



standard
chartered

Service Charges

An easy guide to banking fees

Effective from
6 July, 2021
GN150-86 (7/2021)

[sc.com/hk](https://www.sc.com/hk)

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Relationship banking plans

| | |
|---|---|
| Maintenance Fee | <ul style="list-style-type: none"> • Business account – HK\$300[#] per month • Premium business account – HK\$200 per month • International Trade Account - HK\$300[#] per month • Overseas Company Account - HK\$500^{###} per month |
| # The maintenance fee will be waived if the total daily average balance in the past 6 months meets any one of the minimum balances: HK\$200,000 in Deposit / Investment Accounts / Accumulated premiums of selected insurance or HK\$50,000 in Loans / Overdraft Accounts or HK\$80,000 combined in Deposit / Investment Accounts / Accumulated premiums of selected insurance and Loans / Overdraft Accounts. Should the account history be less than 6 months, the calculation will be based on the daily average balance for the period from second month after the account is opened. | <p>## The maintenance fee will be waived if the total daily average balance in the past 6 months meets the minimum balance of HK\$200,000 combined in Deposit / Investment Accounts / Accumulated premiums of selected insurance and Loan / Overdraft Account. Should the account history be less than 6 months, the calculation will be based on the daily average balance for the period from second month after the account is opened.</p> <p>### The maintenance fee will be waived if the total daily average balance in the past 1 month meets the minimum balance of HK\$500,000 combined in Deposit Accounts and Loan / Overdraft Accounts. Should the account history be less than 1 month, the calculation will be based on the daily average balance for the period from account opening date. (Note: Applicable to New-to-bank Overseas Company Account opening on or after 24 February 2014)</p> |

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| Maintenance Fee | <p>Priority Banking - HK\$900 per quarter</p> <p>Premium Banking - Free</p> <p>Easy Banking - Free</p> |
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The maintenance fee will be waived if the average daily relationship balance in the past 3 months meets the relevant Minimum Relationship Balance Requirement in the below table.

| Minimum Relationship Balance Requirement (HKD) | | Standard | Customers with Mortgage account | Customers with Payroll account | |
|--|------------------|-----------|---|-----------------------------------|--------------------------------------|
| | | | Outstanding amount of HKD5,000,000 or above | Monthly Salary of below HKD20,000 | Monthly Salary of HKD20,000 or above |
| | Priority Banking | 1,000,000 | 0 | 1,000,000 | |
| | | | Outstanding amount of HKD1,500,000 or above | | |
| | Premium Banking | 200,000 | 0 | 200,000 | 0 |
| | | | Outstanding amount of HKD1,500,000 or above | | |
| | Easy Banking | 10,000 | 0 | 0 | |

Remarks:

- Starting from 1 October 2020, quarterly maintenance fee will be waived for Priority Banking customers with mortgage account opened on or after 1 October 2020 with an outstanding amount of HKD5,000,000 or above.
- Starting from 1 October 2017, quarterly maintenance fee will be waived for Priority Banking customers with mortgage account (drawdown amount HKD4,000,000 or above) opened during 7 September 2010 to 30 September 2017.
- Starting from 1 October 2017, quarterly maintenance fee will be waived for Priority Banking customers with mortgage account (outstanding amount of below HKD4,000,000) opened during 1 January 2017 to 30 September 2020 and Minimum Relationship Balance maintained at HKD1,000,000 or above.
- Starting from 1 January 2017, quarterly maintenance fee will be waived for Priority Banking customers with payroll account opened on or before 31 December 2016 and Minimum Relationship Balance maintained at HKD500,000 or above.
- Starting from 1 January 2017, quarterly maintenance fee will be waived for Priority Banking customers with mortgage account (drawdown amount of below HKD4,000,000) opened during 7 September 2010 to 31 December 2016 and Minimum Relationship Balance maintained at HKD500,000 or above.
- Starting from 1 March 2011, quarterly maintenance fee will be waived for Priority Banking customers with mortgage account (any drawdown amount) opened on or before 6 September 2010.
- If Priority Banking customers cancel their mortgage account with the Bank, the quarterly maintenance fee will be waived if they fulfilled their Minimum Relationship Balance Requirement at HKD1,000,000 or above.

Definition of Relationship Balance**For Priority Banking & Premium Banking customers:**

The Relationship Balance includes the aggregate balance of deposits, investments, accumulated premiums of selected insurance, utilised amounts of secured/unsecured overdraft facilities, outstanding balances on Standard Chartered credit cards[^] and outstanding balances of Standard Chartered Personal Loans you maintain with Standard Chartered Bank (Hong Kong) Limited ("the Bank") under personal accounts.

*The Relationship Balance of your personal account will also include the MPF account balance under Manulife Global Select (MPF) Scheme where you authorise and consent the Bank to receive your MPF account information.

For Easy Banking customers:

The Relationship Balance includes the aggregate balance of deposits, investments, accumulated premiums of selected insurance, utilised amounts of secured/unsecured overdraft facilities, outstanding balances on Standard Chartered credit cards[^] and outstanding balances of Standard Chartered Personal Loans you maintain with Standard Chartered Bank (Hong Kong) Limited ("the Bank") under personal accounts in sole name or joint names as primary account holder.

*The Relationship Balance of your personal account will also include the MPF account balance under Manulife Global Select (MPF) Scheme where you authorise and consent the Bank to receive your MPF account information.

[^] Standard Chartered credit cards refer to Standard Chartered Credit Card, and Standard Chartered co-branded credit card (including supplementary cards and corporate cards) issued by the Bank. Outstanding balances on supplementary cards will contribute to the Relationship Balance of the principal cardholder only.

Deposit account-related

| | | | | | | | | | | | | | |
|--|--|---------|------------|---------|------------|---------|---------|---------|--|---------|---------|---------|--|
| <p>Returned Cheque / Rejected Electronic Payment</p> <ul style="list-style-type: none"> • Due to Insufficient Fund • Due to Technical Errors | <ul style="list-style-type: none"> • HKD cheque / payment – HK\$150 per cheque / payment • USD cheque / payment – US\$19 per cheque / payment • RMB cheque / payment – RMB¥200 per cheque / payment • HKD cheque / payment – HK\$100 per cheque / payment • USD cheque / payment – US\$13 per cheque / payment • RMB cheque / payment – RMB¥50 per cheque / payment | | | | | | | | | | | | |
| <p>Stop Payment on Cheque</p> | <ul style="list-style-type: none"> • HKD Cheque – HK\$100 per each or a series of request • USD Cheque – US\$13 per each or a series of request • RMB Cheque – RMB ¥80 per each or a series of request | | | | | | | | | | | | |
| <p>Mark "Good" Cheques</p> | <ul style="list-style-type: none"> • Dispatched by Customer – HK\$60 per cheque • Dispatched by Bank – HK\$200 per cheque | | | | | | | | | | | | |
| <p>Interest Rate for Current Account Overdraft Protection</p> | <ul style="list-style-type: none"> • Priority Banking Customers - Prime - 1% p.a.* • Premium Banking Customers - Prime* • Easy Banking Customers - Prime + 4% p.a.* • International Trade Account Customers - Prime + 6% p.a.* • Non Relationship Banking Customers, Preferred Business account & Business account - Prime + 8% p.a. <p>* Only applicable to overdraft amount up to the protection limit as agreed by the Bank. Any overdraft amount exceeding the said limit (if the Bank at its sole discretion allows) will be subject to overdraft interest rate at Prime + 8% p.a.</p> | | | | | | | | | | | | |
| <p>Handling Fee for Current Account Overdraft Protection</p> | <ul style="list-style-type: none"> • Priority Banking Customers – HK\$60 per item • Premium Banking Customers – HK\$100 per item • Easy Banking and Non Relationship Banking Customers – HK\$120 per item • International Trade Account Customers – HK\$70 per item (HK\$120 per item, from 4 June 2018 onwards) • Preferred Business account Customers– HK\$80 per item (HK\$120 per item, from 4 June 2018 onwards) • Business account Customers – HKD\$100 per item (HK\$120 per item, from 4 June 2018 onwards) | | | | | | | | | | | | |
| <p>Hong Kong Dollar Savings Account Deposit Interest Rate</p> | <ul style="list-style-type: none"> • Savings Rate[^] • For the Hong Kong Dollar Savings Account with account balance below HKD10, 0% deposit rate will be applied. | | | | | | | | | | | | |
| <p>Foreign Currency Savings Account Deposit Interest Rate</p> | <ul style="list-style-type: none"> • Savings Rate[^] • For the Foreign Currency Savings Account with the account balance below as listed, 0% deposit rate will be applied. <table border="0"> <tr> <td>AUD 200</td> <td>EUR 200</td> <td>RMB 200</td> <td>JPY 20,000</td> </tr> <tr> <td>CAD 200</td> <td>GBP 200</td> <td>SGD 200</td> <td></td> </tr> <tr> <td>CHF 200</td> <td>NZD 200</td> <td>USD 200</td> <td></td> </tr> </table> | AUD 200 | EUR 200 | RMB 200 | JPY 20,000 | CAD 200 | GBP 200 | SGD 200 | | CHF 200 | NZD 200 | USD 200 | |
| AUD 200 | EUR 200 | RMB 200 | JPY 20,000 | | | | | | | | | | |
| CAD 200 | GBP 200 | SGD 200 | | | | | | | | | | | |
| CHF 200 | NZD 200 | USD 200 | | | | | | | | | | | |

[^] The Savings Rate will be determined by Standard Chartered Bank (Hong Kong) Limited from time to time.

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| <p>Low balance Monthly Maintenance Fee</p> <ul style="list-style-type: none"> Applicable to non-packaged customers with combined average daily deposit balance less than HK\$10,000 per month (including HKD savings and current accounts, Renminbi savings and current accounts, foreign currency savings and current accounts) | <ul style="list-style-type: none"> Free |
| <p>Report Loss of Passbook</p> | <ul style="list-style-type: none"> Standard Chartered Customers aged 65 or above – Free Other Customers – HK\$100 per account |
| <p>Account Closed within 3 months from Date of Account Opening</p> | <ul style="list-style-type: none"> Integrated deposits account / Current account: HK\$200 Savings account: HK\$50 |
| <p>Early Uplift of Time Deposit</p> | <p>Subject to the Bank's discretion and penalty. The penalty amount is calculated based on the following formula:</p> <p>Time Deposit Principal X (Best Lending Rate[#] - Time Deposit Interest Rate) X no. of Days Due to Maturity / Total no. of Days in A Year</p> <p>Note: In some circumstances, we may allow an early withdrawal. We may not pay all the interest accrued if you make an early withdrawal of any amount. In addition, the penalty imposed on the early withdrawal may result in you getting less than the principal amount of deposit.</p> |
| <p>Standing Instructions</p> <ul style="list-style-type: none"> Per set up / Per amendment submitted via Branch Per set up / Per amendment submitted via Online Banking Per rejected item due to insufficient fund | <ul style="list-style-type: none"> HK\$100[^] Free HK\$150 |
| <p>Direct Debit Authorisation</p> <ul style="list-style-type: none"> Returned item due to insufficient fund | <p>HK\$150 per item</p> |
| <p>ATM Card Annual Fee</p> | <ul style="list-style-type: none"> Free |
| <p>Replacement of ATM card</p> | <ul style="list-style-type: none"> Priority Banking Customers - Free Premium Banking, Easy Banking and Non Relationship Banking Customers - HK\$50 per card ATM Card of Click-a-Count[†] - Free |
| <p>ATM Cash Withdrawal from Savings or Current Accounts Handling Fee (not applicable to credit card cash advance) Imposed by the Bank</p> | <ul style="list-style-type: none"> JETCO Network <ul style="list-style-type: none"> Local : Free Overseas (outside Hong Kong area) : HK\$28^Δ Visa / PLUS Network : HK\$28^Δ Mastercard/Cirrus Network : HK\$28^Δ UnionPay Network : HK\$15^{ΩΔ} <p>Ω The fee is RMB12 for cash withdrawals using dual currency ATM cards in the Mainland China. Δ The fee is waived for Priority Banking & Premium Banking Customers making overseas cash withdrawals Note: The overseas cash withdrawals may also be subject to fees and charges imposed by the overseas local bank which provides the ATM service. Please pay attention before making cash withdrawal.</p> |

The Best Lending Rate will be determined by Standard Chartered Bank (Hong Kong) Limited from time to time.

^ The set up / amendment fee will be waived for Priority Banking customers, and using the Click-a-Count to set up the standing instruction.

† Applicable to the ATM Card linked with Click-a-Count savings / transaction account ("Click-a-Count") as primary account.

Foreign Currency ATM Cash Withdrawal* from Savings or Current Accounts outside Hong Kong

- JETCO Network[^]
 - No foreign exchange rate mark up fee is charged
 - Transaction amount will be converted into Hong Kong Dollar by the exchange rate imposed by JETCO on the transaction date
 - Visa / PLUS Network[^]
 - 1.95% foreign exchange rate mark up fee will be charged (0.95% imposed by the Bank and 1% imposed by Visa)
 - Transaction amount will be converted into Hong Kong Dollar by the exchange rate imposed by Visa on the transaction date
 - Mastercard/Cirrus Network[^]
 - 1% foreign exchange rate mark up fee is charged by Mastercard
 - Transaction amount will be converted into US Dollar by the exchange rate imposed by Mastercard, and then converted into Hong Kong Dollar by the board rate of the Bank on the transaction date
 - UnionPay Network[#]
 - No foreign exchange rate mark up fee is charged
 - Transaction amount will be converted into Hong Kong Dollar by the exchange rate imposed by UnionPay on the transaction date
- * Exchange rate references on transaction date can be found on the website of respective network providers.
- [^] Overseas withdrawals with JETCO, Visa / PLUS and Mastercard / Cirrus network allow withdrawal from Hong Kong Dollar savings or current accounts linked to your ATM card.
- [#] UnionPay Network does not allow account selection for withdrawal. Overseas withdrawal with UnionPay network only allows withdrawal on the primary linked Hong Kong Dollar account (or first linked RMB Account in case of UnionPay dual currency ATM cards if the withdrawal transaction is in China).

Foreign exchange services

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|--|---|-----------|-----------|-----------|-----------|-----------|-------------|-----------|-----------|-----------|--|--|--|-----------|-----------|-----------|-----------|-----------|-------------|-----------|-----------|-----------|--|--|--|
| Renminbi Notes Deposit into / Withdraw from the Same Currency Account | <ul style="list-style-type: none"> • Waived (For deposit over 200 pieces of notes in a single day, customer is subject to Bulk Cash Deposit Fee) | | | | | | | | | | | | | | | | | | | | | | | | |
| Foreign Currency Notes Deposit into / Withdraw from the Same Currency Account | <p><u>Limit on Currency & Amount:</u> Premium Banking, Easy Banking, Non Relationships Banking Customers, Business account and other Customers:</p> <table border="0"> <tr> <td>AUD 1,500</td> <td>CAD 1,500</td> <td>CHF 1,500</td> <td>EUR 1,500</td> </tr> <tr> <td>GBP 1,500</td> <td>JPY 150,000</td> <td>NZD 1,500</td> <td>SGD 1,500</td> </tr> <tr> <td>USD 2,500</td> <td></td> <td></td> <td></td> </tr> </table> <p>Priority Banking Customers:</p> <table border="0"> <tr> <td>AUD 3,000</td> <td>CAD 3,000</td> <td>CHF 3,000</td> <td>EUR 3,000</td> </tr> <tr> <td>GBP 3,000</td> <td>JPY 300,000</td> <td>NZD 3,000</td> <td>SGD 3,000</td> </tr> <tr> <td>USD 7,500</td> <td></td> <td></td> <td></td> </tr> </table> <ul style="list-style-type: none"> • For amount below or equal to stated limit per customer per day: • For amount above the stated limit per customer per day: <ul style="list-style-type: none"> • Waived • 0.25% of total deposit / withdrawal amount. | AUD 1,500 | CAD 1,500 | CHF 1,500 | EUR 1,500 | GBP 1,500 | JPY 150,000 | NZD 1,500 | SGD 1,500 | USD 2,500 | | | | AUD 3,000 | CAD 3,000 | CHF 3,000 | EUR 3,000 | GBP 3,000 | JPY 300,000 | NZD 3,000 | SGD 3,000 | USD 7,500 | | | |
| AUD 1,500 | CAD 1,500 | CHF 1,500 | EUR 1,500 | | | | | | | | | | | | | | | | | | | | | | |
| GBP 1,500 | JPY 150,000 | NZD 1,500 | SGD 1,500 | | | | | | | | | | | | | | | | | | | | | | |
| USD 2,500 | | | | | | | | | | | | | | | | | | | | | | | | | |
| AUD 3,000 | CAD 3,000 | CHF 3,000 | EUR 3,000 | | | | | | | | | | | | | | | | | | | | | | |
| GBP 3,000 | JPY 300,000 | NZD 3,000 | SGD 3,000 | | | | | | | | | | | | | | | | | | | | | | |
| USD 7,500 | | | | | | | | | | | | | | | | | | | | | | | | | |
| Renminbi and Foreign Currency Notes Exchange | <ul style="list-style-type: none"> • Free | | | | | | | | | | | | | | | | | | | | | | | | |
| <p>Cheque Purchase</p> <ul style="list-style-type: none"> • Deposit into a HKD account • Deposit into the same currency account • Returned unpaid | <ul style="list-style-type: none"> • 0.25% (minimum HK\$50) on cheque amount plus postage and correspondent bank's charges if applicable • 0.375% (minimum HK\$60) on cheque amount plus postage and correspondent bank's charges if applicable • HK\$150 per cheque plus correspondent bank's charges if applicable | | | | | | | | | | | | | | | | | | | | | | | | |
| <p>Outward Cheques</p> <ul style="list-style-type: none"> • Deposit into a HKD account • Deposit into the same currency account • Returned unpaid | <ul style="list-style-type: none"> • Postage plus correspondent bank's charges if applicable • 0.5% (minimum HK\$50) on cheque amount plus postage and correspondent bank's charges if applicable • HK\$150 per cheque plus correspondent bank's charges if applicable | | | | | | | | | | | | | | | | | | | | | | | | |

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| <p>Local Bank Transfer Payment through Real Time Gross Settlement (RTGS, also known as Clearing House Automated Transfer System (CHATS))</p> <ul style="list-style-type: none"> • HKD • USD • EUR • CNY | <ul style="list-style-type: none"> • HK\$170 (or equivalent) per payment • US\$22 (or equivalent) per payment • €22 (or equivalent) per payment • RMB¥170 (or equivalent) per payment |
| <p>Fund Transfer to Other Local Banks through Online or Mobile Banking (in HKD / CNY) (Non RTGS)</p> | <p>Free</p> |
| <p>Surcharge on odd currency telegraphic transfer (e.g. Fijian Dollar, South Korean Won, Macau Pataca, New Taiwan Dollar)</p> | <p>Priority Banking, Premium Banking, Easy Banking and Non relationship Banking Customers International Transfer via Online or Mobile Banking - Waived Local Bank Transfer and International Transfer via Branch - HK\$200 per request*^</p> <p>International Trade Account, Preferred Business Account Customers and Business Account Customers HK\$200 per request</p> |
| <p>Draft & Telegraphic Transfer Service</p> <ul style="list-style-type: none"> • Amendment / cancellation & refund • Letter / telex enquiry • Chinese character encoding • Rejected due to insufficient fund | <ul style="list-style-type: none"> • HK\$250 per item[*] • HK\$250 per item^{*#} • HK\$150 per request^{3#} • HK\$100 per item |

+ Applicable to charge type "OUR – All Chagres borne by remitter"

* Plus correspondent bank charges (if applicable)

^ The fee is waived for Priority Banking Customers making transfer to overseas Standard Chartered Bank accounts.

Those fees related to Telegraphic Transfer Services will be waived for Priority Banking customers making transfer to overseas Standard Chartered Bank accounts.

¹ Include following countries: Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Italy, Latvia, Lichtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, Slovakia, Slovenia, Spain, Sweden and Switzerland.

² Except for the following scenarios, where the overseas bank charge (Full amount, minimum HK\$250 per transaction) would still be applicable per requirement of the payment intermediary:

- Payment made by client with US/ Canada address
- Payment made to payee's account with a BIC/SWIFT code not on the list of The Association of Banks (ABS) in Singapore: https://www.abs.org.sg/docs/library/swift_bic_codes.pdf
- Other scenarios whereas the payment must transfer via SWIFT network

³ The fee is waived for international transfers via Online or Mobile banking.

Inward remittances

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| <p>Local Bank Transfer Payment through Real Time Gross Settlement (RTGS, also known as Clearing House Automated Transfer System (CHATS))</p> <ul style="list-style-type: none"> • HKD • USD • EUR • CNY | <ul style="list-style-type: none"> • Priority Banking Customers - Free • Premium Banking Customers - HK\$5 / US\$0.65 / €0.70 / RMB¥5 per transaction • Easy Banking, Non Relationship Banking Customers and Business account - HK\$15 / US\$1.95 / €2.10 / RMB¥15 per transaction |
| <p>Telegraphic Transfer</p> | <ul style="list-style-type: none"> • Priority Banking Customers – Free • Premium Banking Customers – HK\$33 / US\$4.20 / €4.08 / RMB¥33 per transaction • Easy Banking, Non Relationship Banking, International Trade Account, Preferred Business account, Business account and Other Customers – HK\$55 / US\$7 / €6.80 / RMB¥55 per transaction |

General services

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| <p>Gift Cheque</p> | <ul style="list-style-type: none"> • Standard Chartered Customers aged 65 or above - Free • Priority Banking and Standard Chartered Visa Infinite Card Customers - HK\$5 per cheque • Premium Banking, Easy Banking, Non Relationship Banking Customers and Business account - HK\$10 per cheque |
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| Issuance of HKD Cashier's Order | <ul style="list-style-type: none"> Standard Chartered Customers aged 65 or above – Free Priority Banking Customers – HK\$25 per item Other Customers – HK\$50 per item |
| Issuance of USD Cashier's Order | <ul style="list-style-type: none"> Standard Chartered Customers aged 65 or above – Free Priority Banking Customers – US\$3 per item Other Customers – US\$6 per item |
| Issuance of RMB Cashier's Order | <ul style="list-style-type: none"> Standard Chartered Customers aged 65 or above – Free Priority Banking Customers – RMB ¥ 20 per item Other Customers – RMB ¥ 40 per item |
| Report Lost of Cashier's Order | HK\$50 plus tariff payable to Hong Kong Interbank Clearing Limited |
| Cancellation / Repurchase of Cashier's Order | <ul style="list-style-type: none"> Priority Banking Customers - Waived Other Customers - HK\$50 per item |
| Account History Report for Passbook Accounts <ul style="list-style-type: none"> Within 1 year from date of request Within 2 years from date of request Beyond 2 years from date of request | <ul style="list-style-type: none"> HK\$250 per account HK\$750 per account HK\$1,000 per year per account |
| Paper Statement Fee Applicable to customers who receive any of the following paper statement(s) <ul style="list-style-type: none"> Consolidated Statement Credit Card Statement(s) (except Standard Chartered SHOP'n GAIN Platinum Credit Card, Standard Chartered SHOP'n GAIN Credit Card, Standard Chartered Corporate VISA Card, Standard Chartered Visa Signature Business Card and designated Mastercard (card number starting with 5488)) Current/Savings account Statement(s) Standard Chartered Revolving Cash Card Statement(s) Manhattan Revolving Personal Loan Statement(s) | HK\$5 per month Note: The fee will be waived for below customers: <ul style="list-style-type: none"> Customers aged below 18 or 65 and above Customers who hold Click-a-Count Recipients of government disability allowances/allowance for elderlies or Comprehensive Social Security Assistance |
| Request for Copy of Paid Cheque / Statement / Voucher / Transaction Advice <ul style="list-style-type: none"> Within the past 60 days inclusive from date of request Beyond the past 60 days from date of request | <ul style="list-style-type: none"> HK\$30 per statement cycle or per copy* HK\$50 per statement cycle or per copy* |
| Letter of Reference | <ul style="list-style-type: none"> Priority Banking Customers - HK\$200 per item Premium Banking, Easy Banking, Non Relationship Banking Customers and Business account - HK\$300 per item |

* To encourage eStatement registration, if customer has registered for eStatement in connection with the respective account(s), when the relevant Consolidated or Savings/Current account statement(s) for the past 7 years is/are issued, the Bank will waive the Request for Copy of Statement fee for up to 6 copies per request

General services

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| Certificate of Balances / Banker Endorsement | <ul style="list-style-type: none"> Priority Banking Customers - HK\$75 per item Premium Banking, Easy Banking, Non Relationship Banking Customers and Business account - HK\$150 per item |
| Personal Data Access Request | HK\$200 per request |
| Company Search <ul style="list-style-type: none"> Local company search Overseas company search | <ul style="list-style-type: none"> All business clients - HK\$150 per search All business clients - minimum HK\$2,000 per search (According to the Bank's actual expenses) |
| Overseas Company Account Set Up | HK\$5,000 per company |
| Audit Confirmation | <ul style="list-style-type: none"> HK\$330 per account (minimum HK\$660) via paper-form submission HK\$200 per account (minimum HK\$500) via online submission Remark: The charge is for each confirmed balance date requested |
| Courier Services | Courier Service: HK\$1,500 per month |

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| <p>Click-a-Count Branch counter transaction service fee (include cash withdrawal, fund transfer to any deposit account(s) maintained with the Bank or other bank(s) and credit card payment)</p> | <ul style="list-style-type: none"> Free |
| <p>Coin Exchange</p> | <p>HK\$2 per sachet</p> |
| <p>Bulk Cash Deposit</p> <ul style="list-style-type: none"> Up to 200 pieces of notes per customer per day Over 200 pieces of notes per customer per day | <ul style="list-style-type: none"> Free 0.25% of total deposit amount (minimum HK\$50) |
| <p>Bulk Coins Deposit (must be presorted)</p> <ul style="list-style-type: none"> Below 500 pieces per customer per day 500 pieces or above per customer per day | <ul style="list-style-type: none"> Free 2% of total deposit amount (minimum HK\$50) |
| <p>Bulk Cheque Deposit</p> <ul style="list-style-type: none"> First 30 pieces per day Over 30 pieces per day <ul style="list-style-type: none"> Per cheque without pre-filled multi-cheque form Per cheque with pre-filled multi-cheque form | <ul style="list-style-type: none"> Free HK\$2 HK\$1 |
| <p>Branch Counter Services** (Only limited to Cash Deposit, Cash Withdrawal and Cheque Deposit)</p> <ul style="list-style-type: none"> First 30 transactions per month Over 30 transactions per month | <ul style="list-style-type: none"> Free All Business Banking clients: HKD20 per transaction |
| <p>Instant Bank Funds Transfer (Faster Payment System) to 3rd party bank account*</p> | <p>For transactions in HKD</p> <ul style="list-style-type: none"> HK\$5 (or equivalent) for transaction value below or equal to HK\$500,000 HK\$10 (or equivalent) for transaction value above HK\$500,000 to below HK\$1,000,000 <p>For transactions in RMB</p> <ul style="list-style-type: none"> HK\$5 (or equivalent) for transaction value below or equal to RMB¥500,000 HK\$10 (or equivalent) for transaction value above RMB¥500,000 to below RMB¥1,000,000 |
| <p>Instant Bank Funds Transfer (Faster Payment System) Reject*</p> | <ul style="list-style-type: none"> HK\$70 (or equivalent) per transaction rejection |

* Applicable on Straight2Bank NextGen

** Effective from 1st April 2019

Mortgage services - tariff

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|---|---|
| <p>Processing Fee</p> | <p>0.15% of approved amount each time you withdraw an application subsequent to your signing of letter of confirmation, subject to a minimum of HK\$5,000 and a maximum of HK\$15,000</p> |
| <p>Repayment Schedule*</p> | <p>HK\$100 each time a repayment schedule is provided on your request</p> |
| <p>Repayment History / Loan Statement</p> | <p>HK\$100 each time a repayment history / loan statement for a year is provided on your request</p> |
| <p>Bank Confirmation</p> | <p>HK\$100 each time a bank confirmation for an account is provided on your request</p> |
| <p>Lease Consent Letter</p> | <p>HK\$1,000 each time a lease consent letter is provided on your request</p> |
| <p>Copy of Assignment / Mortgage Deed</p> | <p>HK\$200 each time a copy of assignment / mortgage deed is provided on your request</p> |
| <p>Mortgage Deed Discharge Fee¹</p> | <p>HK\$500 when you repay the loan in full early</p> |
| <p>Change of (per request)</p> <ul style="list-style-type: none"> Repayment Account¹ Tenor² Payment Due Date² Repayment Method² Repayment Amount² Loan Terms other than the above² | <p>Payable each time each of the loan terms as mentioned on the left is changed on your request:</p> <ul style="list-style-type: none"> HK\$1,000 HK\$1,000 HK\$1,000 HK\$1,000 HK\$1,000 HK\$1,000 |
| <p>Change of Mortgage Plan</p> | <p>HK\$2,000 each time the Mortgage Plan is changed on a request from you</p> |
| <p>Change Mortgagor / Guarantor / Mortgage Deed</p> | <p>HK\$1,000 each time the mortgagor / guarantor / mortgage deed is changed on your request</p> |

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| <p>Fire Insurance</p> <ul style="list-style-type: none"> Valuation Fee | <ul style="list-style-type: none"> HK\$1,000 per year when you choose the reinstatement value as the insured sum |
| <p>Prepayment Fee (Applicable to HIBOR plan only)</p> | <p>(Contracted HIBOR Rate - HIBOR Rate as at the redemption date) x outstanding Loan Amount as at the first day of the HIBOR fixing period / 365 days (366 days in the case of a leap year) x Remaining number of days to maturity of the HIBOR fixing period</p> |
| <p>Early Redemption Charge/Partial Prepayment Charge/Administration Fee for Loan Cancellation</p> | <p>As per applicable Letter of Offer / Letter of Confirmation and payable each time you repay full or part of the loan early</p> |
| <p>Late Payment Charge</p> | <p>1% of the amount of principal and interest outstanding in respect of that overdue sum as of the relevant payment due date each time you fail to repay the monthly repayment or the amount in arrears in full on or before the relevant payment due date</p> |
| <p>Administration Fee for Late Payment</p> | <p>HK\$380 each time you fail to repay the monthly instalment in full on or before the relevant payment due date</p> |

+ This includes fee / charge for reprinting of whole-tenor repayment schedule issued during loan drawdown (only for loan drawn on or after 5 February 2016) or provision of up-to-date repayment schedule for the coming 12 monthly instalments.

¹ This fee / charge is not applicable for those loans Standard Chartered Bank (Hong Kong) Limited act as servicing agent (hereinafter called "Servicing Loan").

² For "Servicing Loan", HK\$400 each time each of the loan terms is changed on your request

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| <p>MortgageOne® Account</p> <ul style="list-style-type: none"> Arrangement Fee Annual Maintenance Fee Monthly Deposit Service Charge <ul style="list-style-type: none"> Loan Limit Adjustment <ul style="list-style-type: none"> Limit Increase Fee Limit Reduction Fee <p>BusinessOne Account</p> <ul style="list-style-type: none"> Annual Maintenance Fee | <ul style="list-style-type: none"> HK\$2,000 each time you drawdown the loan HK\$500 on every anniversary of the loan drawdown date 1% p.a. of the excess amount (i.e. the difference between the amount of the daily average available credit limit, between two consecutive repayment dates of your account, and the prevailing loan limit of your MortgageOne® Account multiplied by the percentage of the MortgageOne® Account as stated in applicable Letter of Offer) when the daily average available credit limit of your account between two consecutive repayment dates exceeds a percentage of the loan limit as stated in applicable Letter of Offer HK\$1,000 each time the loan limit is increased on your request (including valuation fee) HK\$600 or as per applicable Letter of Offer each time the loan limit is reduced on your request 0.5% of the outstanding loan amount on every anniversary of the loan drawdown date |
| <p>Copy of Letter of Offer</p> | <p>HK\$100 each time a copy for an account is provided on your request</p> |
| <p>Issuance of Redemption Statement</p> | <p>HK\$200 each time a redemption statement for an account is issued on your request</p> |
| <p>Mortgage Saver</p> <ul style="list-style-type: none"> Arrangement Fee Annual Fee | <p>Refer to the Letter of Offer</p> |
| <p>Mortgage Overdraft / Home Equity Overdraft</p> | <ul style="list-style-type: none"> Set Up Fee: HK\$1,800 Annual Fee: 0.2% of the Overdraft Facility limit amount, with a minimum of HKD1,000 and maximum of HKD10,000. Late Payment Charge: HK\$380 if you fail to repay the monthly minimum repayment amount on or before the relevant payment due date Overlimit Interest Rate: Prime* + 8% per annum of the balance amount in excess the Overdraft Facility Limit Returned Cheque / Rejected Autopay Charge: HK\$150 per cheque / payment due to insufficient fund; HK\$100 per cheque / payment due to technical errors |
| <p>Handling Fee for Payment of Government Charges</p> | <ul style="list-style-type: none"> HK\$500 each time the Bank pays any kind of government charges on behalf of you |
| <p>Property Title Deed Custodian Fee for Full Paid-off Mortgages</p> | <ul style="list-style-type: none"> HK\$4,000 per property per year when the property title deeds remain uncollected after the loan is fully paid-off (for each year or part of a year) |

* Prime rate means the Hong Kong Dollar Prime Lending Rate quoted by the Standard Chartered Bank (Hong Kong) Limited ("Bank") from time to time.

Credit facilities

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| Personal Instalment Loan <ul style="list-style-type: none"> • Handling Fee • Early Redemption Penalty • Late Repayment Charge | <ul style="list-style-type: none"> • 0% • 2.5% of the outstanding balance • HK\$1,000 per month |
| Personal Line of Credit <ul style="list-style-type: none"> • Annual Fee • Late Repayment Charge | <ul style="list-style-type: none"> • 1% of the overdraft limit (minimum HK\$200, maximum HK\$700 per annum) • A late repayment surcharge of HK\$70 if minimum monthly repayment is not received on monthly repayment date |
| Business Instalment Loan Copy of documents: <ul style="list-style-type: none"> • Drawdown advice • Facility letter • Surety Document | HK\$200 per copy |
| Business Overdraft Annual Renewal Fee | HK\$1,500 per annum or 1% of Overdraft limit, whichever is higher |

Revolving cash card

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| Annual Fee | <ul style="list-style-type: none"> • HK\$100-300 or 1% of credit limit[#] |
| Interest <ul style="list-style-type: none"> • Basic Interest Rate • Default Rate <p>Fail to pay Minimum Monthly Repayment on or before payment due date for 2 times or more in the past 6 months ("Relevant Event")</p> | <ul style="list-style-type: none"> • Subject to approved credit limit[#] • 0.019% per day on any outstanding amount in addition to the prevailing basic interest rate (round up to nearest 3 decimal places) starting from the happening of the Relevant Event until the day when the Relevant Event no longer exists in our record |
| Transaction Handling Fee (per transaction) <ul style="list-style-type: none"> • For each cash withdrawal made by using of the card | <ul style="list-style-type: none"> • 1% of the withdrawal amount (minimum HK\$50) |
| Late Charge / Late Fee <ul style="list-style-type: none"> • Fail to pay Minimum Monthly Repayment by Payment Due Date <ul style="list-style-type: none"> • Fail to pay Minimum Monthly Repayment on 60 days or 90 days after the payment due date as set out in the relevant statements | <ul style="list-style-type: none"> • HK\$100 or 8% of the Eligible Amount, whichever is higher. The Eligible Amount equals to the Minimum Monthly Repayment minus the following items: <ul style="list-style-type: none"> (i) any overlimit amount; (ii) any payment made during the current statement cycle or amount of unpaid Minimum Monthly Repayment of the previous statement cycle, whichever is higher • Extra HK\$100 |
| Returned items (Cheque or Direct Debit Authorisation) | <ul style="list-style-type: none"> • HK\$120 per item |
| Lost Card Replacement | <ul style="list-style-type: none"> • HK\$100 per card account |
| Foreign Currency Cheque Repayment | <ul style="list-style-type: none"> • HK\$100 per cheque |
| Overlimit Handling Charge <ul style="list-style-type: none"> • Outstanding balance exceeded assigned credit limit at any point of time during a statement cycle | <ul style="list-style-type: none"> • HK\$130 per statement cycle |
| Paper Statement Fee Applicable to customers who receive any of the following paper statement(s) <ul style="list-style-type: none"> • Consolidated Statement • Credit Card Statement(s) (except Standard Chartered SHOP'n GAIN Platinum Credit Card, Standard Chartered SHOP'n GAIN Credit Card, Standard Chartered Corporate VISA Card, Standard Chartered Visa Signature Business Card and designated Mastercard (card number starting with 5488)) • Current/Savings account Statement(s) • Standard Chartered Revolving Cash Card Statement(s) • Manhattan Revolving Personal Loan Statement(s) | <p>HK\$5 per month</p> <p>Note: The fee will be waived for below customers:</p> <ul style="list-style-type: none"> • Customers aged below 18 or 65 and above • Customers who hold Click-a-Count • Recipients of government disability allowances/allowance for elderlies or Comprehensive Social Security Assistance |

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| <p>Statement Retrieval Fee</p> <ul style="list-style-type: none"> Statement issued within the latest 2 months Statement issued beyond the latest 2 months | <ul style="list-style-type: none"> HK\$30 per copy HK\$50 per copy |
| <p>Credit Balance Withdrawal</p> <ul style="list-style-type: none"> By cheque / cashier's order | <ul style="list-style-type: none"> HK\$75 per copy |
| <p>Minimum Payment Due</p> | <ul style="list-style-type: none"> The minimum monthly repayment amount is HK\$50 or the aggregate amount of the following items on the relevant due date, whichever amount is higher: <ul style="list-style-type: none"> (a) total unpaid interest , fees and charges (if applicable); (b) the excess amount by which the relevant statement balance exceeds the limit; and (c) 1% of the balance owing excluding (a) and (b) above. |

Note: For Revolving Cash Card accounts opened before 30 May 2001 — Annual Fee: HK\$100; Refer to table for other service charges.

Please call our 24-hour Customer Service Hotline at 2886 4111 for enquiry on the Annual Fee or the rate applicable to you.

MANHATTAN Revolving Personal Loan

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| <p>Annual Fee</p> | <ul style="list-style-type: none"> 1% of credit limit |
| <p>Interest rate</p> <ul style="list-style-type: none"> Basic Interest Rate Default Rate <p>- Fail to pay monthly Minimum Payment Due on or before payment due date for 1 time in the past 12 months ("Relevant Event")</p> <p>- Fail to pay monthly Minimum Payment Due on or before payment due date for 2 times or more in the past 12 months ("Relevant Event for 2 times or more")</p> | <ul style="list-style-type: none"> Subject to approved credit limit^ <p>- An interest rate of 5% per annum on any outstanding amount in addition to the prevailing basic interest rate starting from the happening of the Relevant Event until the day when the Relevant Event no longer exists in our record</p> <p>- An interest rate of 9% per annum on any outstanding amount in addition to the prevailing basic interest rate starting from the happening of the Relevant Event for 2 times or more until the day when the Relevant Event for 2 times or more no longer exists in our record</p> |
| <p>Transaction Handling Fee (per transaction)</p> <ul style="list-style-type: none"> For each cash withdrawal made by using of the card | <ul style="list-style-type: none"> 1% of the withdrawal amount (minimum HK\$50) |
| <p>Lost Card Replacement</p> | <ul style="list-style-type: none"> HK\$100 per card account |
| <p>Late Payment Fee</p> <ul style="list-style-type: none"> Fail to pay Minimum Payment Due by Payment Due date | <ul style="list-style-type: none"> HK\$200 per month |
| <p>Paper Statement Fee</p> <p>Applicable to customers who receive any of the following paper statement(s)</p> <ul style="list-style-type: none"> Consolidated Statement Credit Card Statement(s) (except Standard Chartered SHOP'n GAIN Platinum Credit Card, Standard Chartered SHOP'n GAIN Credit Card, Standard Chartered Corporate VISA Card, Standard Chartered Visa Signature Business Card and designated Mastercard (card number starting with 5488)) Current/Savings account Statement(s) Standard Chartered Revolving Cash Card Statement(s) Manhattan Revolving Personal Loan Statement(s) | <p>HK\$5 per month</p> <p>Note: The fee will be waived for below customers:</p> <ul style="list-style-type: none"> Customers aged below 18 or 65 and above Customers who hold Click-a-Count Recipients of government disability allowances/allowance for elderlies or Comprehensive Social Security Assistance |
| <p>Statement Retrieval Fee</p> | <ul style="list-style-type: none"> HK\$25 per copy |
| <p>Credit Balance Withdrawal</p> <ul style="list-style-type: none"> By cheque / cashier's order | <ul style="list-style-type: none"> HK\$75 per copy |
| <p>Cash withdrawal fee at Standard Chartered's branch counters</p> | <ul style="list-style-type: none"> \$30 per transaction |

Minimum Payment Due

- You must pay by pre-authorized autopay, on the relevant due date, the minimum monthly repayment amount which is HK\$50 or the aggregate amount of the following items, whichever amount is higher:
 - total unpaid interest, fees and charges (if applicable);
 - the excess amount by which the relevant statement balance exceeds the limit; and
 - 1% of the balance owing excluding (a) and (b) above.

^ Please call our Customer Service Hotline at 2210 8888 for enquiry on the rate applicable to you.

Credit cards*

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| <p>Annual Fee[#]</p> <ul style="list-style-type: none"> Classic / executive / Shop'n Gain Credit Card Gold Credit Card Titanium Credit Card Platinum / executive platinum / Preferred Banking / UnionPay Dual Currency Platinum / Shop'n Gain Platinum Credit Card Corporate Credit Card / Visa Signature Business Card Priority Banking Credit Card Visa Infinite Card Smart Credit Card Cathay Mastercard Cathay Mastercard – Priority Banking Cathay Mastercard – Priority Private Simply Cash Visa Card Q Credit Card MANHATTAN Platinum Credit Card MANHATTAN Titanium / Gold Credit Card MANHATTAN 21 / Infinity Credit Card MANHATTAN Visa | <p>Principal Card</p> <ul style="list-style-type: none"> HK\$250 per annum HK\$550 per annum HK\$600 per annum HK\$1,800 per annum <ul style="list-style-type: none"> HK\$1,800 per annum HK\$2,400 per annum HK\$6,000 per annum Waived HK\$2,000 per annum HK\$4,000 per annum HK\$8,000 per annum HK\$2,000 per annum Waived permanently HK\$1,800 per annum HK\$600 per annum HK\$330 per annum HK\$216 per annum | <p>Supplementary Card⁺</p> <p>HK\$125 per annum HK\$275 per annum HK\$300 per annum Waived⁺⁺</p> <p>Not applicable Waived⁺⁺⁺ Waived Waived Waived Waived Waived Waived Not applicable HK\$900 per annum HK\$300 per annum HK\$160 per annum HK\$108 per annum</p> |
| <p>Reduced Annual Fee on any subsequent Standard Chartered Credit Cards sharing a combined credit limit (Principal Card only)</p> <ul style="list-style-type: none"> Classic Credit Card Gold Credit Card (not applicable to Platinum / Co-branded) | <p>Principal Card</p> <ul style="list-style-type: none"> HK\$125 per annum HK\$275 per annum | <p>Supplementary Card</p> <p>Not applicable Not applicable</p> |
| <p>Finance Charge for Purchase^Δ</p> <ul style="list-style-type: none"> All Credit Cards | <p>The below rate when you open your account and it will be reviewed from time to time. We will not charge you interest if you pay your balance in full by the due date each month. Otherwise, interest will be charged[^] on (i) the unpaid balance from the date of the previous statement on a daily basis until payment in full and (ii) the amount of each new transaction (entered into since the previous statement date) from the date of that new transaction on a daily basis until payment in full.</p> <ul style="list-style-type: none"> 0.0914%[■] per day (APR^{^^} 35.70%) | |
| <p>Finance Charge for Cash Advance^{**Δ}</p> <ul style="list-style-type: none"> All Credit Cards (not applicable to Smart Credit Card) Smart Credit Card | <p>The below rate when you open your account and it will be reviewed from time to time. Interest will be charged[^] on the amount of cash advance from the date of the transaction on a daily basis until payment in full.</p> <ul style="list-style-type: none"> 0.0914%[■] per day (APR^{^^} 39.09%) 0.0914%[■] per day (APR^{^^} 37.13%) | |

* Including Credit Cards issued by Standard Chartered Bank (Hong Kong) Limited and together with other organisations.

⁺ Supplementary Card is not applicable to MANHATTAN id Platinum Credit Card and MANHATTAN id Credit Card. Effective from 1 December 2016, a maximum of 3 Supplementary Cards can be issued for each Credit Card Account.

[^] It will be subject to the default maximum rates for interest on purchase and cash advance. Please call our 24-hour Customer Service Hotline to ascertain your prevailing or applicable interest rate.

^{^^} The Annualised Percentage Rate ("APR") is calculated based on the guidelines as set out in the Code of Banking Practice and is for reference only, inclusive of Cash Advance Fee (if applicable).

[■] The rate as printed on MANHATTAN credit card statement will be shown as 0.091%, which the one as

- ** Free for up to 3 Supplementary Cards, annual fee for each subsequent Supplementary Card is HK\$900.
- *** Free for up to 3 Supplementary Cards, annual fee for each subsequent Supplementary Card is HK\$1,200.
- ** The Bank may or may not allow you to use your UnionPay Dual Currency Platinum Credit Card to obtain cash advance.
- △ For CNY Account, related fees and charges will be payable in CNY. The sum will be billed to the CNY Account of your UnionPay Dual Currency Platinum Card.

printed on the key fact statement shall prevail.

Effective from 25th November 2017,

- Click-a-Count Titanium Credit Card(s) were replaced by Standard Chartered executive platinum Credit Card(s) with the same credit card number and annual fee. (Principal Card: waived; Supplementary Card[†]: Not applicable)
- MANHATTAN id Mastercard(s) were replaced by MANHATTAN id Platinum Mastercard(s) with the same credit card number and annual fee. (Principal Card: HKD216; Supplementary card[†]: HKD108)
- MANHATTAN Mastercard(s) / Orbis Mastercard(s) were replaced by MANHATTAN Platinum Mastercard(s) with the same credit card number and annual fee. (Principal Card: HKD216; Supplementary card[†]: HKD108)
- MANHATTAN Orbis Gold Mastercard(s) were replaced by MANHATTAN Titanium Mastercard(s) with the same credit card number and annual fee. (Principal Card: HKD600; Supplementary card[†]: HKD300)
- Standard Chartered Mastercard(s) (The first 4 digits of card number is 5488) were replaced by Standard Chartered Platinum Mastercard(s) with the same credit card number and annual fee. (Principal Card: HKD250; Supplementary card[†]: HKD125)

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| <p>Default Rate[△]</p> <ul style="list-style-type: none"> • All Credit Cards <ul style="list-style-type: none"> - Fail to pay Minimum Payment Due by Payment Due Date in the past 1 month - Fail to pay Minimum Payment Due by Payment Due Date for 2 times or more in the past 12 months | <ul style="list-style-type: none"> • 0.014%[^] per day in addition to the prevailing or applicable finance charge for purchase and cash advance may be applied to your account • 0.014%[^] per day in addition to the prevailing or applicable finance charge for purchase and cash advance may be applied to your account |
| <p>Cash Advance Fee^{△**}</p> <ul style="list-style-type: none"> • Over the counter*** or via JETCO ATM, Visa / Mastercard / UnionPay International ATM Network (as available to the relevant Credit Card type(s)) <ul style="list-style-type: none"> - Corporate Credit Card - Other Credit Cards (Not applicable to Smart Credit Card) - Smart Credit Card | <ul style="list-style-type: none"> • 3% of the cash advance amount per transaction (minimum HK\$55) • 3.5% of the cash advance amount per transaction (minimum HK\$100) • Waived |
| <p>Limit on Cash Advance^{**}</p> | <p>Your limit on cash advance will be reviewed from time to time by the Bank. Your latest limit on cash advance at any relevant time can be ascertained by calling 24-hour Customer Service Hotline.</p> |
| <p>Late Charge[△]</p> <ul style="list-style-type: none"> • Fail to pay Minimum Payment Due by Payment Due Date <ul style="list-style-type: none"> - Corporate Credit Card - Other Credit Cards | <ul style="list-style-type: none"> • <u>EITHER</u> 5% of the Minimum Payment Due (subject to a minimum cap of HK\$220 and a maximum cap of HK\$350) <u>OR</u> the Minimum Payment Due, <u>whichever is lower</u>. • <u>EITHER</u> 5% of the Outstanding Balance (subject to a minimum cap of HK\$/CNY220 and a maximum cap of HK\$/CNY350) <u>OR</u> the Minimum Payment Due, <u>whichever is lower</u>. |
| <p>Late Fee[△]</p> <ul style="list-style-type: none"> • Fail to pay Minimum Payment Due for 3 consecutive months or more | <ul style="list-style-type: none"> • Waived |
| <p>Returned Item Fee[△] (Rejected Direct Debit Authorisation / Autopay or Flexipay)</p> | <p>HK\$/CNY120 per item</p> |
| <p>Card Replacement Fee</p> | <p>HK\$100 per credit card account</p> |
| <p>Charge for Foreign Currency Cheque Repayment[△]</p> <ul style="list-style-type: none"> • Standard Chartered Credit Card • MANHATTAN Credit Card | <ul style="list-style-type: none"> • HK\$/CNY100 per cheque • Minimum HK\$15, maximum HK\$100 per cheque |
| <p>Sales Draft Retrieval Fee[△]</p> <ul style="list-style-type: none"> • Photocopy <ul style="list-style-type: none"> - Standard Chartered Credit Card - MANHATTAN Credit Card • Original Copy | <ul style="list-style-type: none"> • HK\$40 per copy • HK\$50 per copy • HK\$70 per copy |

[^] It will be subject to the default maximum rates for finance charge for purchase and cash advance. Please call our 24-hour Customer Service Hotline to ascertain your prevailing or applicable finance charge.

[△] For CNY Account, related fees and charges will be payable in CNY. The sum will be billed to the CNY Account of your UnionPay Dual Currency Platinum Card.

** The Bank may or may not allow you to use your UnionPay Dual Currency Platinum Credit Card to obtain cash advance.

*** Transaction made over the counter is applicable for Hong Kong Dollars cash advance in Hong Kong only.

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| <p>Statement Retrieval Fee</p> <ul style="list-style-type: none"> Corporate Credit Card <ul style="list-style-type: none"> Statement issued within the latest 2 months (photocopy) Statement issued beyond the latest 2 months (photocopy) Other Credit Cards | <ul style="list-style-type: none"> HK\$30 per copy HK\$50 per copy HK\$50 per copy[◇] |
| <p>Paper Statement Fee</p> <p>Applicable to customers who receive any of the following paper statement(s)</p> <ul style="list-style-type: none"> Consolidated Statement Credit Card Statement(s) (except Standard Chartered SHOP'n GAIN Platinum Credit Card, Standard Chartered SHOP'n GAIN Credit Card, Standard Chartered Corporate VISA Card, Standard Chartered Visa Signature Business Card and designated Mastercard (card number starting with 5488)) Current/Savings account Statement(s) Standard Chartered Revolving Cash Card Statement(s) Manhattan Revolving Personal Loan Statement(s) | <p>HK\$5 per month</p> <p>Note: The fee will be waived for below customers:</p> <ul style="list-style-type: none"> Customers aged below 18 or 65 and above Customers who hold Click-a-Count Recipients of government disability allowances/allowance for elderlies or Comprehensive Social Security Assistance |
| <p>Cash Withdrawal Fee[△] (By cheque / cashier order)</p> <ul style="list-style-type: none"> Standard Chartered Credit Card MANHATTAN Credit Card | <ul style="list-style-type: none"> HK\$/CNY75 per cheque HK\$75 per cheque (Free if transfer to Standard Chartered account) |
| <p>Overlimit Charge (not applicable to Visa Infinite Card and Corporate Credit Card)</p> | <p>HK\$180 per statement cycle</p> |
| <p>Standard Chartered Credit Card Statement Instalment Plan and MANHATTAN's "Anything Goes Instalment" Program Corporate Credit Card and Visa Signature Business Card</p> <ul style="list-style-type: none"> Handling Fee Administration Fee for Early Repayment | <ul style="list-style-type: none"> Subject to approval^{◇◇} HK\$150 per plan |
| <p>Standard Chartered Credit Card Instalment Credit Program and MANHATTAN "Credit Cash" Instalment Program</p> <ul style="list-style-type: none"> Application Fee Handling Fee Administration Fee for Early Repayment | <ul style="list-style-type: none"> HK\$200 per Application Subject to approval^{◇◇◇} 1% of the Final Instalment Credit / "Credit Cash" Amount (minimum HK\$300) |
| <p>Standard Chartered Credit-to-Cash Preferential Annual Rate Program and MANHATTAN "Credit Cash" Preferential Annual Rate Program</p> <ul style="list-style-type: none"> Preferential Annual Rate | <ul style="list-style-type: none"> Subject to approval^{◇◇◇} |
| <p>Over-the-Counter Payment Handling Fee (not applicable to Priority Banking Credit Card and Visa Infinite Card)</p> | <p>HK\$30 per transaction</p> |
| <p>Minimum Payment Due[△]</p> <ul style="list-style-type: none"> Standard Chartered Credit Card and MANHATTAN Credit Card | <ul style="list-style-type: none"> The aggregate amount of the following items or minimum HK\$/CNY220, whichever amount is higher: <ol style="list-style-type: none"> the total of the outstanding billed interest and other involuntary charges; the total of any other outstanding billed fees and charges^{△△} or other billable items under any additional service you applied; the total of the over-limit amount and/or the overdue amount (where applicable); and 1% of the balance owing as set out in the statement. |

[△] For CNY Account, related fees and charges will be payable in CNY. The sum will be billed to the CNY Account of your UnionPay Dual Currency Platinum Card.

^{△△} All other applicable fees and charges as determined by the Bank at its discretion from time to time including but not limited to any outstanding billed insurance premium or Credit Shield / Credit Shield Plus Plan. The Bank reserves the right to define and change the fees and charges by notice.

[◇] To encourage eStatement registration, if customer has registered for eStatement in connection with the respective account(s), when the relevant Consolidated or Credit Card statement(s) for the past 7 years is/are issued, the Bank will waive the statement retrieval fee for up to 6 copies per request. The waiver of statement retrieval fee is not applicable to Standard Chartered SHOP'n GAIN/SHOP'n GAIN Platinum Credit Card, and designated Mastercard (card number starting with 5488).

^{◇◇} Please call our 24-hour Customer Service Hotline for enquiry on the handling fee applicable to you.

^{◇◇◇} Please call our sales hotline at 183 6336 for enquiry on the fee / rate applicable to you.

Foreign Currency (Currencies other than Hong Kong Dollars) Transactions incurred in or outside of Hong Kong

- UnionPay Dual Currency Platinum Credit Card

- Smart Credit Card

- Visa (not applicable to Smart Credit Card) / Mastercard

- All settlements will be made in Hong Kong Dollars/CNY currency. All transactions effected in foreign currency (including CNY currency incurred in China) will be converted from the transaction currency into Hong Kong Dollars / CNY currency at a wholesale market rate selected by UnionPay International from within a range of wholesale market rates or the government-mandated rate in effect on the date when UnionPay International processes the transaction, and a 0.6% reimbursement charge⁺ will be imposed by UnionPay International plus 0.4% imposed by the Bank (1% in total). Such exchange rate may differ from the rate on the transaction date due to market fluctuation.

⁺ Except for transactions in Foreign Currency (Currencies other than Hong Kong Dollars) incurred in Hong Kong.

- Waived. All settlements will be made in Hong Kong Dollars. All transactions effected in foreign currency will be converted from the transaction currency into Hong Kong Dollars at a wholesale market rate selected by Visa International from within a range of wholesale market rates or the government-mandated rate in effect on the date when Visa International process the transaction, such exchange rate may differ from the rate on the transaction date due to market fluctuation.

- All settlements will be made in Hong Kong Dollars. All transactions effected in foreign currency will be converted from the transaction currency into Hong Kong Dollars at a wholesale market rate selected by Visa / Mastercard International from within a range of wholesale market rates or the government-mandated rate in effect on the date when Visa / Mastercard International process the transaction, and a 1% reimbursement charge[^] will be imposed by Visa / Mastercard International plus 0.95% imposed by the Bank (1.95% in total). Such exchange rate may differ from the rate on the transaction date due to market fluctuation.

[^] Except for transactions in Foreign Currency (currencies other than Hong Kong Dollars) incurred in Hong Kong.

Transactions in Hong Kong Dollars Incurred Outside of Hong Kong

- UnionPay Dual Currency Platinum Credit Card

- Smart Credit Card

- Visa (not applicable to Smart Credit Card) / Mastercard

- Visa / Mastercard

- Not Applicable.

- Waived. You may sometimes be offered the option to settle foreign currency transactions in Hong Kong Dollars at the point of sale overseas. Such option is a direct arrangement offered by the overseas merchants and not the card issuer. In such cases, you are reminded to ask the merchants for the foreign currency exchange rates to be applied before the transactions are entered into.

If you choose to settle foreign currency transactions incurred in or outside of Hong Kong, please refer to "Foreign Currency (Currencies other than Hong Kong Dollars) Transactions incurred in or outside of Hong Kong" above for the charges.

- Visa/Mastercard International will impose a reimbursement charge of 1% on the Bank for transactions in Hong Kong Dollars incurred outside of Hong Kong or with any merchants not registered in Hong Kong (e.g. internet transaction), the same will be charged by the Bank on such transactions on behalf of Visa/ Mastercard International. The fee is applicable to transactions initiated by you and/or the merchant depending on the merchant's setting.

- You may sometimes be offered the option to settle foreign currency transactions in Hong Kong Dollars at the point of sale overseas. Such option is a direct arrangement offered by the overseas merchants and not the card issuer. In such cases, you are reminded to ask the merchants for the foreign currency exchange rates and the percentage of handling fees to be applied before the transactions are entered into since settling foreign currency transactions in Hong Kong Dollars may involve a cost higher than the foreign currency transaction handling fee.

If you choose to settle foreign currency transactions incurred in or outside of Hong Kong, please refer to "Foreign Currency (Currencies other than Hong Kong Dollars) Transactions incurred in or outside of Hong Kong" above for the charges.

Transactions in CNY Currency

- UnionPay Dual Currency Platinum Credit Card

- All transactions in CNY currency incurred outside of Hong Kong will not be converted into Hong Kong Dollars. China transactions will be directly posted in terms of CNY currency on CNY credit card account.

Over-limit electronic fund transfer handling fee

- Standard Chartered Credit Card
- MANHATTAN Credit Card

- A 3.5% handling fee will apply to the transferred amount beyond HK\$25,000 and charges will be debited to the valid Credit Card account with the highest transferred amount if the total accumulated money transfers made by using electronic banking services, person to person (P2P) payment services or mobile device/app/electronic funds transfer platform effective from time-to-time to make any money/electronic money transfer/ top up transaction from Standard Chartered/MANHATTAN Credit Card(s) to a specified account (including but not limited to Octopus Wallet) exceed HK\$25,000 per Cardholder in a calendar month (based on the transaction date). If the transaction is made on the first day of a calendar month and prior to or in between system update period, the transaction will be counted as made in the preceding calendar month.
When a Cardholder makes an electronic fund transfer that exceeds the limit, s/he will be prompted in Online Banking and/or mobile app to acknowledge the available transfer amount and any applicable handling fee if such amount is exceeded. Upon the Cardholder's acknowledgment and by proceeding with the transfer, the Cardholder is deemed to have accepted the handling fee as stipulated in any prevailing promotional terms and conditions (if applicable).

Notes:

- i) The Bank reserves the right to vary the fees / charges for customers based on their account record from time to time by notice.
- ii) The above items may from time to time be varied by notice to customers.
- iii) The provision of Credit Card services to you is subject to your acceptance of the above charges and the relevant Terms and Conditions. In case you have any comment on the agreement and / or charges, please write to Standard Chartered Bank (Hong Kong) Limited, P.O. Box 68397, Kowloon East Post Office, Hong Kong.
- iv) If there is any inconsistency or conflict between the English and Chinese versions, the English version shall prevail.

24-Hour Customer Service Hotline

MANHATTAN Credit Card Customer Service Hotline

: 2881 0888

Standard Chartered Credit Card Customer Service Hotline

: 2886 4111

Investment fund services

| | |
|---|---|
| <p>Transfer Charges</p> <ul style="list-style-type: none"> • Transfer of investment funds to Standard Chartered Bank (Hong Kong) Limited, from another financial institution • Transfer of investment funds from Standard Chartered Bank (Hong Kong) Limited, to another financial institution • Transfer of investment funds between Investment Fund accounts within Standard Chartered Bank (Hong Kong) Limited | <ul style="list-style-type: none"> • Free • HK\$100 per fund • Free |
| <p>Other Charges</p> <ul style="list-style-type: none"> • Subscription • Redemption, annual management fee etc • Service Charge on switching of investment funds within the same fund house • Remittance Fee on payment of monies from fund redemption | <ul style="list-style-type: none"> • Subscription fee up to 5% or in accordance with charges stated in the prospectus of individual funds, whichever is lower • Redemption and annual management fee, etc, in accordance with charges stated in the prospectus of individual funds • 1% of the transaction value • HK\$100 per redeemed fund* |

* An equivalent amount will be levied according to the currency of the fund.

Debt securities services

| | |
|---|--|
| Sell Transaction (applicable for structured notes' secondary market transaction only) | 0.75% of face value for each transaction |
| Safe Custody | Free of charge |
| Interest Collection | Free of charge |
| Maturity Redemption (Cash) | Free of charge |
| Maturity Redemption (Stock Delivery) | Free of charge |
| Transfer In / Out Request | HK\$500 per request |

Equity linked investment services

| | |
|--|--|
| Sell Transaction (applicable for Equity Linked Investments' secondary market transaction only) | 0.75% of face value for each transaction |
| Interest collection | Free of charge |
| Maturity redemption (cash) | Free of charge |
| Maturity redemption (stock delivery) | Free of charge |

Structured investment series - currency linked / rate linked

| | |
|------------------|---|
| Sell Transaction | 0.75% handling fee of the principal amount and any other costs and/or losses incurred of such early withdrawal (if any) |
|------------------|---|

Wealth Lending - WealthPro / InvestPower / Floating Overdraft Facility Secured by Deposits / Standby Overdraft Facility / Overdraft Facility Secured by Insurance Plan

| WealthPro | |
|--|---|
| Annualised Interest Rate | <p>Loan Currency:</p> <p><u>HKD:</u></p> <ul style="list-style-type: none"> Up to HKD Prime rate* + 2% per annum (For Prime-based loan) Up to HIBOR** + 4% per annum (For HIBOR-based loan) <p><u>EUR/ GBP/ AUD/ NZD/ JPY/ CAD/ CHF/ SGD/ USD:</u></p> <ul style="list-style-type: none"> Up to Reference rate# + 4% per annum <p>(Please refer to Key Fact Statement or Facility Letter for further details)</p> |
| Annualised Overdue / Default Interest Rate | Not Applicable |
| Overlimit Interest Rate | Not Applicable |
| Annual Fee / Fee | Not Applicable |
| Late Payment Fee and Charge | Not Applicable |
| Overlimit Handling Fee | Not Applicable |
| Returned Cheque / Rejected Autopay Charge | <ul style="list-style-type: none"> HK\$150/US\$19 per cheque / payment due to insufficient funds HK\$100/US\$13 per cheque / payment due to technical errors |
| InvestPower | |
| Annualised Interest Rate | <p>Loan Currency:</p> <p><u>HKD:</u></p> <ul style="list-style-type: none"> Up to HIBOR + 4% per annum <p><u>EUR/ GBP/ AUD/ NZD/ JPY/ CAD/ CHF/ SGD/ USD:</u></p> <ul style="list-style-type: none"> Up to Reference rate +4% per annum <p>(Please refer to Key Fact Statement or Facility Letter for further details)</p> |
| Annualised Overdue / Default Interest Rate | Not Applicable |
| Overlimit Interest Rate | Not Applicable |
| Annual Fee / Fee | Not Applicable |
| Late Payment Fee and Charge | Not Applicable |
| Overlimit Handling Fee | Not Applicable |
| Returned Cheque / Rejected Autopay Charge | <ul style="list-style-type: none"> HK\$150/US\$19 per cheque / payment due to insufficient funds HK\$100/US\$13 per cheque / payment due to technical errors |

* Prime rate means the Hong Kong Dollar Prime Lending Rate quoted by the Standard Chartered Bank (Hong Kong) Limited ("Bank") from time to time.

** HIBOR means the Hong Kong Interbank Offered Rate offered on Hong Kong dollar loans in the interbank market.

Reference rate is a daily interest rate set by the Bank based on respective currency's benchmark interest rate index. The reference rate may vary daily. For details, please visit the Bank's branches or www.sc.com/hk.

| Floating Overdraft Facility Secured by Deposits | |
|--|--|
| Annualised Interest Rate | Loan Currency: HKD: <ul style="list-style-type: none"> Up to HKD Prime rate* + 2% per annum EUR / GBP / AUD / NZD / JPY / CAD / CHF / USD: <ul style="list-style-type: none"> Up to Reference rate# + 4% per annum (Please refer to Key Fact Statement or Facility Letter for further details) |
| Annualised Overdue / Default Interest Rate | Not Applicable |
| Overlimit Interest Rate | Prime* + 8% per annum will be applied to the amount in excess under the Facility, if your current debit balance exceeds the prevailing overdraft limit under the Facility |
| Annual Fee / Fee | Not Applicable |
| Late Payment Fee and Charge | Not Applicable |
| Overlimit Handling Fee | Not Applicable |
| Returned Cheque / Rejected Autopay Charge | <ul style="list-style-type: none"> HK\$150/US\$19 per cheque / payment due to insufficient funds HK\$100/US\$13 per cheque / payment due to technical errors |
| Standby Overdraft Facility | |
| Annualised Interest Rate | Up to HKD Prime rate* + 2% per annum (Please refer to Key Fact Statement or Facility Letter for further details) |
| Annualised Overdue / Default Interest Rate | Not Applicable |
| Overlimit Interest Rate | Prime* + 8% per annum will be applied to the amount in excess under the Facility, if your current debit balance exceeds the prevailing overdraft limit under the Facility |
| Annual Fee / Fee | Not Applicable |
| Late Payment Fee and Charge | Not Applicable |
| Overlimit Handling Fee | Not Applicable |
| Returned Cheque / Rejected Autopay Charge | <ul style="list-style-type: none"> HK\$150/US\$19 per cheque / payment due to insufficient funds HK\$100/US\$13 per cheque / payment due to technical errors |
| Overdraft Facility Secured by Insurance Plan | |
| Annualised Interest Rate | Prime* - 2.50% per annum |
| Annualised Overdue / Default Interest Rate | Not Applicable |
| Overlimit Interest Rate | Prime* + 8% per annum will be applied to the amount in excess under the Facility, if your current debit balance exceeds the prevailing overdraft limit under the Facility |
| Annual Fee / Fee | Not Applicable |
| Late Payment Fee and Charge | Not Applicable |
| Overlimit Handling Fee | Not Applicable |
| Returned Cheque / Rejected Autopay Charge | <ul style="list-style-type: none"> HK\$150 per cheque / payment due to insufficient funds HK\$100 per cheque / payment due to technical errors |

* Prime rate means the Hong Kong Dollar Prime Lending Rate quoted by the Standard Chartered Bank (Hong Kong) Limited ("Bank") from time to time.

Reference rate is a daily interest rate set by the Bank based on respective currency's benchmark interest rate index. The reference rate may vary daily. For details, please visit the Bank's branches or www.sc.com/hk.

Securities services

| Trade-related services (for HK Securities) | |
|--|--|
| Securities Brokerage | <ul style="list-style-type: none"> • Online Banking & SC Equities : 0.20% (HK\$50 minimum brokerage for each transaction) • Securities Hotline : 0.30% (HK\$150 minimum brokerage for each transaction) |
| Trade Lodgement Fee | <ul style="list-style-type: none"> • Waived |
| Transaction Levy (by The Securities and Futures Commission of Hong Kong) | 0.0027% on transaction amount for each transaction |
| Trading Fee (by The Hong Kong Exchange & Clearing Limited) | 0.005% on transaction amount for each transaction |
| Stamp Duty (by the Hong Kong Government) | 0.1% on transaction amount (Rounded up to the nearest dollar) (Effective from 1st August 2021, the stamp duty will be 0.13% on transaction amount) |
| Stock Settlement Fee (by the Hong Kong Securities Clearing Company Limited) | 0.002% on transaction amount, minimum HK\$2, maximum HK\$100 (applicable to CCASS Stock only) |
| Trade-related services (for Shanghai – Hong Kong and Shenzhen – Hong Kong Stock Connect Eligible Securities) | |
| Securities Brokerage | <ul style="list-style-type: none"> • Online Banking: 0.20% (RMB45 minimum brokerage for each transaction, only for Shanghai-Hong Kong Stock Connect eligible securities) • Designated Northbound Securities Trading Hotline: 0.30% (RMB135 minimum brokerage for each transaction) |
| Trade Lodgement Fee | Waived |
| Securities Management Fee (by the China Securities Regulatory Commission) | 0.002% of the consideration of a transaction per side |
| Handling Fee (by the Shanghai Stock Exchange / Shenzhen Stock Exchange) | 0.00487% of the consideration of a transaction per side |
| Stamp Duty (by China SAT) | 0.1% of the consideration of a transaction on the seller |
| Transfer Fee (by ChinaClear) | 0.002% of the consideration of a transaction per side |
| Transfer Fee (by Hong Kong Securities Clearing Company Limited) | 0.002% of the consideration of a transaction per side |
| Trade-related services (for US Securities)[@] | |
| Securities Brokerage | <ul style="list-style-type: none"> • Digital channel: 0.20% (USD 18 minimum brokerage for each transaction) |
| Third-Party Charge on Fee for Trading | <ul style="list-style-type: none"> • SEC Fee: 0.00051% on consideration (applicable to sell orders only, subject to change by SEC) |
| Stock Settlement-related services | |
| Transfer Deed Stamp Duty (by the Hong Kong Government) | HK\$5 for each transfer deed of new certificate and Duty is payable by the seller only |
| Stock Transfer-in (scripless) / Physical Share Certificate Deposit Fee | <ul style="list-style-type: none"> • Bank charges waived • HK\$1 CCASS SI instruction input fee for Stock Transfer-in • For Non-CCASS stock deposit, HK\$10 per board lot, minimum HK\$30 |
| Stock Transfer-Out Fee (scripless) | <ul style="list-style-type: none"> • HK\$5 per board lot, minimum HK\$30 • HK\$1 CCASS SI instruction input fee • USD 100 per US stock per instruction[@] |

@ Please refer to staff of the Bank for the information on US Securities Services.

| | | | | |
|---|---|---|--|---|
| Stock Withdrawal Fee | <ul style="list-style-type: none"> • HK\$5 per board lot, minimum HK\$30 • For registered or bearer debit securities safe-kept in CCASS, plus relevant CCASS charge | | | |
| Information services | | | | |
| Real-time Price Quote Plan (applicable to Standard Chartered Online only) | | Priority Banking customers | Premium Banking customers | Easy Banking / Non-Relationship Package customers |
| | FREE Real Time Price Quote Per month | 1,000 quotes | 500 quotes | 200 quotes |
| | Additional FREE Quotes | 100 additional quotes for every executed securities transaction | | |
| | Subsequent charge | HK\$ 0.1 per quote. Minimum HK\$10 per month | | |
| Real-time Stock Alerts (applicable to registration via Standard Chartered Online only) | | SMS | Email | |
| | Charge | HK\$ 1 per quote | FREE 200 per month (thereafter HK\$ 0.1 / quote, minimum HK\$ 10 / month). | |
| Account maintenance | | | | |
| Custodial Fee | <ul style="list-style-type: none"> • Waived | | | |
| Account Maintenance Fee (Semi-Annual) | <ul style="list-style-type: none"> • HK\$ 100 if no securities buy/sell transaction and maintain no stock portfolio with the Bank during January ~ June (to be debited in July) and July ~ December (to be debited in January in subsequent year) every year | | | |
| Nominee services and corporate actions | | | | |
| Collection of Cash Dividend | If the dividend amount is: <ul style="list-style-type: none"> • Less than HK\$30/ RMB25 / USD 4[@], the dividend amount; or • HK\$30/ RMB25/ USD 4[@] or more, 0.5% of the dividend amount (Minimum: HK\$30/ RMB25 / USD 4[@]) | | | |
| Collection of Scrip Dividend | <ul style="list-style-type: none"> • 0.5% on value of cash equivalent, minimum HK\$15 / RMB12 / USD 4[@] • For Non-CCASS Stock, plus HK\$10 per board lot, minimum HK\$30 • For unlisted stocks, plus HK\$30 per collection plus any scrip fee charged by the Registrar | | | |
| Collection of Bonus Shares | <ul style="list-style-type: none"> • HK\$30 / RMB25 / USD 4[@] per collection • For Non-CCASS Stock, plus HK\$10 per board lot, minimum HK\$30 • For unlisted stocks, plus any scrip fee charged by the Registrar | | | |
| Corporate Action Service Fee (corporate action includes cash offer, right issue, conversion of warrants, take-over) | <ul style="list-style-type: none"> • HK\$5 / RMB4.5 per board lot, minimum HK\$30 / RMB27 • For registered or bearer debt securities safe-kept in CCASS, plus relevant CCASS charge | | | |
| Handling Charge for Registration of Covered Warrant (by Registrar) | <ul style="list-style-type: none"> • HK\$200 per transaction | | | |
| American Depositary Receipt (ADR) Fee* [@] | USD 0.01 to 0.05 per share | | | |
| Other services | | | | |
| IPO Application Fee | <ul style="list-style-type: none"> • HK\$100 per application (Non-refundable) | | | |
| Handling Charge for Unclaimed Entitlement | <ul style="list-style-type: none"> • HK\$300 / RMB270 per claim • Plus 0.5% on cash dividend amount claimed, minimum HK\$30 / RMB27 • For bonus shares, plus HK\$30 / RMB25 per collection • Plus counter-party handling charge | | | |
| Request for Copy of Statements and Contract Notes | HK\$50 per statement / contract note | | | |
| Reference Letter | HK\$300 per item | | | |

* Clients holding ADRs may be charged ADR Fee regularly by the Depository Receipts Agent (the Agent) through the Bank. The mentioned price range is for reference only and is subject to changes from time to time at the discretion of the Agent without prior notice. The final price range, frequency and timing of charging the fee is subject to final confirmation from the Agent.

@ Please refer to staff of the Bank for the information on US Securities Services.

Please Note:

1. Odd lots are charged as board lots.
2. Out of pocket expenses are for account of clients.
3. For transactions in RMB, the relevant charges specified in RMB apply.
4. The Securities Services Charges listed above may be subject to change.

Disclosure of Monetary Benefits (Investment Services)

| Service Types | Monetary Benefits / Trading Profits received by the Bank |
|---|--|
| Debt securities services <ul style="list-style-type: none"> Purchase/ Sell Transaction (applicable for fixed income products excluding retail IPO bonds) Purchase Transaction (applicable for retail IPO bonds) Sell Transaction (applicable for retail bonds) Purchase Transaction (applicable for structured notes' primary market transaction only) | <ul style="list-style-type: none"> Up to 3% of face value and will be subsumed in the amount of offering price or bid / ask spread* Refer to Offering documents for the handling fee (paid by client, if any) and placing fee (paid by issuer) of each retail IPO bond Free of charge Up to 5% of face value for each transaction** |
| Equity linked investment services <ul style="list-style-type: none"> Purchase Transaction (applicable for Equity Linked Investments' primary market transaction only) | <ul style="list-style-type: none"> Up to 5% of face value for each transaction# |
| Structured investment series - currency linked / rate linked <ul style="list-style-type: none"> Purchase Transaction | <ul style="list-style-type: none"> Up to 5% of face value for each transaction^ |
| Foreign exchange trading service <ul style="list-style-type: none"> Foreign Exchange Currency Switching FX Order Watching Service Premium Deposit | <ul style="list-style-type: none"> Up to 3% of notional amount and will be subsumed in the amount of offering price or bid/ask spread Up to 3% of notional amount and will be subsumed in the amount of offering price or bid/ask spread Up to 3% of notional amount and will be subsumed in the amount of offering price or bid/ask spread Up to 50% of gross Premium Deposit yield or 2% of notional amount which will be subsumed in offering price or bid/ask spread, whichever is lower |

* The trading profits for purchase / sell transaction of debt securities services (fixed income products) may vary according to each transaction.

** The trading profits for purchase of structured notes may vary according to each issue.

The trading profits for purchase transaction of Equity Linked Investments may vary according to each issue.

^ The Bank may receive profits which, together with any operating or administrative costs it may incur in providing the Products, will be subsumed in the offering price or bid/offer spread as accepted and paid by the relevant customers to the Bank. The trading profits for purchase of structured investment series may vary according to each issue.

Individual Client Segregated Account (Investment Services)

With the implementation of the European Union's Central Securities Depositories Regulation (CSDR), Clients can opt for the choice between an Omnibus Client Segregated Account (OSA) and an Individual Client Segregated Account (ISA) for their holding of securities at each Central Securities Depository (CSD) within the European Economic Area ("EEA"), following costs are considered to be relevant with respect to **ISA**:

| | |
|---|--|
| Monthly account maintenance fee | EUR€48.50 or equivalent per segregated account |
| Monthly custody fee* | EUR€250 or equivalent per segregated account |
| Monthly settlement fee* | EUR€125 or equivalent per segregated account with transaction(s) processed in the month. No charge if no transaction is processed in the month |
| Corporate action fee | Charge by event type and market |
| Transfer fee between omnibus account and segregated account | Free of Charge |

* Based on current transaction volume it is reasonably believed that a minimum monthly fee between EUR€298.50 and EUR€423.50 will have to be paid by a WM client who opts to open a segregated account in ClearStream. All Charges are subject to periodic and ongoing review and changed by the relevant Third Parties from time to time, the Bank will notify the impacted clients in a timely manner.

Issued by Standard Chartered Bank (Hong Kong) Limited