

GENERAL BANKING SERVICES CHARGES

Effective Date : 23 March 2018

| Type of Services | Charges (per transaction) |
|--|---|
| (1) CURRENT ACCOUNT SERVICES | |
| Returned Cheques (per cheque) | |
| - Insufficient funds | HKD150 |
| - For other reasons | HKD150 |
| Technical amendment for inward clearing | HKD150 |
| Stop cheque payment instruction (per cheque) | HKD100 |
| Cheque Mark Good (sent by Customer / Bank) | HKD200 |
| Issue cashier's order | HKD100 |
| Cancellation of cashier's order | HKD50 |
| Report loss of cashier's order | HKD50 plus fee collected on behalf of Hong Kong Interbank Clearing Ltd under circulars issued |
| Cheque/Demand draft collection | 0.5% of the full amount (minimum HKD200 + Postage Fee) |
| Unauthorized Overdraft or Overdraft exceeds facility | HKD150 + Overdraft Interest at Prime + 8% p.a. |
| (2) ACCOUNT SERVICES | |
| Dormant Account (semi-annually) | HKD300 |
| Account closed (within three months after the date of its opening) | HKD500 |
| (3) REMITTANCE SERVICES | |
| Outward Remittance | HKD200 T/T contains Chinese Characters (plus): HKD100 |
| CHATS Payment - HKD/USD/EUR/CNY | HKD200 |
| Inward Remittance | Our Customer : Free Customer of CZ Bank in PRC : Free Other Bank's customer (CHATS or T/T) : HKD200 |
| Remittance amendment/ Enquiry/Cancellation | HKD200 |
| (4) PHOTOCOPYING SERVICES | |
| Photocopying of Statement (per statement cycle) plus | HKD50 |
| Account History (per account): | |
| within one calendar year* | HKD250 |
| within two calendar years | HKD750 |
| within three calendar years | HKD1,000 |
| Each additional calendar year over three calendar years (up to seven calendar years) | HKD1,000 |
| Photocopying of others (voucher/cheque/advice) | Per copy HKD50 |
| (5) POSTAGE (Depending on destination and weight of documents) | |
| Local DHL/Courier/Registered | HKD70 |
| Registered Airmail | HKD100 |
| Overseas / China DHL/Courier | HKD250 |
| Special Mailing Instruction | HKD1,500 per account per year + postage fee |
| (6) OTHER BANKING SERVICES | |
| Reference Letter | HKD400 per item (HKD100 for each additional letter if several letters are issued at one time) |
| Certificate of account balance | HKD200 per item (HKD80 for each additional letter if several letters are issued at one time) |
| Banker's endorsement on A/C holder's signature | HKD200 per item (HKD80 for each additional letter if several letters are issued at one time) |
| Audit Confirmation | HKD400 |
| Company search fee for new account opening | HKD300 |

* Calendar year is a period that starts on 1 January and ends on 31 December

Remarks:

1. We reserve the right to change the charges at anytime with notice
2. For charges not listed above, please contact our bank for details
3. All out-of-pocket expenses including correspondent bank charges will be charged to the customer's account accordingly
4. All the charges stated above can be Hong Kong Dollars or equivalent foreign currency