bank (Hong Kong) Limited from time to time.

Low balance Monthly Maintenance Fee Applicable to non-packaged customers with combined average daily deposit balance less than HK\$10,000 per month(including HKD savings and current accounts, Renminbi savings and current accounts, foreign currency savings and current accounts)	Free
Report Loss of Passbook	- Standard Chartered Customers aged 65 or above – Free - Other Customers – HK\$100 per account
Account Closed within 3 months from Date of Account Opening	- Integrated deposits account / Current account: HK\$200 - Savings account: HK\$50
Early Uplift of Time Deposit	Subject to the Bank's discretion and penalty. The penalty amount is calculated based on the following formula: $\text{Time Deposit Principal} \times (\text{Best Lending Rate}^{\#} - \text{Time Deposit Interest Rate}) \times \frac{\text{no. of Days Due to Maturity}}{\text{Total no. of Days in A Year}}$ Note: In some circumstances, we may allow an early withdrawal. We may not pay all the interest accrued if you make an early withdrawal of any amount. In addition, the penalty imposed on the early withdrawal may result in you getting less than the principal amount of deposit.
Standing Instructions - Per set up / Per amendment submitted via Branch - Per set up / Per amendment submitted via Online Banking - Per rejected item due to insufficient fund	- HK\$100[^] - Free - HK\$150
Direct Debit Authorisation Returned item due to insufficient fund	HK\$150 per item
ATM Card Annual Fee	Free
Replacement of ATM card	- Priority Banking Customers - Free - Premium Banking, Easy Banking and Non Relationship Banking Customers - HK\$50 per card - ATM Card of Click-a-Count[†] - Free
Multi-Currency Mastercard Debit Card Annual Fee	Free
Replacement of Multi-Currency Mastercard Debit Card	Free
ATM Cash Withdrawal from Savings or Current Accounts Handling Fee (not applicable to credit card cash advance) Imposed by the Bank	<u>ATM card/Other account cards</u> - JETCO Network - Local : Free - Overseas (outside Hong Kong area) : HK\$28^Δ - Visa / PLUS Network : HK\$28^Δ - Mastercard/Cirrus Network : HK\$28^Δ - UnionPay Network : - Local : HK\$15 - Overseas (outside Hong Kong area) : HK\$15^{ΩΔ} imposed by the Bank and 0.5% cross-border transaction fee imposed by UnionPay <u>Multi-Currency Mastercard Debit Card</u> - JETCO Network - Local : Free - Overseas (outside Hong Kong area) : Free - Mastercard/Cirrus Network : Free ^Ω The fee is RMB12 for cash withdrawals using dual currency ATM cards in the Mainland China. ^Δ The fee is waived for Priority Private, Priority Banking & Premium Banking Clients making overseas cash withdrawals Note: The overseas cash withdrawals may also be subject to fees and charges imposed by the overseas local bank which provides the ATM service. Please pay attention before making cash withdrawal.

[#] The Best Lending Rate will be determined by Standard Chartered Bank (Hong Kong) Limited from time to time.

[^] The set up / amendment fee will be waived for Priority Banking customers, and using the Click-a-Count to set up the standing instruction.

[†] Applicable to the ATM Card linked with Click-a-Count savings / transaction account ("Click-a-Count") as primary account.

Foreign Currency ATM Cash Withdrawal* from Savings or Current Accounts outside Hong Kong

ATM card/Other account cards

- JETCO Network[^]
 - No foreign exchange rate mark up fee is charged
 - Transaction amount will be converted into Hong Kong Dollar by the exchange rate imposed by JETCO on the transaction date
- Visa / PLUS Network[^]
 - 1.95% foreign exchange rate mark up fee will be charged (0.95% imposed by the Bank and 1% imposed by Visa)
 - Transaction amount will be converted into Hong Kong Dollar by the exchange rate imposed by Visa on the transaction date
- Mastercard/Cirrus Network[^]
 - 1% foreign exchange rate mark up fee is charged by Mastercard
 - Transaction amount will be converted into US Dollar by the exchange rate imposed by Mastercard, and then converted into Hong Kong Dollar by the board rate of the Bank on the transaction date
- UnionPay Network[#]
 - No foreign exchange rate mark up fee is charged
 - Transaction amount will be converted into Hong Kong Dollar by the exchange rate imposed by UnionPay on the transaction date

Multi-Currency Mastercard Debit Card

- JETCO Network
 - No foreign exchange rate mark up fee is charged
 - Transaction amount will be converted into Hong Kong Dollar by the exchange rate imposed by JETCO on the transaction date
- Mastercard/Cirrus Network
 - For insufficient available funds in the foreign currency of the linked primary account to settle the full amount of transaction, or transaction made is denominated in a currency outside of the supported currencies^π of the account, a foreign exchange rate mark up fee of 0.95% on the full amount of transaction will be charged to the account.

* Exchange rate references on transaction date can be found on the website of respective network providers.

[^] Overseas withdrawals with JETCO, Visa / PLUS and Mastercard / Cirrus network allow withdrawal from Hong Kong Dollar savings or current accounts linked to your ATM card.

[#] UnionPay Network does not allow account selection for withdrawal. Overseas withdrawal with UnionPay network only allows withdrawal on the primary linked Hong Kong Dollar account (or first linked RMB Account in case of UnionPay dual currency ATM cards if the withdrawal transaction is in China).

^π Supported currencies include HKD, USD, RMB, AUD, CAD, CHF, EUR, GBP, JPY, NZD, SGD. Integrated Deposits Account RMB savings is available to valid Hong Kong ID holders only.

Foreign Currency (Currencies other than Hong Kong Dollars) Transactions incurred in or outside of Hong Kong

ATM card

- Free. All transactions effected in foreign currency (including CNY currency incurred in China) will be converted from the transaction currency into HKD / CNY currency at an exchange rate we reasonably consider appropriate and the equivalent converted amount will be debited from the linked HKD / CNY Account. Such exchange rate may differ from the rate on the transaction date due to market fluctuation.

Multi-Currency Mastercard Debit Card

- If the transaction made is denominated in a foreign currency within the supported currencies^π of the linked primary account and there are sufficient available funds in that foreign currency which you may access in the account to settle the amount of the transaction in full, then we will debit the full amount of the transaction in that foreign currency from the Account and waive the foreign exchange rate mark up fee
- If there are insufficient available funds in the foreign currency in the linked primary account to settle the full amount of the transaction, or the transaction made is denominated in a currency outside of the supported currencies^π of the account, the transaction amount will be converted into HKD at an exchange rate we reasonably consider appropriate and the equivalent converted amount in HKD will be debited from the linked HKD Account. A foreign exchange rate mark-up fee of 0.95% on the full amount of the transaction will be charged to the account.

^π Supported currencies include HKD, USD, RMB, AUD, CAD, CHF, EUR, GBP, JPY, NZD, SGD. Integrated Deposits Account RMB savings is available to valid Hong Kong ID holders only.

Transactions in Hong Kong Dollars Incurred Outside of Hong Kong

ATM and Multi-Currency Mastercard Debit Card

- Free. You may sometimes be offered the option to settle foreign currency transactions in Hong Kong Dollars at the point of sale overseas. Such option is a direct arrangement offered by the overseas merchants and not the card issuer. In such cases, you are reminded to ask the merchants for the foreign currency exchange rates to be applied before the transactions are entered into.
- If you choose to settle foreign currency transactions incurred in or outside of Hong Kong, please refer to "Foreign Currency (Currencies other than Hong Kong Dollars) Transactions incurred in or outside of Hong Kong" above for the charges.

Foreign exchange services

Renminbi Notes Deposit into / Withdraw from the Same Currency Account	• Waived (For deposit over 200 pieces of notes in a single day, customer is subject to Bulk Cash Deposit Fee)																				
Foreign Currency Notes Deposit into / Withdraw from the Same Currency Account	Limit on Currency & Amount: Premium Banking, Easy Banking, Non Relationships Banking Customers, Business account and other Customers: <table><tr><td>AUD 1,500</td><td>CAD 1,500</td><td>CHF 1,500</td><td>EUR 1,500</td><td></td></tr><tr><td>GBP 1,500</td><td>JPY 150,000</td><td>NZD 1,500</td><td>SGD 1,500</td><td>USD 2,500</td></tr></table> Priority Banking Customers: <table><tr><td>AUD 3,000</td><td>CAD 3,000</td><td>CHF 3,000</td><td>EUR 3,000</td><td></td></tr><tr><td>GBP 3,000</td><td>JPY 300,000</td><td>NZD 3,000</td><td>SGD 3,000</td><td>USD 7,500</td></tr></table> • For amount below or equal to stated limit per customer per day: • For amount above the stated limit per customer per day: • Waived • 0.25% of total deposit / withdrawal amount.	AUD 1,500	CAD 1,500	CHF 1,500	EUR 1,500		GBP 1,500	JPY 150,000	NZD 1,500	SGD 1,500	USD 2,500	AUD 3,000	CAD 3,000	CHF 3,000	EUR 3,000		GBP 3,000	JPY 300,000	NZD 3,000	SGD 3,000	USD 7,500
AUD 1,500	CAD 1,500	CHF 1,500	EUR 1,500																		
GBP 1,500	JPY 150,000	NZD 1,500	SGD 1,500	USD 2,500																	
AUD 3,000	CAD 3,000	CHF 3,000	EUR 3,000																		
GBP 3,000	JPY 300,000	NZD 3,000	SGD 3,000	USD 7,500																	
Renminbi and Foreign Currency Notes Exchange	• Free																				
Cheque Purchase • Deposit into a HKD account • Deposit into the same currency account • Returned unpaid	• 0.25% (minimum HK\$50) on cheque amount plus postage and correspondent bank's charges if applicable • 0.375% (minimum HK\$60) on cheque amount plus postage and correspondent bank's charges if applicable • HK\$150 per cheque plus correspondent bank's charges if applicable																				
Outward Cheques • Deposit into a HKD account • Deposit into the same currency account • Returned unpaid	• Postage plus correspondent bank's charges if applicable • 0.5% (minimum HK\$50) on cheque amount plus postage and correspondent bank's charges if applicable • HK\$150 per cheque plus correspondent bank's charges if applicable																				
Foreign Currency Cheque Sent for Collection • Foreign Currency Cheque sent for collection • Returned unpaid	• HK\$200 per cheque plus postage and correspondent bank's charges if applicable • HK\$150 per cheque plus correspondent bank's charges if applicable																				

Outward Payment

Unless otherwise specified for other currencies, the charge items of outward remittances will follow the HKD equivalent amount.

Demand Draft	• Priority Banking Customers – HK\$50 per item • Premium Banking and Easy Banking Customers – HK\$80 per item • Preferred Business account and International Trade Account Customers – HK\$96 per item (HK\$100 per item, from 4 June 2018 onwards) • Non Relationship Banking and Business Account Customers – HK\$100 per item
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Telegraphic Transfer-International / Cross-border Transfer	• <u>Priority Banking Customers</u> Via Online or Mobile Banking -Waived* Via Branch -HK\$120 per request^{*^} • <u>Premium Banking Customers</u> Via Online or Mobile Banking -HK\$50 per request* Via Branch -HK\$170 per request* • <u>Easy Banking and Non relationship Banking Customers</u> Via Online or Mobile Banking -HK\$50 per request* Via Branch -HK\$200 per request* • <u>International Trade Account Customers</u> HK\$140 per request* • <u>Preferred Business Account Customers</u> HK\$160 per request* • <u>Business Account Customers</u> HK\$200 per request*
Local Bank Transfer Payment through Real Time Gross Settlement (RTGS, also known as Clearing House Automated Transfer System (CHATs)) • HKD • USD • EUR • CNY	• HK\$170 (or equivalent) per payment • US\$22 (or equivalent) per payment • €22 (or equivalent) per payment • RMB¥170 (or equivalent) per payment
Local Telegraphic Transfer (Transfer to other local banks in currency other than HKD/USD/EUR/CNY)	• <u>Priority Banking Customers</u> HK\$120 per request* • <u>Premium Banking Customers</u> HK\$170 per request* • <u>Easy Banking / Non-relationship Package Customers</u> HK\$200 per request* • <u>International Trade Account Customers</u> HK\$140 per request* • <u>Preferred Business Account Customers</u> HK\$160 per request* • <u>Business Account Customers</u> HK\$200 per request*
Additional Fee for Payment in Non-Domicile Currency	• <u>Priority Banking Customers</u> Cross Border Transfer via Online or Mobile Banking –Waived Cross Border Transfer via Branch / Local Telegraphic Transfer -HK\$60 per request^{*^} • <u>Premium Banking Customers</u> Cross Border Transfer via Online or Mobile Banking –Waived Cross Border Transfer via Branch / Local Telegraphic Transfer-HK\$85 per request* • <u>Easy Banking / Non-relationship Package Customers</u> Cross Border Transfer via Online or Mobile Banking –Waived Cross Border Transfer via Branch / Local Telegraphic Transfer -HK\$100 per request* • <u>International Trade Account Customers</u> HK\$70 per request* • <u>Preferred Business Account Customers</u> HK\$80 per request* • <u>Business Account Customers</u> HK\$100 per request*

Surcharge on odd currency telegraphic transfer (e.g. Fijian Dollar, South Korean Won, Macau Pataca, New Taiwan Dollar)	Priority Banking, Premium Banking, Easy Banking and Non relationship Banking Customers Cross Border Transfer via Online or Mobile Banking - Waived Cross Border Transfer via Branch / Local Telegraphic Transfer - HK\$200per request[^] International Trade Account, Preferred Business Account and Business Account Customers HK\$200 per request[*]
Correspondent Bank Charges⁺ (also known as Overseas Bank Charges)	Priority Banking, Premium Banking, Easy Banking and Non relationship Banking Customers Cross-border Transfer - Via Online or Mobile Banking - For remittance to individual accounts in domicile currency to Australia, Canada, Euro Payment Area¹, Singapore, UK & US and transaction amount below HKD1 million (or equivalent currency) : Waived² - For other transactions: Full amount (minimum HK\$250 per transaction) - Via Branch - Full amount (minimum HK\$250 per transaction) Local Telegraphic Transfer / Local Bank Transfer Payment through RTGS -Full amount (minimum HK\$200 per transaction) International Trade Account, Preferred Business Account and Business Account Customers Cross-border Transfer -Full amount (minimum HK\$250 per transaction) Local Telegraphic Transfer / Local Bank Transfer Payment through RTGS -Full amount (minimum HK\$200 per transaction)
Fund Transfer to Other Local Banks through Online or Mobile Banking (in HKD / CNY) (Non RTGS)	Free
Draft & Telegraphic Transfer Service - Amendment / cancellation & refund - Letter / telex enquiry - Chinese character encoding - Rejected due to insufficient fund	- HK\$250 per item[*] - HK\$250 per item^{*#} - HK\$150 per request^{3#} - HK\$100 per item

+ Applicable to charge type "OUR – All Charges borne by remitter"

- ^{*} Plus correspondent bank charges (if applicable)
[^] The fee is waived for Priority Banking Customers making transfer to overseas Standard Chartered Bank accounts.
[#] Those fees related to Telegraphic Transfer Services will be waived for Priority Banking customers making transfer to overseas Standard Chartered Bank accounts.
¹ Include following countries: Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Italy, Latvia, Lichtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, Slovakia, Slovenia, Spain, Sweden and Switzerland.
² Except for the following scenarios, where the overseas bank charge (Full amount, minimum HK\$250 per transaction) would still be applicable per requirement of the payment intermediary:
 - Payment made by client with US/ Canada address
 - Payment made to payee's account with a BIC/SWIFT code not on the list of The Association of Banks (ABS) in Singapore: https://www.abs.org.sg/docs/library/swift_bic_codes.pdf
 - Other scenarios whereas the payment must transfer via SWIFT network³ The fee is waived for international transfers via Online or Mobile banking.

Inward Payment

Local Bank Transfer Payment through Real Time Gross Settlement (RTGS, also known as Clearing House Automated Transfer System (CHATS)) - HKD - USD - EUR - CNY	- Priority Banking / Premium Banking / Easy Banking/ Non Relationship Banking Customers Free - Business Account Customers HK\$15 / US\$1.95 / €2.10 / RMB¥15 per transaction
Telegraphic Transfer Unless otherwise specified for other currencies, the charge items of inward remittances will follow the HKD equivalent amount.	- Priority Banking / Premium Banking / Easy Banking/ Non Relationship Banking Customers Free - Business Account Customers HK\$55 / US\$7 / €6.80 / RMB¥55 per transaction

Note: If the remitter has selected to have the payee to bear all charges, the bank will deduct the above said service fee plus the actual correspondent bank charges (if any) from the remittance amount.

The Bank may receive the fee from other institutions for the purpose of executing the relevant transaction. The fees charged directly by the Bank from its customer will be as per the applicable Service Charges or otherwise agreed with the customer.

General services

Gift Cheque	- Standard Chartered Customers aged 65 or above - Free - Priority Banking and Standard Chartered Visa Infinite Card Customers - HK\$5 per cheque - Premium Banking, Easy Banking, Non Relationship Banking Customers and Business account - HK\$10 per cheque
Issuance of HKD Cashier's Order	- Standard Chartered Customers aged 65 or above – Free - Priority Banking Customers – HK\$25 per item - Other Customers – HK\$50 per item
Issuance of USD Cashier's Order	- Standard Chartered Customers aged 65 or above – Free - Priority Banking Customers – US\$3 per item - Other Customers – US\$6 per item
Issuance of RMB Cashier's Order	- Standard Chartered Customers aged 65 or above – Free - Priority Banking Customers – RMB ¥ 20 per item - Other Customers – RMB ¥ 40 per item
Report Lost of Cashier's Order	HK\$50 plus tariff payable to Hong Kong Interbank Clearing Limited
Cancellation / Repurchase of Cashier's Order	- Priority Banking Customers - Waived - Other Customers - HK\$50 per item
Account History Report for Passbook Accounts - Within 1 year from date of request - Within 2 years from date of request - Beyond 2 years from date of request	- HK\$250 per account - HK\$750 per account - HK\$1,000 per year per account
Paper Statement Fee Applicable to customers who receive any of the following paper statement(s) - Consolidated Statement - Credit Card Statement(s) (except Standard Chartered SHOP'n GAIN Platinum Credit Card, Standard Chartered SHOP'n GAIN Credit Card, Standard Chartered Corporate VISA Card, Standard Chartered Visa Signature Business Card and designated Mastercard (card number starting with 5488)) - Current/Savings account Statement(s) - Standard Chartered Revolving Cash Card Statement(s) - Manhattan Revolving Personal Loan Statement(s)	HK\$10 per month Note: The fee will be waived for below customers: - Customers aged below 18 or 65 and above - Customers who hold Click-a-Count - Recipients of government disability allowances/allowance for elderlies or Comprehensive Social Security Assistance
Request for Copy of Paid Cheque / Statement / Voucher / Transaction Advice - Within the past 60 days inclusive from date of request - Beyond the past 60 days from date of request	- HK\$30 per statement cycle or per copy* - HK\$50 per statement cycle or per copy*
Letter of Reference	- Priority Banking Customers - HK\$200 per item - Premium Banking, Easy Banking, Non Relationship Banking Customers and Business account - HK\$300 per item
Company Cheque Book Issuance (for Business Banking Client only)^ - HKD - USD - RMB	HKD50 per currency per book

* To encourage eStatement registration, if customer has registered for eStatement in connection with the respective account(s), when the relevant Consolidated or Savings/Current account statement(s) for the past 7 years is/are issued, the Bank will waive the Request for Copy of Statement fee for up to 6 copies per request

^ For fee charging on non-HKD denominated account, the fee amount will be converted into destined currency based on the relevant prevailing foreign exchange rate determined by the Bank for charge deduction. Please ensure the relevant account has sufficient fund for fee debit to avoid incurrence of overdraft related fees.

General services

Certificate of Balances / Banker Endorsement	• Priority Banking Customers - HK\$75 per item • Premium Banking, Easy Banking, Non Relationship Banking Customers and Business account - HK\$150 per item	
Personal Data Access Request	HK\$200 per request	
Overseas Company Account Set Up (For Corporate, Commercial and Institutional Banking Clients only)	HK\$5,000 per company	
Account Opening Fee [^] (For Business Banking Clients only) • Local company • Overseas company	• HK\$1,200 per company • HK\$10,000 per company	
Audit Confirmation	• HK\$330 per account (minimum HK\$660) via paper-form submission • HK\$200 per account (minimum HK\$500) via online submission Remark: The charge is for each confirmed balance date requested	
Courier Services	Courier Service: HK\$1,500 per month	
Click-a-Count Branch counter transaction service fee (include cash withdrawal, fund transfer to any deposit account(s) maintained with the Bank or other bank(s) and credit card payment)	• Free	
Coin Exchange	HK\$2 per sachet	
Bulk Cash Deposit • Up to 200 pieces of notes per customer per day • Over 200 pieces of notes per customer per day	• Free • 0.25% of total deposit amount (minimum HK\$50)	
Bulk Coins Deposit (must be presorted) • Below 500 pieces per customer per day • 500 pieces or above per customer per day	• Free • 2% of total deposit amount (minimum HK\$50)	
Bulk Cheque Deposit • First 30 pieces per day • Over 30 pieces per day - Per cheque without pre-filled multi-cheque form - Per cheque with pre-filled multi-cheque form	• Free • HK\$2 • HK\$1	
Branch Counter Services (Only limited to Cash Deposit, Cash Withdrawal and Cheque Deposit of Business Banking clients) First 10 transactions per month 11 th to 30 th transactions per month Over 30 transactions per month	On or before 31 st January 2022 • Free • Free • HKD20 per transaction	On or after 1 st February 2022** • Free • HKD20 per transaction • HKD30 per transaction
Instant Bank Funds Transfer (Faster Payment System) to 3rd party bank account*	For transactions in HKD • HK\$5 (or equivalent) for transaction value below or equal to HK\$500,000 • HK\$10 (or equivalent) for transaction value above HK\$500,000 to below HK\$1,000,000 For transactions in RMB • HK\$5 (or equivalent) for transaction value below or equal to RMB¥500,000 • HK\$10 (or equivalent) for transaction value above RMB¥500,000 to below RMB¥1,000,000	
Instant Bank Funds Transfer (Faster Payment System) Reject*	• HK\$70 (or equivalent) per transaction rejection	

[^]Effective from 3 July 2023, company search fee included

* Applicable on Straight2Bank NextGen

**Transactions in Corporate Express Centres is subject to the revised Branch Counter Services Charges

Mortgage services - tariff

Processing Fee	0.15% of approved amount each time you withdraw an application subsequent to your signing of letter of confirmation, subject to a minimum of HK\$5,000 and a maximum of HK\$15,000
Repayment Schedule*	HK\$100 each time a repayment schedule is provided on your request
Repayment History / Loan Statement	HK\$100 each time a repayment history / loan statement for a year is provided on your request
Bank Confirmation	HK\$100 each time a bank confirmation for an account is provided on your request
Lease Consent Letter	HK\$1,000 each time a lease consent letter is provided on your request
Copy of Assignment / Mortgage Deed	HK\$200 each time a copy of assignment / mortgage deed is provided on your request
Mortgage Deed Discharge Fee ¹	HK\$500 when you repay the loan in full early
Change of (per request) • Repayment Account¹ • Tenor² • Payment Due Date² • Repayment Method² • Repayment Amount² • Loan Terms other than the above²	Payable each time each of the loan terms as mentioned on the left is changed on your request: • HK\$1,000 • HK\$1,000 • HK\$1,000 • HK\$1,000 • HK\$1,000 • HK\$1,000
Change of Mortgage Plan	HK\$2,000 each time the Mortgage Plan is changed on a request from you
Change Mortgagor / Guarantor / Mortgage Deed	HK\$1,000 each time the mortgagor / guarantor / mortgage deed is changed on your request
Fire Insurance • Valuation Fee	• HK\$1,000 per year when you choose the reinstatement value as the insured sum
Prepayment Fee (Applicable to HIBOR plan only)	(Contracted HIBOR Rate - HIBOR Rate as at the redemption date) x outstanding Loan Amount as at the first day of the HIBOR fixing period / 365 days (366 days in the case of a leap year) x Remaining number of days to maturity of the HIBOR fixing period
Early Redemption Charge/Partial Prepayment Charge/Administration Fee for Loan Cancellation	As per applicable Letter of Offer / Letter of Confirmation and payable each time you repay full or part of the loan early
Late Payment Charge	1% of the amount of principal and interest outstanding in respect of that overdue sum as of the relevant payment due date each time you fail to repay the monthly repayment or the amount in arrears in full on or before the relevant payment due date
Administration Fee for Late Payment	HK\$380 each time you fail to repay the monthly instalment in full on or before the relevant payment due date
Property Valuation Fee (Applicable for Greater Bay Area Mortgage services)	The Mortgagor /Borrower shall be liable for the Bank's property valuation fee incorporated in relation to Greater Bay Area Mortgage Loan as follows: Zhuhai property: HKD6,000 for issuance of valuation report if property value is or less than RMB6 million; HKD8,000 for issuance of valuation report if property value is more than RMB6 million Guangzhou property: HKD4,000 for issuance of valuation report if property value is or less than RMB6 million; HKD6,000 for issuance of valuation report if property value is more than RMB6 million
Preliminary Assessment Service Fee (Applicable for Greater Bay Area Mortgage services)	HK\$1,800 per request
Default Interest Rate (Including but not limited to EM change to HIP; for others, please refer to the Letter of Offer) (Applicable for Greater Bay Area Mortgage services)	Hong Kong Dollar Prime Rate + 8%

MortgageOne® Account - Arrangement Fee - Annual Maintenance Fee - Monthly Deposit Service Charge - Loan Limit Adjustment - Limit Increase Fee - Limit Reduction Fee BusinessOne Account - Annual Maintenance Fee	- HK\$2,000 each time you drawdown the loan - HK\$500 on every anniversary of the loan drawdown date 1% p.a. of the excess amount (i.e. the difference between the amount of the daily average available credit limit, between two consecutive repayment dates of your account, and the prevailing loan limit of your MortgageOne® Account multiplied by the percentage of the MortgageOne® Account as stated in applicable Letter of Offer) when the daily average available credit limit of your account between two consecutive repayment dates exceeds a percentage of the loan limit as stated in applicable Letter of Offer - HK\$1,000 each time the loan limit is increased on your request (including valuation fee) - HK\$600 or as per applicable Letter of Offer each time the loan limit is reduced on your request 0.5% of the outstanding loan amount on every anniversary of the loan drawdown date
Copy of Letter of Offer	HK\$100 each time a copy for an account is provided on your request
Issuance of Redemption Statement	HK\$200 each time a redemption statement for an account is issued on your request
Mortgage \$aver - Arrangement Fee - Annual Fee	Refer to the Letter of Offer
Mortgage Overdraft / Home Equity Overdraft	- Set Up Fee: HK\$1,800 - Annual Fee: 0.2% of the Overdraft Facility limit amount, with a minimum of HKD1,000 and maximum of HKD10,000. - Late Payment Charge: HK\$380 if you fail to repay the monthly minimum repayment amount on or before the relevant payment due date - Overlimit Interest Rate: Prime* + 8% per annum of the balance amount in excess the Overdraft Facility Limit - Returned Cheque / Rejected Autopay Charge: HK\$150 per cheque / payment due to insufficient fund; HK\$100 per cheque / payment due to technical errors
Handling Fee for Payment of Government Charges	HK\$500 each time the Bank pays any kind of government charges on behalf of you
Property Title Deed Custodian Fee for Full Paid-off Mortgages	HK\$4,000 per property per year when the property title deeds remain uncollected after the loan is fully paid-off (for each year or part of a year)

* This includes fee / charge for reprinting of whole-tenor repayment schedule issued during loan drawdown (only for loan drawn on or after 5 February 2016) or provision of up-to-date repayment schedule for the coming 12 monthly instalments.

¹ This fee / charge is not applicable for those loans Standard Chartered Bank (Hong Kong) Limited act as servicing agent (hereinafter called "Servicing Loan").

² For "Servicing Loan", HK\$400 each time each of the loan terms is changed on your request

* Prime rate means the Hong Kong Dollar Prime Lending Rate quoted by the Standard Chartered Bank (Hong Kong) Limited ("Bank") from time to time.

Credit facilities

Personal Instalment Loan - Handling Fee - Early Redemption Penalty - Late Repayment Charge	0% 2.5% of the outstanding balance - HK\$1,000 per month
Personal Line of Credit - Annual Fee - Late Repayment Charge	1% of the overdraft limit (minimum HK\$200, maximum HK\$700 per annum) - A late repayment surcharge of HK\$70 if minimum monthly repayment is not received on monthly repayment date
Business Instalment Loan Copy of documents: - Drawdown advice - Facility letter - Surety Document	HK\$200 per copy
Business Overdraft Annual Renewal Fee	HK\$1,500 per annum or 1% of Overdraft limit, whichever is higher

Revolving cash card

Annual Fee	1% of credit limit per annum for the maintenance of the credit facility on the first drawdown date of the credit facility and on each anniversary of that date[#]
Interest - Basic Interest Rate - Default Rate - Fail to pay Minimum Monthly Repayment on or before payment due date for 2 times or more in the past 6 months ("Relevant Event")	- Subject to approved credit limit[#] 0.019% per day on any outstanding amount in addition to the prevailing basic interest rate (round up to nearest 3 decimal places) starting from the happening of the Relevant Event until the day when the Relevant Event no longer exists in our record
Transaction Handling Fee (per transaction) For each cash withdrawal made by using of the card	1% of the withdrawal amount (minimum HK\$50)
Late Charge / Late Fee - Fail to pay Minimum Monthly Repayment by Payment Due Date - Fail to pay Minimum Monthly Repayment on 60 days or 90 days after the payment due date as set out in the relevant statements	- HK\$100 or 8% of the Eligible Amount, whichever is higher. The Eligible Amount equals to the Minimum Monthly Repayment minus the following items: (i) any overlimit amount; (ii) any payment made during the current statement cycle or amount of unpaid Minimum Monthly Repayment of the previous statement cycle, whichever is higher - Extra HK\$100
Returned items (Cheque or Direct Debit Authorisation)	HK\$120 per item
Lost Card Replacement	HK\$100 per card account
Foreign Currency Cheque Repayment	HK\$100 per cheque
Overlimit Handling Charge Outstanding balance exceeded assigned credit limit at any point of time during a statement cycle	HK\$130 per statement cycle
Paper Statement Fee Applicable to customers who receive any of the following paper statement(s) - Consolidated Statement - Credit Card Statement(s) (except Standard Chartered SHOP'n GAIN Platinum Credit Card, Standard Chartered SHOP'n GAIN Credit Card, Standard Chartered Corporate VISA Card, Standard Chartered Visa Signature Business Card and designated Mastercard (card number starting with 5488)) - Current/Savings account Statement(s) - Standard Chartered Revolving Cash Card Statement(s) - Manhattan Revolving Personal Loan Statement(s)	HK\$10 per month Note: The fee will be waived for below customers: - Customers aged below 18 or 65 and above - Customers who hold Click-a-Count - Recipients of government disability allowances/allowance for elderlies or Comprehensive Social Security Assistance
Statement Retrieval Fee - Statement issued within the latest 2 months - Statement issued beyond the latest 2 months	- HK\$30 per copy - HK\$50 per copy
Credit Balance Withdrawal By cheque / cashier's order	HK\$75 per copy
Minimum Payment Due	- The minimum monthly repayment amount is HK\$50 or the aggregate amount of the following items on the relevant due date, whichever amount is higher: (a) total unpaid interest , fees and charges (if applicable); (b) the excess amount by which the relevant statement balance exceeds the limit; and (c) 1% of the balance owing excluding (a) and (b) above.

[#] For Revolving Cash Card accounts opened on or before May 2003, please call our 24-hour Customer Service Hotline at 2886 4111 for enquiry on the Annual Fee applicable to you (which may be HK\$100 or HK\$300 depending on the card type).

MANHATTAN Revolving Personal Loan

Annual Fee	1% of credit limit
Interest rate - Basic Interest Rate - Default Rate - Fail to pay monthly Minimum Payment Due on or before payment due date for 1 time in the past 12 months ("Relevant Event") - Fail to pay monthly Minimum Payment Due on or before payment due date for 2 times or more in the past 12 months ("Relevant Event for 2 times or more")	- Subject to approved credit limit^ - An interest rate of 5% per annum on any outstanding amount in addition to the prevailing basic interest rate starting from the happening of the Relevant Event until the day when the Relevant Event no longer exists in our record - An interest rate of 9% per annum on any outstanding amount in addition to the prevailing basic interest rate starting from the happening of the Relevant Event for 2 times or more until the day when the Relevant Event for 2 times or more no longer exists in our record
Transaction Handling Fee (per transaction) For each cash withdrawal made by using of the card	1% of the withdrawal amount (minimum HK\$50)
Lost Card Replacement	HK\$100 per card account
Late Payment Fee Fail to pay Minimum Payment Due by Payment Due date	HK\$200 per month
Paper Statement Fee Applicable to customers who receive any of the following paper statement(s) - Consolidated Statement - Credit Card Statement(s) (except Standard Chartered SHOP'n GAIN Platinum Credit Card, Standard Chartered SHOP'n GAIN Credit Card, Standard Chartered Corporate VISA Card, Standard Chartered Visa Signature Business Card and designated Mastercard (card number starting with 5488)) - Current/Savings account Statement(s) - Standard Chartered Revolving Cash Card Statement(s) - Manhattan Revolving Personal Loan Statement(s)	HK\$10 per month Note: The fee will be waived for below customers: - Customers aged below 18 or 65 and above - Customers who hold Click-a-Count - Recipients of government disability allowances/allowance for elderlies or Comprehensive Social Security Assistance
Statement Retrieval Fee	HK\$25 per copy
Credit Balance Withdrawal By cheque / cashier's order	HK\$75 per copy
Cash withdrawal fee at Standard Chartered's branch counters	\$30 per transaction
Minimum Payment Due	- You must pay by pre-authorized autopay, on the relevant due date, the minimum monthly repayment amount which is HK\$50 or the aggregate amount of the following items, whichever amount is higher: (a) total unpaid interest , fees and charges (if applicable); (b) the excess amount by which the relevant statement balance exceeds the limit; and (c) 1% of the balance owing excluding (a) and (b) above.

^ Please call our Customer Service Hotline at 2210 8888 for enquiry on the rate applicable to you.

Credit cards*

<u>Annual Fee[#]</u> • Classic / executive / Shop'n Gain Credit Card • Gold Credit Card • Titanium Credit Card • Platinum / executive platinum / Preferred Banking / UnionPay Dual Currency Platinum / Shop'n Gain Platinum Credit Card • Corporate Credit Card / Visa Signature Business Card • Priority Banking Credit Card • Visa Infinite Card • Smart Credit Card • Cathay Mastercard • Cathay Mastercard – Priority Banking • Cathay Mastercard – Priority Private • Simply Cash Visa Card • A. Point Card • MANHATTAN Platinum Credit Card • MANHATTAN Titanium / Gold Credit Card • MANHATTAN 21 / Infinity Credit Card • MANHATTAN Visa	<u>Principal Card</u> • HK\$250 per annum • HK\$550 per annum • HK\$600 per annum • HK\$1,800 per annum • HK\$1,800 per annum • HK\$2,400 per annum • HK\$6,000 per annum • Waived • HK\$2,000 per annum • HK\$4,000 per annum • HK\$8,000 per annum • HK\$2,000 per annum • Waived permanently • HK\$1,800 per annum • HK\$600 per annum • HK\$330 per annum • HK\$216 per annum	<u>Supplementary Card⁺</u> - HK\$125 per annum - HK\$275 per annum - HK\$300 per annum - Waived⁺⁺ - Not applicable - Waived⁺⁺⁺ - Waived - Waived - Waived - Waived - Waived - Waived - Waived - Not applicable - HK\$900 per annum - HK\$300 per annum - HK\$160 per annum - HK\$108 per annum
<u>Reduced Annual Fee on any subsequent Standard Chartered Credit Cards sharing a combined credit limit (Principal Card only)</u> • Classic Credit Card • Gold Credit Card (not applicable to Platinum / Co-branded)	<u>Principal Card</u> • HK\$125 per annum • HK\$275 per annum	<u>Supplementary Card</u> - Not applicable - Not applicable

Finance Charge for Purchase[△] All Credit Cards	The below rate when you open your account and it will be reviewed from time to time. We will not charge you interest if you pay your balance in full by the due date each month. Otherwise, interest will be charged[△] on (i) the unpaid balance from the date of the previous statement on a daily basis until payment in full and (ii) the amount of each new transaction (entered into since the previous statement date) from the date of that new transaction on a daily basis until payment in full. 0.0914%[■] per day (APR^{^^} 35.70%)
Finance Charge for Cash Advance^{**△} - All Credit Cards (not applicable to Smart Credit Card) - Smart Credit Card	The below rate when you open your account and it will be reviewed from time to time. Interest will be charged[△] on the amount of cash advance from the date of the transaction on a daily basis until payment in full. 0.0847%[■] per day (APR^{^^} 35.93%) 0.0847%[■] per day (APR^{^^} 34.11%)
* Including Credit Cards issued by Standard Chartered Bank (Hong Kong) Limited and together with other organisations. + Supplementary Card is not applicable to MANHATTAN id Platinum Credit Card and MANHATTAN id Credit Card. Effective from 1 December 2016, a maximum of 3 Supplementary Cards can be issued for each Credit Card Account. ++ Free for up to 3 Supplementary Cards, annual fee for each subsequent Supplementary Card is HK\$900. +++ Free for up to 3 Supplementary Cards, annual fee for each subsequent Supplementary Card is HK\$1,200. ** The Bank may or may not allow you to use your UnionPay Dual Currency Platinum Credit Card to obtain cash advance. △ For CNY Account, related fees and charges will be payable in CNY. The sum will be billed to the CNY Account of your UnionPay Dual Currency Platinum Card. △ It will be subject to the default maximum rates for interest on purchase and cash advance. Finance charge for cash advance may be accrued after the statement cut-off date and will be displayed in the next statement. Please call our 24-hour Customer Service Hotline to ascertain your prevailing or applicable interest rate, accrued finance charge for cash advance and how to fully settle the cash advance finance charge before the next statement date.	^^ The Annualised Percentage Rate ("APR") is calculated based on the guidelines as set out in the Code of Banking Practice and is for reference only, inclusive of Cash Advance Fee (if applicable). ■ The rate as printed on MANHATTAN credit card statement will be shown as 0.091%, which the one as printed on the key fact statement shall prevail. ■ The rate as printed on MANHATTAN credit card statement will be shown as 0.085%, which the one as printed on the key fact statement shall prevail. # Effective from 25th November 2017, - Click-a-Count Titanium Credit Card(s) were replaced by Standard Chartered executive platinum Credit Card(s) with the same credit card number and annual fee. (Principal Card: waived; Supplementary Card*: Not applicable) - MANHATTAN id Mastercard(s) were replaced by MANHATTAN id Platinum Mastercard(s) with the same credit card number and annual fee. (Principal Card: HKD216; Supplementary card*: HKD108) - MANHATTAN Mastercard(s) / Orbis Mastercard(s) were replaced by MANHATTAN Platinum Mastercard(s) with the same credit card number and annual fee. (Principal Card: HKD216; Supplementary card*: HKD108) - MANHATTAN Orbis Gold Mastercard(s) were replaced by MANHATTAN Titanium Mastercard(s) with the same credit card number and annual fee. (Principal Card: HKD600; Supplementary card*: HKD300) - Standard Chartered Mastercard(s) (The first 4 digits of card number is 5488) were replaced by Standard Chartered Platinum Mastercard(s) with the same credit card number and annual fee. (Principal Card: HKD250; Supplementary card*: HKD125)
Default Rate[△] - All Credit Cards - Fail to pay Minimum Payment Due by Payment Due Date in the past 1 month - Fail to pay Minimum Payment Due by Payment Due Date for 2 times or more in the past 12 months	- Waived - Waived
Cash Advance Fee^{△**} - Over the counter^{***} or via JETCO ATM, Visa / Mastercard / UnionPay International ATM Network (as available to the relevant Credit Card type(s)) - Corporate Credit Card - Other Credit Cards (Not applicable to Smart Credit Card) - Smart Credit Card	3% of the cash advance amount per transaction (minimum HK\$55) 3.5% of the cash advance amount per transaction (minimum HK\$100) - Waived
Limit on Cash Advance^{**}	Your limit on cash advance will be reviewed from time to time by the Bank. Your latest limit on cash advance at any relevant time can be ascertained by calling 24-hour Customer Service Hotline.
Late Charge[△] - Fail to pay Minimum Payment Due by Payment Due Date - Corporate Credit Card - Other Credit Cards	<u>EITHER</u> 5% of the Minimum Payment Due (subject to a minimum cap of HK\$220 and a maximum cap of HK\$350) <u>OR</u> the Minimum Payment Due, <u>whichever is lower</u>. <u>EITHER</u> 5% of the Outstanding Balance (subject to a minimum cap of HK\$/CNY220 and a maximum cap of HK\$/CNY350) <u>OR</u> the Minimum Payment Due, <u>whichever is lower</u>.

Late Fee[△] • Fail to pay Minimum Payment Due for 3 consecutive months or more	• Waived
Returned Item Fee[△] (Rejected Direct Debit Authorisation / Autopay or Flexipay)	HK\$/CNY120 per item
Card Replacement Fee	HK\$100 per credit card account
Charge for Foreign Currency Cheque Repayment[△] • Standard Chartered Credit Card • MANHATTAN Credit Card	• HK\$/CNY100 per cheque • Minimum HK\$15, maximum HK\$100 per cheque
Sales Draft Retrieval Fee[△] • Photocopy - UnionPay Dual Currency Platinum Card	• HK\$40 per copy

△ For CNY Account, related fees and charges will be payable in CNY. The sum will be billed to the CNY Account of your UnionPay Dual Currency Platinum Card.

** The Bank may or may not allow you to use your UnionPay Dual Currency Platinum Credit Card to obtain cash advance.

*** Transaction made over the counter is applicable for Hong Kong Dollars cash advance in Hong Kong only.

Statement Retrieval Fee • Corporate Credit Card - Statement issued within the latest 2 months (photocopy) - Statement issued beyond the latest 2 months (photocopy) • Other Credit Cards	• HK\$30 per copy • HK\$50 per copy • HK\$50 per copy[◇]
Paper Statement Fee Applicable to customers who receive any of the following paper statement(s) • Consolidated Statement • Credit Card Statement(s) (except Standard Chartered SHOP'n GAIN Platinum Credit Card, Standard Chartered SHOP'n GAIN Credit Card, Standard Chartered Corporate VISA Card, Standard Chartered Visa Signature Business Card and designated Mastercard (card number starting with 5488)) • Current/Savings account Statement(s) • Standard Chartered Revolving Cash Card Statement(s) • Manhattan Revolving Personal Loan Statement(s)	HK\$10 per month Note: The fee will be waived for below customers: • Customers aged below 18 or 65 and above • Customers who hold Click-a-Count • Recipients of government disability allowances/allowance for elderlies or Comprehensive Social Security Assistance
Cash Withdrawal Fee[△] (By cheque / cashier order) • Standard Chartered Credit Card • MANHATTAN Credit Card	• HK\$/CNY75 per cheque • HK\$75 per cheque (Free if transfer to Standard Chartered account)
Overlimit Charge (not applicable to Visa Infinite Card and Corporate Credit Card)	HK\$180 per statement cycle
Standard Chartered Credit Card Statement Instalment Plan and MANHATTAN's "Anything Goes Instalment" Program Corporate Credit Card and Visa Signature Business Card • Handling Fee • Administration Fee for Early Repayment	• Subject to approval^{◇◇} • HK\$150 per plan
Standard Chartered Credit Card Instalment Credit Program and MANHATTAN "Credit Cash" Instalment Program • Application Fee • Handling Fee • Administration Fee for Early Repayment	• HK\$200 per Application • Subject to approval^{◇◇◇} • 1% of the Final Instalment Credit / "Credit Cash" Amount (minimum HK\$300)

Transactions in Hong Kong Dollars Incurred Outside of Hong Kong

- UnionPay Dual Currency Platinum Credit Card

- Smart Credit Card

- Visa (not applicable to Smart Credit Card) / Mastercard

- Visa / Mastercard

- Not Applicable.

- Waived. You may sometimes be offered the option to settle foreign currency transactions in Hong Kong Dollars at the point of sale overseas. Such option is a direct arrangement offered by the overseas merchants and not the card issuer. In such cases, you are reminded to ask the merchants for the foreign currency exchange rates to be applied before the transactions are entered into.

If you choose to settle foreign currency transactions incurred in or outside of Hong Kong, please refer to “Foreign Currency (Currencies other than Hong Kong Dollars) Transactions incurred in or outside of Hong Kong” above for the charges.

- Visa/Mastercard International will impose a reimbursement charge of 1% on the Bank for transactions in Hong Kong Dollars incurred outside of Hong Kong or with any merchants not registered in Hong Kong (e.g. internet transaction), the same will be charged by the Bank on such transactions on behalf of Visa/ Mastercard International.

The fee is applicable to transactions initiated by you and/or the merchant depending on the merchant’s setting.

- You may sometimes be offered the option to settle foreign currency transactions in Hong Kong Dollars at the point of sale overseas. Such option is a direct arrangement offered by the overseas merchants and not the card issuer. In such cases, you are reminded to ask the merchants for the foreign currency exchange rates and the percentage of handling fees to be applied before the transactions are entered into since settling foreign currency transactions in Hong Kong Dollars may involve a cost higher than the foreign currency transaction handling fee.

If you choose to settle foreign currency transactions incurred in or outside of Hong Kong, please refer to “Foreign Currency (Currencies other than Hong Kong Dollars) Transactions incurred in or outside of Hong Kong” above for the charges.

Transactions in CNY Currency

- UnionPay Dual Currency Platinum Credit Card

- All transactions in CNY currency incurred outside of Hong Kong will not be converted into Hong Kong Dollars. China transactions will be directly posted in terms of CNY currency on CNY credit card account.

Over-limit electronic fund transfer handling fee

- Standard Chartered Credit Card
- MANHATTAN Credit Card

- A 3.5% handling fee will apply to the transferred amount beyond HK\$25,000 and charges will be debited to the valid Credit Card account with the highest transferred amount if the total accumulated money transfers made by using electronic banking services, person to person (P2P) payment services or mobile device/app/electronic funds transfer platform effective from time-to-time to make any money/electronic money transfer/ top up transaction from Standard Chartered/MANHATTAN Credit Card(s) to a specified account (including but not limited to Octopus Wallet) exceed HK\$25,000 per Cardholder in a calendar month (based on the transaction date). If the transaction is made on the first day of a calendar month and prior to or in between system update period, the transaction will be counted as made in the preceding calendar month.

When a Cardholder makes an electronic fund transfer that exceeds the limit, s/he will be prompted in Online Banking and/or mobile app to acknowledge the available transfer amount and any applicable handling fee if such amount is exceeded. Upon the Cardholder’s acknowledgment and by proceeding with the transfer, the Cardholder is deemed to have accepted the handling fee as stipulated in any prevailing promotional terms and conditions (if applicable).

Notes:

- i) The Bank reserves the right to vary the fees / charges for customers based on their account record from time to time by notice.
- ii) The above items may from time to time be varied by notice to customers.
- iii) The provision of Credit Card services to you is subject to your acceptance of the above charges and the relevant Terms and Conditions. In case you have any comment on the agreement and / or charges, please write to Standard Chartered Bank (Hong Kong) Limited, P.O. Box 68397, Kowloon East Post Office, Hong Kong.

- iv) If there is any inconsistency or conflict between the English and Chinese versions, the English version shall prevail.

24-Hour Customer Service Hotline

MANHATTAN Credit Card Customer Service Hotline
Standard Chartered Credit Card Customer Service Hotline

: 2881 0888
: 2886 4111

Investment fund services

Transfer Charges • Transfer of investment funds to Standard Chartered Bank (Hong Kong) Limited, from another financial institution • Transfer of investment funds from Standard Chartered Bank (Hong Kong) Limited, to another financial institution • Transfer of investment funds between Investment Fund accounts within Standard Chartered Bank (Hong Kong) Limited	• Free • HK\$100 per fund • Free
Other Charges • Subscription • Redemption, annual management fee etc • Service Charge on switching of investment funds within the same fund house • Remittance Fee on payment of monies from fund redemption	• Subscription fee up to 5% or in accordance with charges stated in the prospectus of individual funds, whichever is lower • Redemption and annual management fee, etc, in accordance with charges stated in the prospectus of individual funds • 1% of the transaction value • HK\$100 per redeemed fund*

* An equivalent amount will be levied according to the currency of the fund.

Debt securities services

Sell Transaction (applicable for structured notes' secondary market transaction only)	0.75% of face value for each transaction
Safe Custody	Free of charge
Interest Collection	Free of charge
Maturity Redemption (Cash)	Free of charge
Maturity Redemption (Stock Delivery)	Free of charge
Transfer In / Out Request	HK\$500 per request

Equity linked investment services

Sell Transaction (applicable for Equity Linked Investments' secondary market transaction only)	0.75% of face value for each transaction
Interest collection	Free of charge
Maturity redemption (cash)	Free of charge
Maturity redemption (stock delivery)	Free of charge

Structured investment series - currency linked / rate linked

Sell Transaction	0.75% handling fee of the principal amount and any other costs and/or losses incurred of such early withdrawal (if any)
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Wealth Lending - WealthPro / InvestPower / Floating Overdraft Facility Secured by Deposits / Standby Overdraft Facility / Overdraft Facility Secured by Insurance Plan

WealthPro	
Annualised Interest Rate	Loan Currency: <u>HKD:</u> - Up to HKD Prime rate* + 2% per annum (For Prime-based loan) - Up to HIBOR** + 4% per annum (For HIBOR-based loan) <u>EUR/ GBP/ AUD/ NZD/ JPY/ CAD/ CHF/ SGD/ USD:</u> - Up to Reference rate[#] + 4% per annum (Please refer to Key Fact Statement or Facility Letter for further details)
Annualised Overdue / Default Interest Rate	Not Applicable
Overlimit Interest Rate	Not Applicable
Annual Fee / Fee	Not Applicable
Late Payment Fee and Charge	Not Applicable
Overlimit Handling Fee	Not Applicable
Returned Cheque / Rejected Autopay Charge	- HK\$150/US\$19 per cheque / payment due to insufficient funds - HK\$100/US\$13 per cheque / payment due to technical errors
InvestPower	
Annualised Interest Rate	Loan Currency: <u>HKD:</u> - Up to HIBOR + 4% per annum <u>EUR/ GBP/ AUD/ NZD/ JPY/ CAD/ CHF/ SGD/ USD:</u> - Up to Reference rate +4% per annum (Please refer to Key Fact Statement or Facility Letter for further details)
Annualised Overdue / Default Interest Rate	Not Applicable
Overlimit Interest Rate	Not Applicable
Annual Fee / Fee	Not Applicable
Late Payment Fee and Charge	Not Applicable
Overlimit Handling Fee	Not Applicable
Returned Cheque / Rejected Autopay Charge	- HK\$150/US\$19 per cheque / payment due to insufficient funds - HK\$100/US\$13 per cheque / payment due to technical errors

* Prime rate means the Hong Kong Dollar Prime Lending Rate quoted by the Standard Chartered Bank (Hong Kong) Limited ("Bank") from time to time.

** HIBOR means the Hong Kong Interbank Offered Rate offered on Hong Kong dollar loans in the interbank market.

Reference rate is a daily interest rate set by the Bank based on respective currency's benchmark interest rate index. The reference rate may vary daily. For details, please visit the Bank's branches or www.sc.com/hk.

Floating Overdraft Facility Secured by Deposits	
Annualised Interest Rate	Loan Currency: <u>HKD:</u> • Up to HKD Prime rate* + 2% per annum <u>EUR / GBP / AUD / NZD / JPY / CAD / CHF / USD:</u> • Up to Reference rate [#] + 4% per annum (Please refer to Key Fact Statement or Facility Letter for further details)
Annualised Overdue / Default Interest Rate	Not Applicable
Overlimit Interest Rate	Prime* + 8% per annum will be applied to the amount in excess under the Facility, if your current debit balance exceeds the prevailing overdraft limit under the Facility
Annual Fee / Fee	Not Applicable
Late Payment Fee and Charge	Not Applicable
Overlimit Handling Fee	Not Applicable
Returned Cheque / Rejected Autopay Charge	• HK\$150/US\$19 per cheque / payment due to insufficient funds • HK\$100/US\$13 per cheque / payment due to technical errors
Standby Overdraft Facility	
Annualised Interest Rate	Up to HKD Prime rate* + 2% per annum (Please refer to Key Fact Statement or Facility Letter for further details)
Annualised Overdue / Default Interest Rate	Not Applicable
Overlimit Interest Rate	Prime* + 8% per annum will be applied to the amount in excess under the Facility, if your current debit balance exceeds the prevailing overdraft limit under the Facility
Annual Fee / Fee	Not Applicable
Late Payment Fee and Charge	Not Applicable
Overlimit Handling Fee	Not Applicable
Returned Cheque / Rejected Autopay Charge	• HK\$150/US\$19 per cheque / payment due to insufficient funds • HK\$100/US\$13 per cheque / payment due to technical errors
Overdraft Facility Secured by Insurance Plan	
Annualised Interest Rate	Prime* - 2.50% per annum
Annualised Overdue / Default Interest Rate	Not Applicable
Overlimit Interest Rate	Prime* + 8% per annum will be applied to the amount in excess under the Facility, if your current debit balance exceeds the prevailing overdraft limit under the Facility
Annual Fee / Fee	Not Applicable
Late Payment Fee and Charge	Not Applicable
Overlimit Handling Fee	Not Applicable
Returned Cheque / Rejected Autopay Charge	• HK\$150 per cheque / payment due to insufficient funds • HK\$100 per cheque / payment due to technical errors

* Prime rate means the Hong Kong Dollar Prime Lending Rate quoted by the Standard Chartered Bank (Hong Kong) Limited ("Bank") from time to time.

Reference rate is a daily interest rate set by the Bank based on respective currency's benchmark interest rate index. The reference rate may vary daily. For details, please visit the Bank's branches or www.sc.com/hk.

Securities services

Trade-related services (for HK Securities)	
Securities Brokerage	- Online Banking & SC Equities : 0.20% (HK\$50 minimum brokerage for each transaction) - Securities Hotline : 0.50% (HK\$150 minimum brokerage for each transaction)
Trade Lodgement Fee	Waived
SFC Transaction Levy (by The Securities and Futures Commission of Hong Kong)	For details, please visit Standard Chartered Hong Kong's official website -> Investment -> Securities Services -> FAQ.^
FRC Transaction Levy (by Financial Reporting Council)	
Trading Fee (by The Hong Kong Exchange & Clearing Limited)	
Stamp Duty (by the Hong Kong Government)	
Stock Settlement Fee (by the Hong Kong Securities Clearing Company Limited)	
Foreign Financial Transaction Tax	
Trade-related services (for Shanghai – Hong Kong and Shenzhen – Hong Kong Stock Connect Eligible Securities)	
Securities Brokerage	- Online Banking: 0.20% (RMB45 minimum brokerage for each transaction) - Designated Northbound Securities Trading Hotline: 0.5% (RMB135 minimum brokerage for each transaction)
Trade Lodgement Fee	Waived
Securities Management Fee (by the China Securities Regulatory Commission)	For details, please visit Standard Chartered Hong Kong's official website -> Investment -> Securities Services -> FAQ.^
Handling Fee (by the Shanghai Stock Exchange / Shenzhen Stock Exchange)	
Stamp Duty (by State Taxation Administration)	
Transfer Fee (by ChinaClear)	
Transfer Fee (by Hong Kong Securities Clearing Company Limited)	
Foreign Financial Transaction Tax	
Trade-related services (for US Securities)	
Securities Brokerage	Digital channel: 0.20% (USD 18 minimum brokerage for each transaction)
Third-Party Charge on Fee for Trading	For details, please visit Standard Chartered Hong Kong's official website -> Investment -> Securities Services -> FAQ.^
Foreign Financial Transaction Tax	
Stock Settlement-related services	
Transfer Deed Stamp Duty (by the Hong Kong Government)	For details, please visit Standard Chartered Hong Kong's official website -> Investment -> Securities Services -> FAQ.^
Stock Transfer-in (scripless) / Physical Share Certificate Deposit Fee	- Bank charges waived - Relevant CCASS SI instruction input fee for Stock Transfer-in^ - For Non-CCASS stock deposit, HK\$10 per board lot, minimum HK\$30
Stock Transfer-Out Fee (scripless)	- HK\$5/RMB5 per board lot, minimum HK\$30/RMB25 - USD 100 per US stock per instruction - Relevant CCASS SI instruction input fee^
Stock Withdrawal Fee	- HK\$5 per board lot, minimum HK\$30 - For registered or bearer debit securities safe-kept in CCASS, plus relevant CCASS charge

Information services				
Real-time Price Quote Plan (applicable to Standard Chartered Online only)		Priority Banking customers	Premium Banking customers	Easy Banking / Non-Relationship Package customers
	FREE Real Time Price Quote Per month	1,000 quotes	500 quotes	200 quotes
	Additional FREE Quotes	100 additional quotes for every executed securities transaction		
	Subsequent charge	HK\$ 0.1 per quote. Minimum HK\$10 per month		
Real-time Stock Alerts (applicable to registration via Standard Chartered Online only)		SMS	Email	
	Charge	HK\$ 1 per quote	FREE 200 per month (thereafter HK\$ 0.1 / quote, minimum HK\$ 10 / month).	
Account maintenance				
Custodial Fee	• Waived			
Account Maintenance Fee (Semi-Annual)	• Waived			
Nominee services and corporate actions				
Collection of Cash Dividend	If the dividend amount is: • Less than HK\$30/ RMB25 / USD 4, the dividend amount; or • HK\$30/ RMB25/ USD 4 or more, 0.5% of the dividend amount (Minimum: HK\$30/ RMB25 / USD 4)			
Collection of Scrip Dividend	• 0.5% on value of cash equivalent, minimum HK\$15 / RMB12 / USD 4 • For Non-CCASS Stock, plus HK\$10 per board lot, minimum HK\$30 • For unlisted stocks, plus HK\$30 per collection plus any scrip fee charged by the Registrar			
Collection of Bonus Shares	• HK\$30 / RMB25 / USD 4 per collection • For Non-CCASS Stock, plus HK\$10 per board lot, minimum HK\$30 • For unlisted stocks, plus any scrip fee charged by the Registrar			
Corporate Action Service Fee (corporate action includes cash offer, right issue, conversion of warrants, take-over)	• HK\$5 / RMB4.5 / USD1.5 per board lot, minimum HK\$30 / RMB27 / USD8 • For registered or bearer debt securities safe-kept in CCASS, plus relevant CCASS charge			
Handling Charge for Registration of Covered Warrant (by Registrar)	For details, please visit Standard Chartered Hong Kong's official website -> Investment -> Securities Services -> FAQ.^			
American Depositary Receipt (ADR) Fee*				
Other services				
IPO Application Fee	• HK\$100 per application (Non-refundable)			
Handling Charge for Unclaimed Entitlement	• HK\$300 / RMB270 / USD80 per claim • Plus 0.5% on cash dividend amount claimed, minimum HK\$30 / RMB27 / USD8 • For bonus shares, plus HK\$30 / RMB25 / USD8 per collection • Plus counter-party handling charge			
Request for Copy of Statements and Contract Notes	HK\$50 per statement / contract note			
Reference Letter	HK\$300 per item			

* Clients holding ADRs may be charged ADR Fee regularly by the Depository Receipts Agent (the Agent) through the Bank. The mentioned price range is for reference only and is subject to changes from time to time at the discretion of the Agent without prior notice. The final price range, frequency and timing of charging the fee is subject to final confirmation from the Agent.

[^] Third-party charges in addition to the fee and charge information set out in this Service Charges – An easy guide to banking fees, including transaction levy, trading fee, stamp duty and others, may vary and be announced by respective parties occasionally. For details, please visit Standard Chartered Hong Kong's official website -> Investment -> Securities Services -> FAQ.

Please Note:

1. Odd lots are charged as board lots.
2. Out of pocket expenses are for account of clients.
3. For transactions in RMB or USD, the relevant charges specified in RMB or USD apply respectively.
4. The Securities Services Charges listed above may be subject to change.

Disclosure of Monetary Benefits (Investment Services)

Service Types	Monetary Benefits / Trading Profits received by the Bank
Debt securities services - Purchase/ Sell Transaction (applicable for fixed income products excluding retail IPO bonds) - Purchase Transaction (applicable for retail IPO bonds) - Sell Transaction (applicable for retail bonds) - Purchase Transaction (applicable for structured notes' primary market transaction only)	- Up to 3% of face value and will be subsumed in the amount of offering price or bid / ask spread* - Refer to Offering documents for the handling fee (paid by client, if any) and placing fee (paid by issuer) of each retail IPO bond - Free of charge - Up to 5% of face value for each transaction**
Equity linked investment services Purchase Transaction (applicable for Equity Linked Investments' primary market transaction only)	Up to 5% of face value for each transaction[#]
Structured investment series - currency linked / rate linked Purchase Transaction	Up to 5% of face value for each transaction[^]
Foreign exchange trading service - Foreign Exchange - FX Order Watching Service	- Up to 3% of notional amount and will be subsumed in the amount of offering price or bid/ask spread - Up to 3% of notional amount and will be subsumed in the amount of offering price or bid/ask spread

* The trading profits for purchase / sell transaction of debt securities services (fixed income products) may vary according to each transaction.

** The trading profits for purchase of structured notes may vary according to each issue.

[#] The trading profits for purchase transaction of Equity Linked Investments may vary according to each issue.

[^] The Bank may receive profits which, together with any operating or administrative costs it may incur in providing the Products, will be subsumed in the offering price or bid/offer spread as accepted and paid by the relevant customers to the Bank. The trading profits for purchase of structured investment series may vary according to each issue.

Individual Client Segregated Account (Investment Services)

With the implementation of the European Union's Central Securities Depositories Regulation (CSDR), Clients can opt for the choice between an Omnibus Client Segregated Account (OSA) and an Individual Client Segregated Account (ISA) for their holding of securities at each Central Securities Depository (CSD) within the European Economic Area ("EEA"), following costs are considered to be relevant with respect to **ISA**:

Monthly account maintenance fee	EUR€48.50 or equivalent per segregated account
Monthly custody fee*	EUR€250 or equivalent per segregated account
Monthly settlement fee*	EUR€125 or equivalent per segregated account with transaction(s) processed in the month. No charge if no transaction is processed in the month
Corporate action fee	Charge by event type and market
Transfer fee between omnibus account and segregated account	Free of Charge

* Based on current transaction volume it is reasonably believed that a minimum monthly fee between EUR€298.50 and EUR€423.50 will have to be paid by a WM client who opts to open a segregated account in ClearStream. All Charges are subject to periodic and ongoing review and changed by the relevant Third Parties from time to time, the Bank will notify the impacted clients in a timely manner.