

General Banking Services Charges

Type of Services		Charges/Details
CURRENT ACCOUNT		
Return cheque	Insufficient funds -- HKD/USD cheque -- RMB cheque	HKD150.00 / USD18.00 / CNY200.00 per returned cheque
	Customer's technical errors -- HKD/USD cheque -- RMB cheque	HKD50.00 / USD6.50 / CNY50.00 per returned cheque
	RMB cheque amount exceeding CNY80,000.00	CNY200.00 per returned cheque
Mark 'good' cheque	Dispatched by bank	HKD200.00 per cheque (plus drawee bank charges)
	Dispatched by customer	HKD60.00 per cheque
Stopped payment order		HKD100.00 per instruction
		HKD100.00/ USD13.00 / CNY 80.00 per instruction (through Corporate Internet Banking)
Special-printed cheque		Prevailing cost
Special-printed deposit slips		Prevailing cost
Cheque book delivery	By ordinary mail	Waived
	By registered mail	HKD25.00/USD3.00/CNY20.00 plus non-local postage (Postage will be waived if delivery address is in HK)
Dishonoured cheque returned by registered mail		HKD25.00/USD3.00/CNY20.00 per cheque plus non-local postage (Postage will be waived if delivery address is in HK)
Account closed within 3 months after account opening		HKD200.00 per account
Monthly service fee	HKD current account	Waived

Type of Services		Charges/Details	
CURRENT ACCOUNT			
Temporary overdraft / overdrawn	Unauthorized overdraft	HKD	HKD120.00 per cheque and O/D interest calculated at prime rate plus 10% or overnight HIBOR (whichever is higher)
		USD	USD15.00 per cheque and O/D interest calculated at US prime rate plus 10% or the Secured Overnight Financing Rate plus 4% (whichever is higher)
		RMB	CNY120.00 per cheque and O/D interest calculated at CNY prime rate plus 10% or overnight CNY HIBOR plus 10% (whichever is higher)
	Exceeded overdraft limit	HKD	HKD120.00 per cheque and O/D interest calculated at prime rate plus 10% or overnight HIBOR (whichever is higher)
		USD	USD15.00 per cheque and O/D interest calculated at US prime rate plus 8% or the Secured Overnight Financing Rate plus 4% (whichever is higher)
		RMB	CNY120.00 per cheque and O/D interest calculated at CNY prime rate plus 10% or overnight CNY HIBOR plus 10% (whichever is higher)
	Against uncleared items		HKD120.00/USD15.00/ CNY120.00 per cheque
Deposit USD notes into USD (current) account		Subject to 0.25% on full amount if daily deposit exceeds USD1,500.00 per account; Daily deposit of USD1,500.00 or below: Waived	

Type of Services		Charges/Details
CURRENT ACCOUNT		
Withdraw USD notes from USD (current) account		Subject to 0.25% on full amount if daily withdrawal exceeds USD1,500.00 per account; Daily withdrawal of USD1,500.00 or below: Waived
Deposit RMB notes into RMB (current) account		Subject to 0.125% of the deposit amount in HKD or a minimum of HKD15.00 will be charged per transaction.
RMB cheque handling charges	Transfer into account to cover insufficient funds	Subject to 1% of the total transfer amount, or a minimum of CNY200.00 per transaction.
SAVINGS ACCOUNT		
Replacement of a passbook		HKD100.00 per account
Account closed within 3 months after A/C opening date		HKD50.00 per account
Monthly service fee	HKD savings account	Waived
	RMB savings account	Waived
HKD Savings Account ¹	Cash withdrawal or fund transfer over the counter	Waived
Deposit RMB notes into RMB (savings) account		0.125% of the deposit amount or a minimum of HKD15.00 will be charged in HKD per transaction.
Deposit USD notes into USD (savings) account		Subject to 0.25% on full amount if daily deposit exceeds USD1,500.00 per account; Daily deposit of USD1,500.00 or below: Waived

Type of Services	Charges/Details																		
Withdraw USD notes from USD (savings) account	Subject to 0.25% on full amount if daily withdrawal exceeds USD1,500.00 per account; Daily withdrawal of USD1,500.00 or below: Waived																		
Other foreign currency notes deposit to / withdrawal from T/T account	<p>Waived if daily deposit /withdrawal amount per account within the following limits:</p> <table border="1" data-bbox="815 757 1417 1122"> <tbody> <tr> <td data-bbox="815 757 1118 792">AUD</td> <td data-bbox="1123 757 1417 792">500</td> </tr> <tr> <td data-bbox="815 799 1118 835">CAD</td> <td data-bbox="1123 799 1417 835"></td> </tr> <tr> <td data-bbox="815 842 1118 878">CHF</td> <td data-bbox="1123 842 1417 878"></td> </tr> <tr> <td data-bbox="815 884 1118 920">EUR</td> <td data-bbox="1123 884 1417 920"></td> </tr> <tr> <td data-bbox="815 927 1118 963">GBP</td> <td data-bbox="1123 927 1417 963"></td> </tr> <tr> <td data-bbox="815 969 1118 1005">NZD</td> <td data-bbox="1123 969 1417 1005"></td> </tr> <tr> <td data-bbox="815 1012 1118 1048">SGD</td> <td data-bbox="1123 1012 1417 1048"></td> </tr> <tr> <td data-bbox="815 1055 1118 1090">JPY</td> <td data-bbox="1123 1055 1417 1090">70,000</td> </tr> <tr> <td data-bbox="815 1097 1118 1133">THB</td> <td data-bbox="1123 1097 1417 1133">10,000</td> </tr> </tbody> </table> <p>Subject to 0.3125% of deposit amount, or 0.1875% of withdrawal amount if the daily amount exceeds the above limit</p> <p>Other currencies (any amount): subject to buying/selling of HKD notes</p> <p>Other currencies (any amount): subject to buying/selling of HKD notes</p>	AUD	500	CAD		CHF		EUR		GBP		NZD		SGD		JPY	70,000	THB	10,000
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Type of Services		Charges/Details
TIME DEPOSIT		
Early uplifting		<p>If we exercise our discretion to allow uplift of time deposit before maturity, no interest will be payable and the customer must pay charges calculated based on the following formulae (whichever is higher) subject to a minimum of HKD200.00:</p> <ol style="list-style-type: none"> Time Deposit Principal x [(Prime Rate* - 2.50%) - Time Deposit Interest Rate] x No. of Days due to Maturity/Total No. of Days in a Year Time Deposit Principal x (Inter-Bank Offer Rate* - Time Deposit Interest Rate) x No. of Days due to Maturity/Total No. of Days in a Year <p>*Subject to the rate as quoted by us from time to time.</p>
Automatic Teller Machine (ATM) CARD		
Annual Fee	ATM Card (with HKD account as the primary account)/ NCB Fast Cash Card	Waived
	ATM Card (with RMB account as the primary account)	Waived
	ATM Card-Business	Waived

Type of Services		Charges/Details
Automatic Teller Machine (ATM) CARD		
Card Replacement Fee	Replacement due to customer's loss of a ATM Card (with HKD account as the primary account)/ NCB Fast Cash Card	HKD50.00
	Replacement due to customer's loss of a ATM Card (with RMB account as the primary account)	CNY50.00
	Non-receipt of new card	Waived
Replacement of a damaged card	New card with HKD account as the primary account	HKD50.00
	New card with RMB account as the primary account	CNY50.00
ATM cash withdrawal via "JETCO" network ²	Cash withdrawal in the Mainland of China /Macau	HKD20.00 per transaction
Cash withdrawal in Hong Kong via "CUP" ATM network ³	Cash withdrawal from RMB account with ATM Card	CNY15.00 per transaction
	Cash withdrawal from HKD account with ATM Card	HKD15.00 per transaction

Type of Services		Charges/Details
Automatic Teller Machine (ATM) CARD		
Cash withdrawal outside Hong Kong via "CUP" ATM network ³	Cash withdrawal from RMB account with ATM Card	CNY50.00 per transaction
	Cash withdrawal from HKD account with ATM Card	HKD50.00 per transaction
SAFE DEPOSIT BOX		
Replacement of a key		HKD100.00 (plus key replacement cost)
Drilling of box and replacement of lost keys		HKD200.00 (plus box opening fee and lock replacement costs)
CASHIER'S ORDER		
Issuance of a Cashier's Order (HKD/USD/RMB)		HKD50.00
Verification of the purchaser's identity		Waived
Cancellation of Cashier's Order and redeposit into purchaser's account		HKD50.00 per item
Report loss of a Cashier's Order to HKICL		HKD50.00 plus HKICL charges
Mark 'good' - Cashier's Order (HKD/USD/RMB)		HKD50.00 per item

Type of Services		Charges/Details	
BANK CERTIFICATION			
Banker's endorsement		HKD150.00 (HKD20.00 for each additional copy)	
Confirmation of account balance		HKD100.00 (HKD20.00 for each additional account)	
Auditor's confirmation		HKD300.00 per set	
Banker's reference letter		HKD300.00 (HKD25.00 for each additional copy)	
AUTOPAY			
Setup or amendment of direct debit authorization (DDA) record		Waived	
Setup or amendment of standing instruction for autopay-out		HKD60.00 / CNY48.00 per item	
Autopay-out for corporate clients	Instruction fee (File uploading via electronic channels)	Account held with NCB, BOCHK or Chiyu ⁴	HKD0.30 / CNY0.25 per item
		Account held with other banks	HKD0.60 / CNY0.50 per item
Autopay-in for corporate clients	Setup of autopay records		HKD15.00 / CNY13.00 per item
	Setup or amendment of standing instruction for autopay-in		HKD60.00 / CNY48.00 per item
	Instruction fee (File uploading via electronic channels)	Account held with NCB, BOCHK or Chiyu ⁴	HKD0.30 / CNY0.25 per item
		Account held with other banks	HKD0.60 / CNY0.50 per item

Type of Services		Charges/Details
AUTOPAY		
Returned autopay (due to insufficient funds)	Direct debit authorization (DDA)	HKD150.00/ CNY130.00 per item
	Standing instruction for autopay-out	HKD150.00/ CNY130.00 per item
Re-processing of direct debit authorization (DDA) instruction		HKD100.00/ CNY90.00 per item
PAYROLL		
Instruction fee File uploading via electronic channels	Account held with NCB, BOCHK or Chiyu ⁴	HKD0.30 / CNY0.25 per item
	Account held with other banks	HKD0.60 / CNY0.50 per item
Re-processing of payroll instruction		HKD100.00/ CNY90.00 per instruction
LOCAL BANK TRANSFER - OUTWARD		
HKD/USD/EUR/RMB funds transfer to other bank via Express Transfer (RTGS/CHATS) conducted via branches ⁵		HKD180.00 per transaction
Handling charge for Amendment/ Enquiry/Cancellation/Returned Express Transfer (RTGS/CHATS)		HKD150.00 per transaction
HKD/USD/EUR/RMB funds transfer (FPS/ RTGS/ CHATS) to other banks conducted via electronic channels	Personal customers	Waived

Type of Services		Charges/Details
LOCAL BANK TRANSFER - OUTWARD		
HKD/USD/EUR/RMB funds transfer to other banks via Express Transfer (RTGS/CHATS) conducted via electronic channels	Corporate Customers	Account held with BOCHK or Chiyu ⁴ : Waived Account held with other banks: HKD55.00 per transaction
HKD/RMB funds transfer (FPS) to other banks conducted via electronic channels		HKD30.00 / CNY24.00 per transaction
LOCAL BANK TRANSFER - INWARD		
HKD/USD/EUR/RMB (via FPS/ RTGS/ CHATS)	Personal customers	Waived
HKD/USD/EUR/RMB (via RTGS / CHATS) (Applicable to incoming RTGS/CHATS amount equivalent to above HKD500.00)	Corporate Customers	HKD15.00 per transaction
HKD/RMB (via FPS)		Waived
OTHER SERVICES		
Account Opening Application ⁷ -- Hong Kong and Mainland China companies -- Overseas companies -- Special Companies		HK\$1,200.00 per company HK\$10,000.00 per company HK\$10,000.00 per company (whichever is higher)
Change of company information (Change of directors/partners/committee members/authorised signatories)		HK\$300.00 per transaction

Type of Services		Charges/Details
OTHER SERVICES		
Company Search	Limited company	HKD150.00
	Unlimited company	HKD100.00
Request for savings/time deposit account records	1 year	HKD250.00 per account
	2 years	HKD750.00 per account
	3 years	HKD1,000.00 per account
	More than 3 years (maximum 7 years)	HKD1,000.00 per additional year
Request for copy of account statements (from 1 month up to 7 years from the date of request)		HKD50.00 per statement cycle ⁶
Setting up / Amendment of standing instruction		HKD70.00
Written funds transfer instruction without using standard form of NCB		HKD150.00 per instruction
Provision of duplicate copy of customer's information		HKD50.00 per page plus operating costs
Gift cheque(HKD/RMB)		NCB's customer: HKD10.00 per item
Notional Precious Metals Passbook	Replacement of Passbook	HKD100.00 per account
Change of coins	10 or 20 cents	HKD1.00 for every HKD20.00
	Others	HKD1.00 for every HKD50.00
Bulk coins deposit (must be presorted)		2% of total amount for deposit of 500 coins or above; Subject to a minimum fee of HKD50.00 per transaction

Type of Services		Charges/Details
OTHER SERVICES		
Bulk cash deposit/ transaction(HKD/RMB) ⁸		0.25% of the total amount for depositing above 200 notes / above HKD100,000.00 ; Subject to a minimum fee of HKD50.00 per transaction
Bulk cheque deposit	Up to 30 pieces per day	Waived
	Charges for each cheque if more than 30 pieces per day	HKD1.00
Money exchange (Non-account holders)		HKD100.00 per transaction
Clean bills	Sent for collection (applicable to non-bills transactions)	HKD150.00 per item (including postage) plus correspondent bank's charge
	Returned / Unpaid items	HKD100.00 plus correspondent bank's charge (if any) and interest

Remarks :

1. Including HKD Flexi-Savings Account which is under HKD Savings Account now.
2. For transaction conducted via the "JETCO" network, if the transaction currency is Renminbi, the transaction amount is converted at the exchange rates set by the "JETCO" member bank which is displayed on the ATM screen at the time of the transaction.
3. For transaction conducted via the "CUP" network, if the transaction currency is Hong Kong dollars or Renminbi, the transaction amount is converted directly at the exchange rates set by NCB at the time of the transaction. If the transaction currency involves currency other than Hong Kong dollars or Renminbi, the transaction amount is converted directly at the daily exchange rates set by China UnionPay.
4. "NCB" refers to Nanyang Commercial Bank, Limited. "BOCHK" refers to Bank of China (Hong Kong) Limited. and "Chiyu" refers to Chiyu Banking Corporation Limited.
5. If Beneficiary Bank Charges are requested to be borne by remitter, the Bank is entitled to collect the charges plus extra handling charges of the Bank in advance. The chargeable amount is determined by the Bank with reference to the collection records of the related beneficiary bank without notice, and the collected amount is not refundable. But, if the actual claims exceeded the collected amount, the Bank is entitled to collect the shortfall. Please also note that this charge option requires more work and the Beneficiary Bank generally collect higher amount than if they are otherwise borne by beneficiary.
6. With effect from 29 March 2020, personal banking customers who select receiving e-Statements only can obtain copies of previous consolidated monthly statements dated March 2018 or before (only within 7 years from the application date) from our branches. The handling fees of the first 6 paper statement copies (6 months) for each year can be waived. If the number of paper statements requested exceeds the free offer stated, a handling fee will be levied for each additional paper statement.
7. (1). Applicable to existing customers adding new accounts/new customers opening new accounts. The Bank will charge this fee from the new account when the new account is successfully opened. (2). Overseas companies refer to companies that are not incorporated in Hong Kong or Mainland China, regardless of whether such companies are registered as non-Hong Kong companies under Part 16 of the Companies Ordinance of Hong Kong (Cap 622). (3). Special Companies refer to those which involve three or more layers in their ownership/controlling structures (e.g. a company's shares are held by its ultimate beneficial owner through multiple layers of intermediate holding companies), or involve trust arrangement.
8. Nanyang Commercial Bank, Limited reserves the right to levy extra charge.

The above service charges are for reference only. The Bank reserves the right to revise the service charges from time to time. For charges not listed above, please contact our staffs.



Nanyang Commercial Bank, Limited