



恒生銀行
HANG SENG BANK

Corporate Banking Services

Tariff of Accounts and Services



hangseng.com.cn

Effective Date: 30 JUN 2014

Corporate Banking Services—Tariff of Accounts and Services

GOVERNMENT-GUIDED PRICING ITEMS

No.	Items	Charges
1 CNY Local Remittance Services		
1.1	Cheque Services	
①	Cheque Book	CNY30 per cheque book
②	Report Loss of Cheque	0.1% on cheque amount, Minimum CNY5 per cheque
•Basis of pricing: Further Regulating Settlement Business Charges of the Banking Industry_ Ji Jia Fei [1996] No.184.		
1.2	Cashier's Order	CNY1.2
•Applicable to service available branches only. •Basis of pricing: Further Regulating Settlement Business Charges of the Banking Industry_ Ji Jia Fei [1996] No.184.		
1.3	Payment Through CNAPS	CNY10,000 or less: CNY5 CNY100,000 or less: CNY10 CNY500,000 or less: CNY15 CNY1,000,000 or less: CNY20 Over CNY1,000,000: 0.002% Maximum CNY200 Handling charges: CNY0.5 Free for payment to fiscal treasury, disaster relief donation and condolence payment
•Basis of pricing: Laying Down Charging Standards for Electronic Remittance and Transfer_ Ji Jia Ge [2001] No.791.		
2 CNY Account Services		
2.1	7-day Call Deposit	CNY500,000
•Basis of pricing: Administrative Measures for Call Deposit.		
3 Trade Services		
3.1	Local DC	
①	Local DC Issuance, Amendment for Amount Increase	0.15%, Minimum CNY100
②	Local DC Amendment without Amount Increase	CNY100
③	Handling Fee for DC Advice	CNY50
④	Handling Fee for DC Amendment Advice	CNY50
⑤	Handling Fee for Bills Negotiation under DC	0.1% on Bill Amount
•Basis of pricing: Measures for Local DC Settlement.		
3.2	Bank Acceptance Draft Issuance	0.05%, Minimum CNY10
•Basis of pricing: Further Regulating Settlement Business Charges of the Banking Industry_ Ji Jia Fei [1996] No.184.		



MARKET-ORIENTED PRICING ITEMS

No.	Items	Charges
4 CNY Account Services		
4.1 Initial Deposit		
①	Demand Deposit	CNY1
②	Time Deposit	CNY10,000
③	Contract Deposit	CNY500,000
•The Initial Deposit of Contract Deposit may vary in some locations. Please contact our branch for details.		
4.2 Cash Withdrawal		
		Free
•Must adhere to the regulations of the relevant authorities.		
4.3 Account Management Fee		
	Quarterly Service Fee	CNY900
	Minimal Requirement	Average deposit balance of no less than the equivalent of CNY 100,000 in pass three months
5 Foreign Currency Account Services		
5.1 Initial Deposit		
①	Settlement Account	No Limit(Refer to 5.3)
②	Time Deposit	USD2,000/equivalent
5.2 Cash Withdrawal		
①	Available Currencies	HKD,USD
②	Handling Charges	0.25% of cash withdrawn, Minimum HKD40/USD5
<ul style="list-style-type: none"> •Subject to availability of stock at branches and 2 business days prior notice would be required. •If cash is withdrawn from an account of different currency, cash buy/sell rates against CNY will apply. •Must adhere to the regulations of the relevant authorities. 		
5.3 Account Management Fee		
	Quarterly Service Fee	CNY900
	Minimal Requirement	Average deposit balance of no less than the equivalent of CNY 100,000 in pass three months
6 CNY Local Remittance Services		
6.1 Outward Payment		
①	Instation/ Local Clearing System	CNY1.2 per transaction
•The charge in some locations may vary due to local regulations. Please contact our branch for details.		
6.2 Inward Payment		
		Free
7 Foreign Currency Remittance Services		
7.1 Inward Remittances		
①	Telegraphic Transfer to Customer Account	CNY55/equivalent



No.	Items	Charges
②	Transfer to Other Local Banks	0.125% Minimum CNY200/equivalent, Maximum CNY600/equivalent
③	Clean Cheque Collection	
	-Payable in HK	CNY200/equivalent
	-Payable in Overseas	CNY300/equivalent, Plus overseas bank charges
	-HKD Cheque to be Collected via Shenzhen/Guangzhou/ Dongguan Branch	0.1% Minimum CNY20/equivalent, Maximum CNY1,000/equivalent
	-Cheque Collection Returned	CNY110/equivalent, Plus overseas bank charges
7.2	Outward Remittances	
①	Telegraphic Transfer	0.1% Minimum CNY100/equivalent, Maximum CNY500/equivalent Plus cable charges
	•The charge for Telegraphic Transfer does not include handling fee which may be levied by overseas bank.	
②	TT Amendment/ Enquiry/ Cancellation	CNY200/equivalent, Plus cable charges
③	Domestic Transfer via Local Clearing	
	-Domestic In-station Payment	CNY80/equivalent Plus applicable correspondent bank charges
	-Domestic Out-station Payment	CNY120/equivalent Plus applicable correspondent bank charges
④	Cable Charges	CNY120/equivalent per cable

8 Export

8.1	DC Advising	
①	Pre-advice	USD15/equivalent
②	DC Advice	USD30/equivalent (plus postage or courier fee, if any)
③	Amendment	USD20/equivalent (plus postage or courier fee, if any)
8.2	DC Cancellation	USD20/equivalent
8.3	DC Confirmation	0.2% per 3 month, Minimum USD40/equivalent
8.4	Bills Negotiation under DC	0.125%, Minimum USD35/equivalent
8.5	Acceptance/Deferred Payment Undertaking for Bills under DC	0.2% per 3 month, Minimum USD40/equivalent
8.6	Outward Collection	0.125%, Minimum USD33/equivalent
8.7	Amendment of Bank Instructions on Export Bills	USD20/equivalent
8.8	Commission in Lieu of Exchange	0.125% flat, Minimum USD5/equivalent
8.9	DC Transfer	
①	Full Transfer without Any Alteration of Terms	USD40/equivalent
②	Partial Transfer	0.15% for each validity period of 3 months or part thereof, Minimum USD50/equivalent
8.10	Amendment to Transferred DCs	
①	For Increase in Amount or Extension of Validity over 3 months	0.15% for 3 months or part thereof, Minimum USD 50/equivalent



No.	Items	Charges
②	Others Terms and Conditions	USD40/equivalent
8.11	Direct Settlement of Packing Loans	0.25% flat, Minimum USD50/equivalent
8.12	Factoring Business	
①	Buyer Limit Application Fee	According to insurance company's tariff
②	Factoring Handling Fee	
	-Under bank policy	-0.4%-1.5% of invoice value (Based on buyer's country risk) -Minimum commission on annual basis can be determined between bank and client, no larger than 1.5% of the committed Factoring annual turnover.
	-Under bilateral policy	Maximum 0.5% on invoice value

9 Import

9.1	Ordinary DC	
	DC Issuance, Amendment for Extension of Validity Period, Amendment for Increase of Credit Amount	0.18% flat for each validity period of 3 months or part thereof, Minimum USD45/equivalent
9.2	Back-to-Back DC	
	DC Issuance, Amendment for Extension of Validity Period, Amendment for Increase of Credit Amount	0.18% flat for each validity period of 3 months or part thereof, Minimum USD77/equivalent
9.3	Other DC Amendment	USD40/equivalent
9.4	DC Cancellation	USD40/equivalent
9.5	Commission in Lieu of Exchange	0.125% flat, Minimum USD5/equivalent
9.6	Discrepancy Fee	USD60/equivalent
9.7	Shipping Guarantee	USD40/equivalent
9.8	Deferred Payment Commission	0.1% per month, Minimum USD40/equivalent
9.9	Inward Collection	0.125%, Minimum USD40/equivalent

10 Other Import/Export Services

10.1	Postage/Courier	Depend on weight of documents and destination, minimum charges are: Domestic courier: USD5/equivalent Registered airmail: USD10/equivalent Overseas courier: USD 15/equivalent
10.2	Cable Charges	
①	Opening Full DC	USD40/equivalent
②	Other Cables	USD20/equivalent
10.3	Handling Charges for Direct Settlement of Collection Bills Between Drawer and Drawee	Additional flat charge USD30/equivalent
10.4	Holding Charges on Irregular Bills	USD 15/equivalent for overdue of first 3 months. Additional monthly charges of USD 15/equivalent per bill for each subsequent month

11 Internet Banking Services

11.1	Hang Seng HSBCnet	
①	Set Up Fee (One Time Charges)	CNY800/equivalent



No.	Items	Charges
②	Monthly Fee	
	-Basic Services	CNY100/equivalent per User CNY60/equivalent per Account
③	Security Device (Per Each)	CNY150/equivalent
④	Other Fee	
	-Reset User Security Information	CNY100/equivalent
11.2	Hang Seng Business e-Banking	Free
11.3	Host To Host	
①	Set Up fee (one-time charge)	CNY50,000
②	System Maintenance Fee	CNY1,000 per month
③	Account Maintenance Fee	CNY100 per month

12 Loan Services

12.1	Facility Acceptance Fee	Maximum 3% on facility amount
	•Fee based on borrower's acceptance of our bank's facility.	
12.2	Drawdown Fee/ Facility Utilization Fee	Maximum 2% on drawdown amount/facility utilized
	•Fee based on drawdown, facility utilization and monitoring services.	
12.3	Invoice Financing Handling Fee	Maximum 0.5% on drawdown amount, Minimum CNY500/equivalent
	•Fee based on drawdown, facility utilization and monitoring services for invoice financing.	
12.4	Facility Extension Fee	Maximum 2% on facility amount
	•Fee based on the service for the required facility extension. •For borrowers approved for facility extension after annual review.	
12.5	Commitment Fee	Maximum 2% on undrawn facility amount
	•When borrower requires committed loan, the bank will charge the commitment fee for the undrawn part as compensation for the facility limit committed. •Not applicable for small/miniature companies.	
12.6	Bank Guarantee/ Standby DC	0.125%-0.25% per month on facility amount, round up to month. Minimum USD64/equivalent
	•Fee based on the guaranteed financing services in the form of opening Bank Guarantee or Standby DC.	
12.7	Prepayment Fee	Maximum 2% on loan amount prepaid. In addition, the break funding cost which is due to prepayment will be separately charged. (Break funding cost is the related cost of the bank to borrow funding from the market.)
	•When borrowers prepaid the loan due to their own reasons and cause the opportunity cost of fund, the bank will charge compensation fee.	
12.8	Cancellation Fee	Maximum 2% on loan amount cancelled
	•When borrower cancel total or partial accepted facility due to their own reasons, the bank will charge compensation fee for former funding arrangement.	
12.9	Applicable to Syndication Loan/Club Deal	
①	Agency Fee	Maximum 1% per annual on facility amount
②	Underwriting Fee	Maximum 3% on facility amount
③	Arrangement Fee	Maximum 3% on facility amount



No.	Items	Charges
13	Other Services	
13.1	Entrusted Loan	0.25% per annum, Minimum CNY2,500/equivalent
13.2	Cash Concentration	
①	Set Up Fee	CNY1,000 per Account
②	Monthly Fee	CNY500 per Account
③	Commission fee	
	–Among Same Legal Entities	free
	–Group Domestic Liquidity Solution	Entrusted loans commission fee on outstanding entrusted loan between each two parties accrued on daily basis/360 Daily accrue, Monthly or Quarterly ect charge * Entrusted loans Commission Fee:0.25% per annum
	–Group Cross border Liquidity Solution	0.35% on outstanding cross border lending/borrow amount on daily basis/360 Daily accrue, Monthly or Quarterly ect charge
13.3	Escrow Service	1% per annum, Minimum CNY50,000/equivalent
13.4	Certificate of Bank Balance	CNY100/equivalent
13.5	Bank Reference Letter	CNY200/equivalent
13.6	Audit Confirmation	CNY200/equivalent
13.7	Photocopy Statement/ Voucher/ Paid Cheque	within 3 months: CNY50/equivalent per copy over 3 months: CNY100/equivalent per copy Maximum CNY1,000/ equivalent
13.8	Facility Utilization Fee for Bank Acceptance Draft Issuance	Maximum 3% of the net risk exposure taken by bank(net risk exposure=Bank Acceptance Draft amount–cash pledged amount)
	•Any concession on condition that partial Marginal deposit placed ; Full waiver for 100% Marginal deposit placed.	
13.9	CNY Cross Border Lending	Maximum 0.5% on loan agreement amount, Minimum CNY5,000
	•Handling of cross border CNY lending by on-shore company to off-shore company. Plus overseas remittance charges.	
13.10	Payment Advising Sevices	
	via SMS	CNY 1 per message
13.11	Receivable Advising Sevices	
	via SMS	CNY 1 per message

•Charge rationale for market-oriented pricing items:

1. Tariff of credit-related services is formulated based on cost of fund, cost of risk, administrative cost and reasonable profit, etc.

2. Tariff of other services is formulated based on the labor cost, system development and maintenance cost, communication charges and reasonable profit, etc.

Remarks:

1. The above tariff is stipulated by the Head Quarter of Hang Seng Bank (China) Limited. All branches / sub-branches could only impose the appropriate charges listed herein.
2. Hang Seng Bank (China) Limited reserves the right to revise the above charges and minimum deposit amount from time to time.
3. Services and charges listed herein are subject to change in accordance with the rules and regulations and/or directives issued by regulatory authorities.
4. The Bank reserves the right to close any account with a zero balance for 6 consecutive months.
5. The Chinese version shall apply and prevail in case of discrepancies between English and Chinese versions.

For more details, please call our service / complaint hotline: 8008 30 8008
4008 30 8008

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