

## Hong Kong Branch Service Fees (Effective January 1, 2019)

### Checking Account

Service		Fees	
Account closure within six (6) months from account opening		HKD <b>100</b> per month <sup>1</sup>	USD <b>10</b> per month <sup>1</sup>
Below minimum ADB		HKD <b>50</b> per month <sup>1</sup>	USD <b>5</b> per month <sup>1</sup>
Dormancy fee		HKD <b>30</b> per month <sup>2</sup>	USD <b>3</b> per month <sup>2</sup>
Return Cheque	Due to insufficient funds HKD/USD cheque	HKD <b>110</b>	USD <b>12</b>
	Due to customer technical errors other than post-dated HKD/USD cheque	HKD <b>50</b>	USD <b>5</b>
Mark 'Good' Cheque	By the Bank	HKD <b>250</b> plus drawee bank charges	
	Self-service	HKD <b>100</b>	
Stop payment order		HKD <b>100</b> per cheque	USD <b>10</b> per cheque
Reprint statement from the past one (1) month to maximum 12 months		HKD <b>50</b> per statement cycle	
Special printed cheque		Prevailing Cost	
Cheque Book Delivery	By ordinary mail	HKD <b>20</b> (additional thereafter at HKD 5 each)	
	By registered mail	HKD <b>50</b> (maximum of 2 books)	
Dishonored Cheque (returned to account holder by registered mail)		HKD <b>30</b>	
Monthly Fee	Account other than Personal/Joint: Average Daily Balance in HKD/USD current account below HKD 20,000/USD 2,000	HKD <b>50</b>	USD <b>5</b>
	Personal/Joint Account: Average Daily Balance in HKD/USD current account below HKD 2,000/USD 200		
Casual Overdraft	Without overdraft limit (HKD)	HKD <b>100</b> And overdraft interest calculated at prime rate plus 8% or overnight HIBOR (whichever is higher)	
	Without overdraft limit (USD)	USD <b>10</b> And overdraft interest calculated at US prime rate plus 10% or overnight LIBOR plus 4% (whichever is higher)	
	Against unclear items (without prior arrangement)	HKD <b>100</b> per item	USD <b>10</b> per item
Deposit USD notes into USD (Current Account)		Subject to 0.25% if daily deposit exceeds USD 1,500 per account; Daily deposit of USD 1,500 or below: Waived	
Withdraw USD notes from USD (Current Account)		Subject to 0.25% if daily withdrawal exceeds USD 1,500 per account; Daily withdrawal of USD 1,500 or below: Waived	

1 Monthly Average Daily Balance

2 No deposit or withdrawal for one (1) year. Account with zero balance for three (3) months will be closed without prior notice.

## Savings Account

Service	Fees	
Account closure within six (6) months from account opening	HKD <b>100</b> per account	USD <b>10</b> per account
Below minimum ADB	HKD <b>50</b> per month <sup>1</sup>	USD <b>5</b> per month <sup>1</sup>
Dormancy fee	HKD <b>30</b> per month <sup>2</sup>	USD <b>3</b> per month <sup>2</sup>
Replacement of a passbook	HKD <b>50</b> per account	USD <b>5</b> per account
Accounts with Average Daily Balance for the month below HKD 5,000 or USD	No interest	
Deposit USD notes into USD (Savings Account)	Subject to 0.25% if daily deposit exceeds USD 1,500 per account; Daily deposit of USD 1,500 or below: Waived	
Withdraw USD notes from USD (Savings Account)	Subject to 0.25% if daily withdrawal exceeds USD 1,500 per account; Daily withdrawal of USD 1,500 or below: Waived	
Foreign currency notes deposit to / withdrawal from account	Subject to buying or selling rate between HKD and foreign currency note or commission based on prevailing market conditions	

<sup>1</sup> Monthly Average Daily Balance

<sup>2</sup> No deposit or withdrawal for one (1) year. Account with zero balance for three (3) months will be closed without prior notice.

## Time Deposit

Service	Fees	
Time Deposit	Early uplifting	Subject to bank's discretion

## Debit Card

Service	Fees	
Annual Fee	Waived	
Card Replacement Fee	Replacement of a lost BDO Debit Card	HKD <b>20</b>
	Non-receipt of a new card	Waived
	Replacement of a damaged card	Waived
Cash Withdrawal via BDO ATM in Hong Kong	Waived	
Balance Inquiry via BDO ATM in Hong Kong	Waived	
Cash Withdrawal via BDO Network in the Philippines	HKD <b>20</b> per transaction	
Balance Inquiry via BDO Network in the Philippines	HKD <b>4</b> per inquiry	
Cash Withdrawal via Mastercard Network	USD <b>3</b> per transaction	

## Cashier's Order

Service	Fees	
Issuance of Cashier's Order	HKD <b>50</b>	USD <b>5</b>
Cancellation of Cashier's Order and Redeposit into Purchaser's Account	HKD <b>40</b>	USD <b>5</b>
Report loss of Cashier's Order to HKICL	HKD <b>50</b> plus HKICL and HKAB charges	USD <b>5</b> plus HKICL and HKAB charges
Cashier's Order (HKD/USD) to replace mark "Good" Cheque	HKD <b>40</b>	

## Bank Certification

Service	Fees	
Banker's Endorsement	HKD <b>150</b> (HKD 20 for each additional copy)	
Confirmation of Account Balance	HKD <b>100</b>	USD <b>12</b>
Auditor's Confirmation	HKD <b>300</b> per set	
Banker's Reference Letter	HKD <b>200</b> (HKD 20 for each additional copy)	

## Direct Debit Authorization

Service	Fees	
Set-Up	HKD <b>15</b> per item	
Return Auto-Pay Item	Insufficient funds	HKD <b>110</b> per item
	Other reasons	HKD <b>50</b> per item

## Remittance

Service	Fees		
Inward Telegraphic Transfer / CHATS	HKD <b>150</b>	USD <b>19</b>	
Demand Draft	For account holder only	HKD <b>100</b>	USD <b>13</b>
	Repurchase of demand draft	HKD <b>60</b>	USD <b>8</b>
	Report lost of demand draft	HKD <b>250</b> per draft	USD <b>32</b> per draft
Outward USD telegraphic transfer <sup>1</sup>	Charges	HKD <b>110</b>	USD <b>14</b>
	SWIFT / Cable Charges	HKD <b>200</b>	USD <b>26</b>
Outward HKD CHATS	HKD <b>150</b>	USD <b>19</b>	
Cancellation / Amendments / Inquiries of Telegraphic Transfer (TT/CHATS) Payment as per applicant's request	HKD <b>250</b> per item plus correspondent's bank charges	USD <b>32</b> per item plus correspondent's bank charges	
Chats	Fund transfer via CHATS	HKD <b>150</b>	USD <b>20</b>
	Incoming via CHATS	HKD <b>150</b>	USD <b>19</b>
	Returned incoming via CHATS	HKD <b>150</b>	USD <b>20</b>

<sup>1</sup> CHATS and TT in other foreign currencies. Double charges for full payment to the beneficiary.

## Others

Service		Fees	
Company Search	Limited Company (Local)	HKD <b>200</b> per account	USD <b>26</b> per account
	Unlimited Company (Local)	HKD <b>100</b> per account	USD <b>13</b> per account
	Incorporation (Overseas)	HKD <b>1,000</b> per account	USD <b>130</b> per account
Savings/ Fixed Deposit Account Record	1 year	HKD <b>250</b> per account	
	2 years	HKD <b>500</b> per account	
	3 years	HKD <b>1,000</b> per account	
	More than 3 years (Maximum of 7 years)	HKD <b>1,000</b> per additional year	
Standing Instruction	Transfer to other banks	HKD <b>150</b> per transaction	USD <b>20</b> per transaction
Photocopy of Bank Documents (e.g. letter, fax, ticket, advice, paid cheque, etc.)		HKD <b>50</b> per range (current year)	USD <b>5</b> per range (current year)
		HKD <b>200</b> per page (over one year) plus delivery from storage	USD <b>26</b> per range (over one year) plus delivery from storage
Bulk Coins Deposit (over 100 pieces)		<b>2%</b> of deposit amount (minimum HKD 50)	
Bulk Cash Deposit / Withdrawal for HKD 200,000 or over 200 pieces of bank notes		<b>0.25%</b> of transaction amount	
Bulk Cheque Deposit	Up to 40 pieces per day	Waived	
	More than 40 pieces per day	HKD <b>1</b> charges for each cheque	
Cheque Purchase	Issued by SSS	HKD <b>40</b> per cheque	
	Issued by BDO	<b>0.25%</b> of the cheque amount (minimum HKD 50) plus correspondent bank's charges	
	Issued by other Banks	<b>0.375%</b> of the cheque amount (minimum HKD 50) plus correspondent bank's charges	
	Returned Unpaid Items	HKD <b>100</b> plus correspondent bank's charges and interest	
Clean Bills	Sent for Collection (applicable to non-bills transactions)	HKD <b>150 per item</b> including postage plus correspondent bank's charges and interest	
	Returned / Unpaid Item	HKD <b>120</b> plus correspondent bank's charges and interest per cheque	USD <b>15</b> plus correspondent bank's charges and interest per cheque