

## Bank's service charge refund for online local fund transfers

The Bank is offering a service charge refund for all local fund transfers made through Online Banking channel during 1 March to 31 May 2020 by individual clients.

Please see below FAQ for more details.

1	<p><b>What are the details of the Bank's service charge refund for local fund transfers through electronic channels?</b></p> <p>The Bank is offering a service charge refund for all local fund transfers made through Online Banking channel during 1 March to 31 May 2020 by individual clients. The Bank's service charge will be refunded to client's HKD Savings or Current Account or USD Savings or Current Account on or before 31 July 2020.</p>																		
2	<p><b>Who will be eligible for this offer?</b></p> <p>All individual Retail Banking clients.</p>																		
3	<p><b>What kind of transactions will be eligible for this service charge refund offer?</b></p> <p>The following transactions are eligible to this service charge refund offer:</p> <ul style="list-style-type: none"> <li>a) Local fund transfers made via Online Banking to Hong Kong beneficiary accounts in HKD, USD, EUR, RMB via CHATS</li> <li>b) Outward Telegraphic Transfer ("OTT") made via Online Banking to a Hong Kong beneficiary account in currencies other than the 4 currencies stated in (a)</li> </ul>																		
4	<p><b>When will the Bank's service fee be refunded?</b></p> <p>The fee will be refunded on or before 31st July 2020.</p>																		
5	<p><b>What kind of fee is included in this fee refund offer?</b></p> <p>The service fee of outward "Telegraphic Transfer" and "Local Bank Payment Transfer through Real Time Gross Settlement" as stated on the Service Charges leaflet listed below will be refunded. All other charges will still be applied. Details as below:</p> <table border="1" data-bbox="289 1213 1481 1402"> <thead> <tr> <th>Customer Segment</th> <th>Applicable OTT Service Fee Amount</th> <th>Fee Refund Amount</th> </tr> </thead> <tbody> <tr> <td>Priority Banking Customer</td> <td>HK\$120</td> <td>HK\$120/USD16</td> </tr> <tr> <td>Premium Banking Customer</td> <td>HK\$170</td> <td>HK\$170/USD22</td> </tr> <tr> <td>Easy Banking and Non-Relationship Banking Customer</td> <td>HK\$200</td> <td>HK\$200/USD26</td> </tr> </tbody> </table> <table border="1" data-bbox="289 1436 1481 1556"> <thead> <tr> <th>Customer Segment</th> <th>Applicable CHATS Service Fee Amount</th> <th>Fee Refund Amount</th> </tr> </thead> <tbody> <tr> <td>All segments</td> <td>HK\$170 / US\$22 / €22 / ¥170 (or equivalent)</td> <td>HK\$170/USD22</td> </tr> </tbody> </table>	Customer Segment	Applicable OTT Service Fee Amount	Fee Refund Amount	Priority Banking Customer	HK\$120	HK\$120/USD16	Premium Banking Customer	HK\$170	HK\$170/USD22	Easy Banking and Non-Relationship Banking Customer	HK\$200	HK\$200/USD26	Customer Segment	Applicable CHATS Service Fee Amount	Fee Refund Amount	All segments	HK\$170 / US\$22 / €22 / ¥170 (or equivalent)	HK\$170/USD22
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If there is any inconsistency or conflict between the English and the Chinese versions, the English version shall prevail.

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