

Hang Seng China Prestige Banking

Smart way to manage your wealth

1. Fast Remittance between Hang Seng China and Hong Kong

We provide 3-Hour Fast Remittance service for Prestige Banking Customers (only applicable to Foreign Currency Remittance from Hang Seng China to Hang Seng Hong Kong through counter service), and the cable fee is waived for same name account remittance by Hang Seng China. Besides, Prestige Banking Customers can also enjoy 2-Hour Fast Remittance service through e-banking service for both CNY and foreign currencies. Remittance charge promotion will be available frequently, please contact our branches/sub-branches for detailed information.

2. Great China Prestige Banking Service

If you are already our honored Prestige Banking customer with Hang Seng China and Hang Seng Hong Kong, you can update to Great China Prestige Banking Service to enjoy the waiver of Monthly Account Maintenance Fee in one side (appointed by yourself).

3. Account services

Prestige Banking Customers enjoy a series of free Account services, like Deposit Certificate and etc.

4. Inter-city services

Prestige Banking Customers enjoy free Inter-city Cash services between branches/sub-branches within mainland China.

5. CNY and Foreign Currency Inward Remittance

CNY Inward Remittance and Foreign Currency Inward Telegraphic Remittance paid to the accounts opened with the Bank are free to Prestige Banking Customers.

6. Foreign Currency services

Prestige Banking Customers can enjoy free Foreign Currency Notes Deposit/Withdrawal and Foreign Currency Notes Exchange services.

7. Debit Card

ATM Cash Withdrawals via the Bank's ATMs within mainland China and Inter-city other Bank ATMs are free for Prestige Banking Customers.

- Please refer to Prestige Banking Customers Charges for detailed information and other preferential rates.

Tariff of personal banking basic service

No.	Items	Preferred Banking Customers Charges	Prestige Customers Charges
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GOVERNMENT PRICING and GOVERNMENT-GUIDED PRICING ITEMS

CNY Account Services

1 Cash Services			
1.1	Intra-City CNY cash deposit over counter within the Bank(GOVERNMENT-GUIDED PRICING ITEM)		Free
1.2	Intra-City CNY cash withdrawal over counter within the Bank (GOVERNMENT-GUIDED PRICING ITEM)		Free
1.3	Intra-City cross branch CNY transfer over counter within the Bank (GOVERNMENT-GUIDED PRICING ITEM)		Free
1.4	Inter-city cross branch CNY Cash Deposit over counter within the Bank (GOVERNMENT-GUIDED PRICING ITEM)		Free
1.5	Inter-City CNY cash withdrawal over counter within the Bank (GOVERNMENT-GUIDED PRICING ITEM)		Free
1.6	Cross Branch CNY Cash Deposit to other banks(GOVERNMENT-GUIDED PRICING ITEM)		This service is not provided
<i>Basis of pricing:</i> · Service charge for Intra-city CNY cash withdrawal, deposit and transfer over counter within the Bank is waived according to "The Notice for Waiver of Some Service Charges by Banking Financial Institutions(Yin Jian Fa [2011] No.22)"; · Notice on Issuing the Index of Government Guided Price of Commercial Banks' Services(Fa Gai Jia Ge [2014] No. 268) · Management Measure on Pricing of Commercial Banks' Services (CBRC NDRC 2014 NO.1)			

2 CNY Cheques Services

2.1	Purchase of Cheque Book(25 pieces) Purchase of Cheque Book(GOVERNMENT PRICING ITEM)	Purchase fee CNY 0.4 per piece	
2.2	Transaction charge(GOVERNMENT-GUIDED PRICING ITEM)	CNY 0.8 per transaction	
2.3	Reporting Loss of Cheque(GOVERNMENT PRICING ITEM)	0.1% of the cheque amount, minimum CNY5 per cheque	
Notes: · CNY Cheque Services are only offered in selected outlets.			
<i>Basis of pricing:</i> · CNY cheque related charges are based on "The Notice issued by the State Planning Commission and the People's Bank of China for Further Regulating Settlement Business Charges of the Banking Industry (Ji Jia Fei [1996] No.184)" and the "Measures for Payment and Settlement (Yin Fa [1997] No.393)"; · Notice on Issuing the Index of Government Guided Price of Commercial Banks' Services (Fa Gai Jia Ge [2014] No. 268) · Management Measure on Pricing of Commercial Banks' Services (CBRC NDRC 2014 NO.1)			

3 CNY Domestic Payments

3.1	Purchase of Cashier Order(GOVERNMENT PRICING ITEM)	purchase fee CNY 0.48 per Cashiers' Order													
3.2	Transaction charge of Cashier Order (GOVERNMENT-GUIDED PRICING ITEM)	CNY 0.72 per transaction													
3.3	Reporting Loss of Cashier Order (GOVERNMENT PRICING ITEM)	0.1% of the face amount, minimum CNY5 per transaction													
3.4	Intra-city CNY payment via the People's Bank of China Intra-city Clearing System(GOVERNMENT-GUIDED PRICING ITEM) *The charge in some locations may vary due to local regulations. Please contact our branch for details.	CNY1.2 per transaction													
3.5	(Intra-city and inter-city) counter fund transfer from account with Hang Seng Bank (China) to account with another bank(GOVERNMENT-GUIDED PRICING ITEM)	<table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 50%; text-align: left;">Transaction amount</th> <th style="width: 50%; text-align: left;">Charge per transaction</th> </tr> </thead> <tbody> <tr> <td>CNY2,000 (including) or less:</td> <td>CNY2</td> </tr> <tr> <td>CNY2,000-5,000(including):</td> <td>CNY5</td> </tr> <tr> <td>CNY5,000-10,000(including):</td> <td>CNY10</td> </tr> <tr> <td>CNY10,000-50,000(including):</td> <td>CNY15</td> </tr> <tr> <td>Over CNY50,000:</td> <td>0.03% of the transfer amount; Max: CNY50</td> </tr> </tbody> </table>	Transaction amount	Charge per transaction	CNY2,000 (including) or less:	CNY2	CNY2,000-5,000(including):	CNY5	CNY5,000-10,000(including):	CNY10	CNY10,000-50,000(including):	CNY15	Over CNY50,000:	0.03% of the transfer amount; Max: CNY50	
Transaction amount	Charge per transaction														
CNY2,000 (including) or less:	CNY2														
CNY2,000-5,000(including):	CNY5														
CNY5,000-10,000(including):	CNY10														
CNY10,000-50,000(including):	CNY15														
Over CNY50,000:	0.03% of the transfer amount; Max: CNY50														
3.6	Purchase of Bill of Exchange(GOVERNMENT PRICING ITEM)	This service is not provided													
3.7	Transaction charge (GOVERNMENT-GUIDED PRICING ITEM)	This service is not provided													
3.8	Reporting Loss of Bill of Exchange(GOVERNMENT PRICING ITEM)	This service is not provided													
Notes: · (Intra-city and inter-city) counter fund transfer from account with Hang Seng Bank (China) to account with another bank includes transfer to self-name personal accounts of another bank and to other personal or company's accounts with another bank. Charges for CNY cash payments fall within government-guided charging items and are subject to adjustment by the Bank in due course pursuant to any applicable new requirements of the relevant authorities. · Both Intra-city and Inter-city CNY domestic payments could only be available via CNAPS in the city of Kunming and Fuzhou. · The cross-bank account transfer fee, telegraphic transfer fee and cable charge for donation fund's transfer to dedicated disaster relief accounts are waived. · In respect of remittance via CNY Special Account for Remittance to/from Hong Kong/Macau, the fee charged by the Bank is calculated with reference to the charging standard under "Intra-city or Inter-city CNY Payment via CNAPS". Besides, additional fees may be charged by the relevant correspondent banks. · CNY Cashiers' Order Services are only offered in selected outlets.															
<i>Basis of pricing: CNY domestic payment related fees are set according to the following regulations:</i> · Notice on Issuing the Index of Government Guided Price of Commercial Banks' Services (Fa Gai Jia Ge [2014] No. 268) · Management Measure on Pricing of Commercial Banks' Services (CBRC NDRC 2014 NO.1) · "The Measures for Payment and Settlement (Yin Fa[1997] No.393)". · "The Notice of the People's Bank of China on Matters in respect of Strengthening Work for Business Promotion of Bulk Electronic Payment System". · "The Notice of the State Planning Commission and the People's Bank of China on Laying Down Charging Standard for Electronic Remittance and Transfer (Ji Jia Ge [2011] No.791)".															

MARKET-ORIENTED PRICING ITEMS

Account Services

4 Account Service Fees

4.1	Minimum Total Balance Requirement	CNY50,000/equivalent	CNY300,000/equivalent
4.2	Monthly Account Maintenance Fee	CNY50/equivalent will be charged every month if the average daily total balance falls below minimum requirement within a month	CNY100/equivalent will be charged every month if the average daily total balance falls below minimum requirement within a month
<p>Notes:</p> <ul style="list-style-type: none"> * Total Balance* includes all balance of savings and time deposits, as well as the subscription amount of other investment products. * Monthly Account Maintenance Fee is waived for normal customers with the average daily total balance falls below minimum requirement within a month until 30 Jun 2015, arrangement afterwards will be further noticed. * Besides further notice on monthly account maintenance fee after promotional period, a free account will be offered by the Bank. For this free account, account maintenance fee will not be levied no matter whether or not the account can meet average daily total balance minimum requirement. <p>Charge rationale : The Monthly Account Maintenance fee is formulated based on the service cost of the Bank, taking into account of operation and management of customer accounts and a series of free services offered to customers, with reference to the monthly services fee level of this wealth management proposition in other overseas markets, as well as the fee level of similar wealth management proposition in domestic market.</p>			

5 Account Service Fees

5.1	Deposit Certificate	CNY100 per copy		Free	
5.2	Security Device for Personal e-Banking	Free		Free	
5.3	Re-print Statement/Payment Notice	Statement month is within 12 months(inclusive): Free Statement month is over 12 months: CNY30 per copy per month Maximum CNY300 per time (for all such request raised by customer in one go)			
5.4	Issue Copies of Transaction Voucher	Voucher dated within 12 months(inclusive): Free Voucher dated over 12 months ago: CNY30 per copy per month Maximum CNY300 per time (for all such requests raised by customer in one go)			
5.5	Safe Box Service	Safe Box Type	Size(H*W*Dcm)	Annual Rental Charges(CNY)	Cash Pledge
		A	6*11.5*53	210	Standard Price
		B	11*11.5*53	300	Standard Price
		C	6*24*53	430	Standard Price
		D	11*24*53	510	Standard Price
		E	24*24*53	780	Standard Price
<p>Notes:</p> <ul style="list-style-type: none"> * Safe Box Service is only provided in Guangzhou Branch, and subject to the availability of safe boxes. * Cash pledge is needed prior to the rental of the Bank's safe box which is equivalent to a two-year rental charges. The cash pledge must be paid in CNY and will be refunded upon the cancellation of the service. * Two safe box keys should be returned upon the cancellation of the service. Penalty will be charged on the loss of keys (CNY170 for 1 key/CNY690 for both keys). * Credit Reference Letter Service is free but only provided upon customers' request (including customers with Cross Border Banking needs)by selected outlets,please contact outlets for details. <p>Charge rationale: The above tariff of account services is formulated comprehensively based on the labor cost, system development and maintenance cost, telecom & postage charges, and other administrative costs.</p>					

CNY Account Services

6 CNY Remittances Services

6.1	CNY inward remittances	Free	
6.2	Inter-city CNY transfer within the Bank	Free	
6.3	Cross Border Remittance Service		
①	CNY inward remittances	Free	
②	CNY outward remittances	Transaction amount	Charge per transaction
		CNY2,000 (including) or less:	CNY2
		CNY2,000-5,000(including):	CNY5
		CNY5,000-10,000(including):	CNY10
		CNY10,000-50,000(including):	CNY15
		Over CNY50,000:	0.03% of the transfer amount; Max: CNY50
<p>Notes:</p> <ul style="list-style-type: none"> * Cross border RMB Remittance Service is only provided by selected outlets, and remittance charge promotion will be available frequently, please contact outlets for details. 			

Foreign Currency Account Services

7 Foreign Currency Cash Services

7.1	Intra-city/Inter-city Foreign Currency Notes Deposit over Counter within the Bank	HKD & USD deposit to notes account: Free Notes deposit to exchange account: 1% of the deposit amount	Free
7.2	Intra-city/Inter-city Foreign Currency Notes Withdrawal over Counter within the Bank	HKD: 0.25% of the withdrawal amount. Minimum HKD40/equivalent USD: 0.25% of the withdrawal amount. Minimum USD5/equivalent EUR: 0.4% of the withdrawal amount. Minimum EUR5/equivalent	Free
7.3	Foreign Currency Notes Exchange		
①	Hang Seng Bank Account Holders		Free
	<p>Notes:</p> <ul style="list-style-type: none"> Foreign Currency Cash Services are only limited to HKD, USD and EUR, and EUR is available in selected outlets. Foreign Currency Notes withdrawal is subject to two working days' advance notice to the Bank and cash availability. If notes are withdrawn from an account of different currency, notes buy/sell board rates against CNY will apply. Foreign currency transactions are subject to regulations of relevant local authorities. "Hang Seng Bank Account Holders" refers to customers holding bank accounts with Hang Seng Hong Kong and the Bank. Customers must present either a debit/credit card, statement, passbook or cheque book issued by the Bank in order to enjoy the fee waiver. <p>Charge rationale: The above tariff of foreign currency note services is formulated based on the Bank note withdrawal cost and correspondent bank note withdrawal cost.</p>		

8 Inward Remittances

8.1	Inward Telegraphic Remittances	CNY55/equivalent	Free
8.2	Inward Remittances via Other Channels		Free
8.3	Clean Cheque Collection		
①	Payable in Hong Kong	CNY200/equivalent per cheque plus applicable correspondent bank charges	CNY100/equivalent per cheque plus applicable correspondent bank charges
②	HKD Cheque Collected by Shenzhen/Guangzhou/Dongguan Branch	0.1% of the cheque amount Minimum CNY20/equivalent Maximum CNY1,000/equivalent plus applicable correspondent bank charges	0.05% of the cheque amount Minimum CNY20/equivalent Maximum CNY500/equivalent plus applicable correspondent bank charges
③	Payable Overseas	CNY300/equivalent per cheque plus applicable correspondent bank charges	CNY200/equivalent per cheque plus applicable correspondent bank charges
④	Returned Cheque	CNY110/equivalent per cheque plus applicable correspondent bank charges	

9 Outward Remittances

9.1	Telegraphic Transfer		
①	Telegraphic Transfer Issuance	0.1% of the remittance amount Minimum CNY100/equivalent per transaction Maximum CNY500/equivalent per transaction plus CNY120/equivalent cable charges and applicable correspondent bank charges	0.05% of the remittance amount Minimum CNY50/equivalent per transaction Maximum CNY500/equivalent per transaction plus CNY120/equivalent cable charges and applicable correspondent bank charges
②	TT Amendent/Enquiry/Cancellation	CNY200/equivalent per transaction plus CNY120/equivalent cable charges and applicable correspondent bank charges	
③	Commission on Outward Remittance from Foreign Currency Notes Account	1% of the remittance amount	Free
9.2	Domestic Transfer via Other Channels		
①	Intra-city/Inter-city Transfer within the Bank		Free
②	Intra-city Payment	CNY80/equivalent per transaction plus applicable correspondent bank charges	CNY50/equivalent per transaction plus applicable correspondent bank charges
③	Inter-city Payment	CNY120/equivalent per transaction plus applicable correspondent bank charges	CNY100/equivalent per transaction plus applicable correspondent bank charges

9.3	3-Hour Fast Remittance		
①	Service Charges (between Accounts Opened with Hang Seng Bank in Hong Kong and China)	Not Applicable	0.1% of the remittance amount Minimum CNY100/equivalent per transaction Maximum CNY500/equivalent per transaction plus CNY120/equivalent cable charges
<p>Notes:</p> <ul style="list-style-type: none"> Foreign Currency Remittances Services are only applicable to designated foreign currencies and available in selected outlets. 3-Hour Fast Remittance Service is only applicable to designated foreign currencies, and the cable fee is waived for same name account remittance from Hang Seng Bank (China) to Hang Seng Hong Kong. Foreign currency remittance fee promotion will be available frequently for Prestige Customers' remittance to their same name accounts in Hang Seng Hong Kong, please contact outlets for details. <p>Charge rationale: The above tariff of outward remittances is comprehensively formulated based on labor cost, system maintenance cost, cable cost, postage cost and other administrative costs.</p>			

Debit Card Services

10 Debit Card Service Fees

	Hang Seng Debit Card	Hang Seng Prestige Banking Debit Card
10.1	Annual Fee	Free
10.2	Report loss of card	Free
10.3	PIN Reset	Free
10.4	Card Replacement	CNY10 per time
10.5	Balance Enquiry via China UnionPay ATM in and outside Mainland China	Free
10.6	ATM Cash Withdrawals	
①	Intra-city Hang Seng(China) ATMs	Free
②	Intra-city Other Bank ATMs	CNY2 per transaction
③	Inter-city Hang Seng(China) ATMs	Free
④	Inter-city Other Bank ATMs	CNY5 per transaction
⑤	Overseas China UnionPay ATMs	CNY15 per transaction
10.7	ATM Fund Transfer	
①	Intra-city and Inter-city Transfer within the Bank	Free
<p>Notes:</p> <ul style="list-style-type: none"> When the cardholder makes cash withdrawals and/or purchases via China UnionPay network overseas (including Hong Kong, Macau and Taiwan), the withdrawal and/or payment amount will be deducted from the withdrawal account automatically at a conversion rate defined by China UnionPay. Cardholders should undertake any currency exchange risks. All the listed charges will be deducted from the withdrawal account automatically. <p>Charge rationale: The above tariff of debit card services is formulated based on ATM system operating cost, ATM rental cost, ATM cash replenishment cost, card production cost, mailing cost, domestic/overseas China UnionPay network costs, labor cost and other administrative costs.</p>		

Tariff of Personal Mortgage Loan

MARKET-ORIENTED PRICING ITEMS

No.	Items	Charges
11 Early Repayment Compensation		
11.1	If the Early Repayment Happens within the First Year(Inclusive) after Loan Drawdown and Total Repayment Amount(Including the Present Early Repayment) Equals or Exceeds 60% of the Loan Amount	3% of the repayment amount but no less than CNY25,000(for CNY loan) or HKD25,000(for HKD loan) or USD5,000(for USD loan) as compensation
11.2	If the Early Repayment Happens in the Second Year (Inclusive) after Loan Drawdown and Total Repayment Amount(Including the Present Early Repayment) Equals or Exceeds 60% of the Loan Amount	2% of the repayment amount but no less than CNY25,000(for CNY loan) or HKD25,000(for HKD loan) or USD5,000(for USD loan) as compensation
11.3	If the Early Repayment Happens in the First Two Years (Inclusive) after Loan Drawdown But Does Not Apply To above two Scenarios	1% of the repayment amount but no less than CNY1,000(for CNY loan) or HKD1,000(for HKD loan) or USD200(for USD loan) as compensation
11.4	If the Early Repayment Happens after the Second Year after Loan Drawdown	Free
<p>Charge rationale: The compensation caused by borrower's early repayment covers the cost of capital arrangement and administrative cost. The charge varies based on the different timing of early repayment.</p>		

12 Handling Fee for Contract Amendment Requests

12.1	Amendment of Repayment Method (At current stage, we only accept application of switch between "Monthly Straight-line" and "Bi-weekly Straight-line")	CNY1,000 per time
<i>Charge rationale: The cost for the Bank to reschedule the repayment plan plus the system operation cost.</i>		

13 Penalt for Delay in Handling Property Ownership Certificate ("IPOC") and Mortgage Registration

13.1	Apply where a loan is granted to finance the purchase of an uncompleted residential property, and customer fails to fulfill the obligation of applying for IPOC and/or mortgage registration within the time specified by the terms and conditions of Personal Mortgage Loan Agreement.	0.1% of outstanding loan balance, per month
<i>Charge rationale: The cost for the Bank to reschedule the repayment plan plus the system operation cost.</i>		

Tariff of Personal Wealth Management Product

MARKET-ORIENTED PRICING ITEMS

No.	Items	Charges
14 QDII Product – Overseas Fund Series Services Charges		
14.1	Subscription Fee	Up to 2.5% of the subscription price of the Fund
14.2	Redemption Fee	Waved
14.3	Switching Handling Fee	Up to 1.0% of the switching amount of the Fund
<i>Basis of pricing: * Service charge for QDII Product is calculated based on the overall QDII custodian fee charged by custodian banks, the Bank's labor cost, system development cost, hardware and software cost and marketing cost, with reference to the service charges of other domestic service providers which provide the similar products.</i>		

*The Normal Account of Hang Seng Bank (China) will be renamed as Preferred Banking Account, effective from 19 Jan 2015. The current service scope, tariff, account terms and conditions will remain unchanged for existing customers.

Remarks:

1.The charges listed in this tariff are applicable to all Hang Seng Bank (China) Company Limited ("the Bank") branches and sub-branches; 2.According to the existing laws/regulations, both customers and the Bank should pay Stamp Duty for Loan Agreement which is equal to 0.005% of the loan amount; 3.The charges listed in this tariff do not include charges collected by other institutions or duties, levies, charges or taxes imposed by governmental or regulatory authorities. Such charges, duties, levies or taxes (if any) should be paid at the rate laid down by such other institutions and the relevant governmental or regulatory authorities; 4.Attorney fees, notarial fees, resulting from the amendment of Personal Mortgage Loan Agreement and/or their security contracts (if any) (collectively "Contract") due to borrowers and/or the security providers' reason, as well as the costs incurred by demanding payment of the debt by the Bank (the Lender) because of borrowers and/or security providers' breaching of the aforesaid contract(s), should be calculated according to the rates determined by local notary offices or law firms and be paid directly to the relevant institutions by borrowers and/or security providers; 5.Services and charges listed in this tariff are subject to the changes in accordance with the rules and regulations and/or directives as given by the governing authorities; 6.Early Repayment Compensation is subject to the terms of relevant loan agreement; 7.Services and charges of personal wealth management product listed in this tariff are subjected to the terms of relevant product agreement; 8.The Bank reserves the right to revise the above charges from time to time; 9.For more details, please call our service/complaint hotline: 8008 30 8008 / 4008 30 8008.

Effective Date: 1st Feb 2015

The Chinese version shall apply and prevail in case of discrepancies between English and Chinese versions.



恒生銀行

HANG SENG BANK