

Schedule of Fees and Charges

Product Disclosure Statement & Terms and Conditions

Effective as at 20 October 2016



Prepared by Bank of China (Australia) Limited ABN 28 110 077 622 AFS Licence No 287322

This document forms part of the Product Disclosure Statement (**PDS**) (which includes the Terms and Conditions) issued by Bank of China (Australia) Limited ABN 28 110 077 622 AFSL 287322 (**Bank/we**) for the following products:

- Term Deposit Accounts;
- Savings and Investment Account; and
- Outward Remittances.

You are also able to find information in relation to the applicable fees and charges for Inward Remittances. These remittances involve someone sending funds to you or to your account held with us via telegraphic transfers or demand draft from overseas.

The information in the PDS is current as at 20 October 2016 and is subject to change from time to time in accordance with all laws.

By applying for a product, you consent to receive notice of changes to the PDS via our website, email or in an advertisement in a prominent newspaper circulating nationally. You may elect to receive notice of changes to the PDS solely in writing (other than by email) by contacting us at no additional cost. You can obtain the current version of our PDS (including the Schedule of Fees and Charges) on the Bank's website at any time or in the Bank's retail branches in Australia during normal business hours free of charge. Please see the relevant Terms and Conditions for further details.

The invitation to open an account or use a facility described in this PDS is only available to persons receiving the PDS in Australia and the Bank is not bound to accept an application from you.

The Bank's contact details are as follows:

39-41 York Street Sydney NSW 2000

Customer Service: 1800 095 566

Overseas: +61 2 8235 5888

Fax: +61 2 9262 1794

Email: personal.au@bankofchina.com

Website: www.bankofchina.com/au

Details for each of the Bank's retail branches in Australia are available on our website at [http:// www.bankofchina.com/au](http://www.bankofchina.com/au).

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Section 1: Introduction

This Schedule of Fees and Charges (Schedule) contains information on fees and charges applicable to the following accounts and services provided by the Bank:

- Savings and Investment Accounts
- Term Deposit Accounts
- Safe Deposit Box
- Inward & Outward Remittances
- Bank Cheques
- Account Statements & Bank Vouchers
- Direct Debit & Credit Services
- Funds Transfer via RTGS
- Foreign Exchange Transactions
- Cash Handling Transactions
- Other Charges

This Schedule forms part of the relevant Product Disclosure Statement for each of the above financial products. You can obtain a copy of the relevant Product Disclosure Statement for each of these financial products from any one of the Bank's retail branches in Australia for no charge.

Please note that:

- fees and charges relating to account operation through internet banking are included in the Bank's Internet Banking PDS and Terms and Conditions; and
- fees and charges relating to the use of debit cards linked with personal AUD/CNY accounts are included in the Great Wall International Debit Card Product Disclosure Statement and Conditions of Use.

You can obtain the current version of these documents from the Bank's retail branches in Australia during normal business hours.

Our Bank provides a wide range of financial services. The Bank recommends that you consider the relevant Product Disclosure Statement (which includes Terms and Conditions) together with this Schedule before making any decisions regarding any of the accounts and/or services provided by the Bank. This Schedule will help you to identify which fees may apply to you.

The Bank will notify you of the following events*:

Type of Change	Method of Notification	Time Frame
Changes of fees and charges	Website, written notice (including email) or advertisement in a prominent newspaper circulating nationally	At least 30 days before the change takes effect
Introduction of a fee or charge	Website, written notice (including email) or advertisement in a prominent newspaper circulating nationally	At least 30 days before the change takes effect
All other changes	Website, written notice (including email) or advertisement in a prominent newspaper circulating nationally	No later than the day the change takes effect

*See the relevant Terms and Conditions for further details.

By applying for a product, you consent to receive notice of changes to this PDS via our website, in writing (including email) or by an advertisement in a prominent newspaper circulating nationally. You may elect to receive notice of changes to the PDS solely in writing (other than by email) by contacting us at no additional cost.

Government taxes, charges and duties may be imposed on certain accounts and transaction types. The Bank may pass on these taxes, charges and duties arising in connection with the accounts and the provision of services to you.

When currency conversion is required, the spot exchange rate set by the Bank at the time of conversion applies.

Terms used in this Schedule are defined in the "Definition" section of this document (see clause 14 of Section 2 of this Schedule of Fees and Charges).

Section 2: Fees and Charges

Please note that in addition to the fees and charges specified in each section below, other fees and charges listed in other sections of this Schedule may also apply depending on the nature of your product or transaction.

1. Savings and Investment Accounts

1.1 Demand Deposit Accounts[#]

Eligible Customer: Existing Customers			
Description	Amount of Fee		Remarks
Monthly account keeping fee	AUD5.00 USD5.00 HKD30.00 CNY30.00	Per month	This fee is waived if your Monthly Average Balance is equal to or above the threshold amount set out below*.
Account closure within 6 months from the account opening date	AUD30.00 USD20.00 HKD100.00 CNY100.00	Per account	This fee will be applied if there is no additional account with the Bank.
Company search fee	AUD30.00 USD25.00	Per search	The fee is applicable to Non-individual Customers only. The fee will be charged when: <ul style="list-style-type: none"> a new Non-individual Customer opens this account; or an existing Non-individual Customer requests the Bank to change their business or other company details.
Making withdrawals and deposits at branches	Free	Per transaction	N/A

[#]Individual Customer may access the account by using a passbook or by presenting their primary personal ID together with the account information at one of the Bank's retail branches in Australia or via the Bank's internet banking; and the account denominated in AUD and CNY may also be accessed by a debit card via ATM and EFTPOS within Australia or overseas (conditions apply). Non-individual Customer may access the account by presenting their primary personal ID together with the account information at one of the Bank's retail branches in Australia or via the Bank's internet banking. Please refer to the Great Wall International Debit Card Product Disclosure Statement and Conditions of Use and the Bank's Internet Banking PDS and Terms and Conditions for further details of fees and charges in relation to debit card and internet banking respectively. You can obtain the current version of these documents from the Bank's retail branches in Australia during normal business hours.

*For Individual Customers, the threshold amount is AUD1,000; USD500; HKD5,000; CNY5,000.

For Non-individual Customers, the threshold amount is AUD2,000; USD2,000; HKD10,000.

Notes:

Individual Customers:

- Minimum opening balance: AUD1,000; USD500; HKD5,000, CNY5,000.
- Minimum balance for interest payment: AUD1,000; USD500; HKD5,000, CNY5,000.

Non-individual Customers:

- Minimum opening balance: AUD2,000; USD2,000; HKD10,000
- Minimum balance for interest payment: AUD2,000; USD2,000; HKD10,000

1.2 Cheque Accounts[#]

Eligible Customer: Existing Customers			
Description	Amount of Fee		Remarks
Monthly account keeping fee	AUD5.00	Per month	This fee is waived if your Monthly Average Balance is equal to or above AUD2,000.00.
Account closure within 6 months from the account opening date	AUD30.00	Per account	This fee will be applied if there is no additional account with the Bank.
Company search fee	AUD30.00	Per search	<p>This fee is applicable to Non-individual Customers only.</p> <p>This fee will be charged when:</p> <ul style="list-style-type: none"> • a new Non-individual Customer opens the account; or • an existing Non-individual Customer requests the Bank to change their business or other company details.
Withdrawal fee for any withdrawal over the Withdrawal Limit*	AUD0.30	Per transaction	N/A
Cheque book orders	AUD50.00	Per book	This fee is waived if the account balance is equal to or above AUD2,000.00 when the cheque books are ordered.
Outward cheques dishonored due to insufficient funds in the account	AUD30.00	Per cheque	N/A

Eligible Customer: Existing Customers

Description	Amount of Fee		Remarks
Outward cheques dishonored due to incorrect details provided by the customer	AUD20.00	Per cheque	N/A
Stop Cheque because the cheque is lost or stolen	AUD20.00	Per cheque	N/A
Cancellation of Cheque books	AUD100.00	Per book	N/A
Making withdrawals and deposits at branches	Free	Per transaction	N/A

The account can only be maintained in AUD. Customers may access the account by using a cheque or via the Bank's internet banking. Individual Customer may also access the account by a debit card via ATM and EFTPOS within Australia. Please refer to the Great Wall International Debit Card Product Disclosure Statement and Conditions of Use and the Bank's Internet Banking PDS and Terms and Conditions for further details of fees and charges in relation to debit card and internet banking respectively. You can obtain the current version of these documents from the Bank's retail branches in Australia during normal business hours.

*The customers may conduct 40 withdrawals per calendar quarter free of charge (Withdrawal Limit). However, if the number of withdrawals exceeds the Withdrawal Limit, every withdrawal in that quarter will be charged a fee. For example, when you have already conducted 40 withdrawal transactions during a calendar quarter, you will be charged \$12.30 on the 41st withdrawal transaction and \$0.30 on the 42nd withdrawal transaction within the quarter.

**An overdraft interest rate may apply to any overdrawn amount as set by the Bank from time to time.

Notes:

- (1) Minimum opening balance is AUD2,000;
- (2) Minimum balance for interest payment is AUD2,000.

1.3 Overseas Student Accounts[#]

Eligible Customer: Overseas Student Customers			
Description	Amount of Fee		Remarks
Monthly account keeping fee	Free	Per account	N/A
Account closure within 6 months from the account opening date	AUD30.00 USD20.00 HKD100.00 CNY100.00	Per account	This fee will be applied if there is no additional account with the bank.
Making withdrawals and deposits at branches	Free	Per transaction	N/A

[#]Customers may access the account by using a passbook or by presenting their personal primary ID together with the account information at one of the Bank's retail branches in Australia or via the Bank's internet banking; and the account denominated in AUD and CNY may also be accessed by a debit card via ATM and EFTPOS within Australia or overseas (conditions apply). Please refer to the Great Wall International Debit Card Product Disclosure Statement and Conditions of Use and the Bank's Internet Banking PDS and Terms and Conditions for further details of fees and charges in relation to debit card and internet banking respectively. You can obtain the current version of these documents from the Bank's retail branches in Australia during normal business hours.

For a customer to remain eligible for an Overseas Student Account, the customer must be able to present a current valid student card as proof of student status. Upon the expiry of a current student card, the Overseas Student Account will be changed to a Demand Deposit Account. For details about fees and charges of a Demand Deposit Account, please refer to section 1.1 of this Schedule.

Notes:

- (1) No minimum opening balance for this account;
- (2) Minimum balance for interest payment is AUD1,000, USD500, HKD5,000 or CNY5,000.

1.4 Online Saver Accounts[#]

Eligible Customer: Individual Customers			
Description	Amount of Fee		Remarks
Monthly account keeping fee	Free	Per month	N/A
Account closure within 6 months from the account opening date	AUD30.00	Per account	This fee will be applied if there is no additional account with the bank.
Making withdrawals at branches	AUD5.00 for service charge	Per over-the-counter service	This fee does not apply if customers close the account.

Eligible Customer: Individual Customers

Description	Amount of Fee		Remarks
Making deposits at branches	Free	Per transaction	N/A

#Online Saver Account can only be maintained in AUD. Customers may access the account via internet or by using their passbooks or by presenting their primary personal ID together with the account information at one of the Bank's retail branches in Australia or debit cards via ATM and EFTPOS within Australia. Please refer to the Great Wall International Debit Card Product Disclosure Statement and Conditions of Use and the Bank's Internet Banking PDS and Terms and Conditions for further details of fees and charges in relation to debit card and internet banking respectively. You can obtain the current version of these documents from the Bank's retail branches in Australia during normal business hours.

Notes:

- (1) No minimum opening balance for this account;
- (2) Different interest rates apply to different levels of account balances. These rates are variable rates and the level of account balances to which they apply are set by the Bank and may change at any time. For details of current interest rates applicable to Online Saver Account, please visit one of our retail branches during normal business hours. Additionally the current interest rates applicable to Online Saver Account are available on our website.

1.5 Cash Management Call Accounts[#]**Eligible Customer: Individual Customers**

Description	Amount of Fee		Remarks
Monthly account keeping fee	AUD5.00 USD5.00	Per month	This fee is waived if your Monthly Average Balance is equal to or above AUD500.00 or USD500.00.
Account closure within 6 months from the account opening date	AUD30.00 USD20.00	Per account	This fee will be applied if there is no additional account with the Bank.
Making withdrawals and deposits at branches	Free	Per transaction	N/A

The account can be accessed by using specific channels, such as telephone appointment prior to access.

Notes:

- (1) Minimum opening balance is AUD5,000 or USD30,000;
- (2) Minimum balance for interest payment is AUD5,000 or USD30,000.

1.6 Controlled Money Accounts (CMA) Saving Account#

Eligible Customer: Approved Law Firms in the State of Victoria and NSW			
Description	Amount of Fee		Remarks
Monthly account keeping fee	AUD5.00	Per month	This fee is waived if your Monthly Average Balance is equal to or above AUD2,000.00.
Account closure within 6 months from the account opening date	AUD30.00	Per account	This fee will be applied if there is no additional account with the Bank.
Company search fee	AUD30.00	Per search	This fee is applicable to Non-individual Customers only. This fee will be charged when: <ul style="list-style-type: none"> • a new eligible law firm in Victoria/NSW opens the account; or • an existing controlled money account holder requests the Bank to change their business or other company details.
Making withdrawals and deposits at branches	Free	Per transaction	N/A

This account can only be maintained in AUD and can be opened only by an approved law practice registered in the State of Victoria or New South Wales that has a written authority from their clients. Withdrawals from this account are limited to the bank cheque (issued by the bank) and electronic transfer only.

Notes:

- (1) Minimum opening balance: AUD5,000;
- (2) Minimum balance for interest payment is AUD5,000.

2. Term Deposit Accounts (including CMA Term Deposit)[#]

Eligible Customer: Existing Customers			
Description	Amount of Fee		Remarks
Making a withdrawal prior to maturity at branches	Free	Per transaction	N/A
Withdraw entire or part of the balance in this account at branches	Free	Per transaction	N/A
Making deposits at branches	Free	Per transaction	N/A
Company search fee	AUD30.00 USD25.00	Per search	<p>The fee is applicable to Non-individual Customers only.</p> <p>The fee will be charged when:</p> <ul style="list-style-type: none"> • a new Non-individual Customer opens the account; or • an existing Non-individual Customer requests the Bank to change their business or other company details.

[#]Customers can access the account by presenting their personal ID together with term deposit confirmations at one of the Bank's branches in Australia or via internet banking (except for the CMA where no internet banking facility is available). See Internet Banking Product Disclosure Statement and Conditions of Use for further details of fees and charges in relation to Internet Banking.

Notes:

- (1) Please contact the Bank for information concerning the minimum opening balances and their corresponding terms and interest rates;
- (2) For early withdrawal interest payment, please contact the Bank.

3. Safe Deposit Box[#]

Eligible Customer: Individual AUD Demand Deposit Account Holder				
Description		Amount of Fee		Remarks
Establishing fee (Inc. GST)		AUD55.00	Each box	N/A
Deposit		AUD250.00	Each box	N/A
Annual Hire Fee (Inc. GST)	Type A Size 64x116x535	AUD128.00	Each box	N/A
	Type B Size 115x116x535	AUD188.00	Each box	N/A
	Type C Size 64x252x535	AUD218.00	Each box	N/A
	Type D Size 115x252x535	AUD288.00	Each box	N/A
	Type E Size 244x252x535	AUD358.00	Each box	N/A
Key replacement		AUD85.00	Each key	The Key can only be replaced if one of the two keys possessed by the customer is lost. If both keys are lost, the box will be drilled open with the authority of the customers and a box drilling and lock replacement fee applies.
Box drilling and lock replacement		AUD395.00	Each box	The fee is charged when: <ul style="list-style-type: none"> both keys are misplaced; or the Bank opens the box by force pursuant to clause 15 of the Agreement for Hire of Safe Deposit Box.
Appointment of Power of Attorney		AUD33.00	Per attorney	The fee is charged when the customer appoints an attorney to operate the Box.

Eligible Customer: Individual AUD Demand Deposit Account Holder

Description	Amount of Fee		Remarks
Payment is due but unpaid for more than one month but within six months	AUD30.00	Each box	The fee is charged when the whole or part of the annual rental has been due but unpaid for more than one month but within six months.
Payment is due but unpaid for six months or more	AUD60.00	Each box	The fee is charged when the whole or part of the annual rental has been due but unpaid for six months or more.
Box Freeze Fee	AUD11.00	Each box	The fee is charged when it is legally required or you requires to freeze the box

*Customers are required to open a demand deposit account denominated in AUD or having an existing account in order to be eligible to apply for a safe deposit box. For more details of the Safe Deposit Box availability, please contact our retail branches in Australia.

4. Inward Remittances[#]**Eligible Customer: Existing Customers**

Description	Amount of Fee		Remarks
The amount received via TT* is to be credited to an account held with the Bank	AUD10.00 USD10.00 HKD60.00 CNY50.00	Per transaction	This charge does not apply to an Overseas Student Account denominated in AUD.
The amount received via TT is to be transferred to a Non-customer who holds an account with another domestic bank or overseas bank	Up to AUD15.00 USD25.00 HKD180.00	Per transaction	For AUD remittance, \$0.01-\$50.00, Free \$50.01-\$100.00, \$5.00 fee \$100.01 and up, \$15.00 fee
The amount received via DD* is to be credited to the beneficiary's account held with the Bank and no withdrawal on the day.	Free	Per draft	N/A
The amount received via DD* is to be credited to the beneficiary's account held with the Bank and withdrawn on the day.	AUD15.00 USD10.00	Per draft	A cash handling transaction fee may apply, please see clause 12 of this Schedule for more details.

Eligible Customer: Existing Customers			
Description	Amount of Fee		Remarks
Returned payment	AUD10.00	Per transaction	Funds returned to the remitting bank due to: <ul style="list-style-type: none"> the destination account is closed; incorrect beneficiary detail is provided by the remitter and no amendment is received after inquiry.
Cancellation of inward remittance	AUD20.00 or equivalent in other currency	Per transaction	The Bank reserves full discretion as to whether the Bank will process the cancellation request made by the beneficiary or the remitter.

#Inward remittance via Real Time Gross Settlement (RTGS) is not included. See below Funds transfer via RTGS for further details of fees and charges in relation to RTGS.

All items in this section may be applied in combination.

* **TT** means Telegraphic Transfer; **DD** means Demand Draft.

5. Outward Remittances

5.1 Non- Cash Deposit Transfers (Transfer Funds from Customer's Accounts with the Bank)

Eligible Customer: Individual Customers			
Description	Amount of Fee		
Non-cash deposit transfers	TT	DD	
Remittance fee for a transaction made from a customer's account with the Bank	AUD28.00 USD20.00 HKD150.00	AUD18.00 USD12.00 HKD100.00	Per transaction
Remittance fee for transaction made from a customer's account with the Bank and with currency conversion from AUD to other currencies or from USD or HKD or CNY to AUD	AUD28.00 USD20.00 HKD150.00 CNY150.00	AUD18.00 USD12.00 HKD100.00 CNY100.00	Per transaction

Eligible Customer: Individual Customers

Description	Amount of Fee		
	TT	DD	
Non-cash deposit transfers			
Remittance fee for CNY pre-settlement remittance [#] from a customer's account with the Bank and with currency conversion from AUD or USD to CNY	AUD28.00 USD20.00	N/A	Per transaction
Remittance fee for CNY international remittance* from a customer's account with the Bank	CNY150.00 AUD28.00	N/A	Per transaction

[#]CNY pre-settlement remittance is a method of funds transfer to mainland China. Both the remitters and beneficiaries must be Individual Customers only.

If the funds subject to remittance is deposited into the customer's account on the same day as the date on which the funds are transferred, the fees for Cash Deposit Transfers (set out in section 5.2 below) will apply.

*The name of the beneficiary and the name of the remitter must be the same; and the total amount to be remitted under the same customer must not exceed the limit set by the bank. The current limit is RMB 80,000 per person per day. The beneficiary must have a bank account with a Bank of China Limited branch in mainland China (excludes some areas). The availability of this service is subject to change at our discretion from time to time. Please contact your local branch for more details.

Eligible Customer: Non-individual Customers

Description	Amount of Fee	
	TT or DD	
Non-cash transaction		
Remittance fee for transaction made from a customer's account with the Bank	AUD30.00 USD25.00 HKD180.00 CNY150.00	Per transaction
Remittance fee for transaction made from a customer's account with the Bank and with currency conversion from AUD to other currencies or from USD or HKD or CNY to AUD	AUD30.00 USD25.00 HKD180.00 CNY150.00	Per transaction

5.2 Cash Deposit Transfers (Whole or Partial Cash Deposit made into Customer's account on the transaction day to make the outward remittance)

Eligible Customer: Existing Customers			
Description	Amount of Fee		
Cash Deposit Transfers	TT	DD	
Remittance fee for a transaction amount up to AUD5,000.00	AUD33.00	AUD25.00	Per transaction
Remittance fee for a transaction amount above AUD5,000.00	AUD33.00 and plus a cash handling transaction fee of 0.15% of the remittance amount	AUD25.00 and plus a cash handling transaction fee of 0.15% of the remittance amount	Per transaction
Remittance fee for CNY pre-settlement remittance with currency conversion from AUD or USD to CNY	AUD35.00	N/A	Per transaction
Remittance fee for transaction made with currency conversion from AUD to other currencies or from USD, HKD, JPY, EUR or CNY to AUD**	AUD33.00	AUD25.00	Per transaction
Remittance fee for transaction made in foreign currency cash**	USD25.00 HKD180.00 JPY2400.00 EUR20.00 (cash handling fee apply when depositing foreign currency notes) refer to section 12 for cash handling transaction fees)	USD15.00 HKD120.00 JPY1200.00 EUR12.00 (cash handling fee apply when depositing foreign currency notes refer to section 12 for cash handling transaction fees)	Per transaction

* These fees apply to both Individual and Non-Individual Customers if the whole or partial of the funds subject to remittance is deposited into the customer's account on the same day as the date on which the funds are transferred.

**Other foreign currencies (not included in the above currency options) may be available from time to time. Please make inquiries with your local branch for further information.

5.3 Others

Eligible Customer: Existing Customers			
Description	Amount of Fee*		Remarks
Cancellation of TT transactions	AUD20.00	Per transaction	N/A
Inquiry or amendment of TT or DD transactions	AUD20.00	Per transaction	N/A
Bank repurchase of DD at the request of the customers	AUD20.00	Per transaction	The original DD should be presented over the counter.
Report loss or stop payment of DD	AUD20.00	Per transaction	N/A
Replacement of DD	AUD38.00	Per transaction	N/A

*Customers are liable to pay charges imposed by the destination bank in addition to the charges from the Bank.

6. Bank Cheques

Eligible Customer: Existing Customers			
Description	Amount of Fee		Remarks
Issuance fee	AUD8.00	Per cheque	If the Bank's staff members receive any cash from the customer, a cash handling transaction fee may also apply which is equivalent to 0.15% of the face value of the cheque. If the amount used to issue a bank cheque is deposited into the customer's account on the day on which the cheque is issued, a cash handling transaction fee may still apply to the face value of the cheque.
Repurchase fee	AUD20.00	Per cheque	The original bank cheque should be presented over the counter.

Eligible Customer: Existing Customers

Description	Amount of Fee		Remarks
Stop payment due to bank cheque is lost or stolen	AUD20.00	Per cheque	N/A

7. Account Statements**Eligible Customer: Existing Customers**

Description	Amount of Fee		Remarks
Account statement	Free for one statement per statement period		No statement will be mailed to the customer if: <ul style="list-style-type: none"> the customer only holds a passbook account with the Bank; or the customer does not require regular periodical statements.
Transaction Record	AUD10.00 - within 3 years AUD20.00 - over 3 years	Per monthly record	The Bank may generate periodical account transaction records at the request of the customer.
Additional copy of account statement	AUD10.00	Per statement	N/A

8. Bank Vouchers**Eligible Customer: Existing Customers**

Description	Amount of Fee		Remarks
Inquiry fee in responding to customer inquiries on transactions – search for transaction voucher(s) (including remittance records, foreign exchange receipts, deposit or withdrawal slips and other bank records)	AUD60.00	Per hour for searching the vouchers	Minimum charge is AUD60.00.

Eligible Customer: Existing Customers				
Description		Amount of Fee		Remarks
Copy of vouchers		AUD10.00 - Current year AUD20.00 - Within 3 years AUD50.00 - Over 3 to 5 years AUD100.00 - Over 5 to 7 years	Per voucher	Records for transactions that occurred more than 7 years ago are not retained by the Bank.

9. Direct Debit & Credit Services

Eligible Customer: Existing Customers			
Description		Amount of Fee	
Direct Debit	Successful direct debit transaction	Free	Per transaction
	Dishonor fee (e.g. insufficient funds)	AUD20.00	Per transaction
Direct Credit	Direct credit transaction	Free	Per transaction

10. Funds Transfer via RTGS#

Eligible Customer: Existing Customers				
Description		Amount of Fee		
RTGS (inward)	The amount received via RTGS is to be credited to an account held with the Bank		Free	Per transaction
RTGS (outward)	The funds subject to transfer come from customer's account	below AUD10,000.00	AUD10.00	Per transaction
		AUD 10,000.00 or more	AUD15.00	Per transaction

RTGS means Real Time Gross Settlement which is a fund transfer of AUD to or from another local bank account.

11. Foreign Exchange Transactions#

Eligible Customer: Existing Customers		
Currency Options	Amount of Fee	
CNY	Free	Per transaction
HKD		
USD		
EUR		
JPY		

Foreign exchange transactions are subject to notes availability. Other foreign currencies (not included in the above currency options) may be available from time to time. Please make inquiries with one of the Bank's retail branches for further information.

12. Cash Handling Transactions

Eligible Customer: Existing Customers			
Description	Amount of Fee		Remarks
Cash withdrawal or deposit of foreign currency notes	USD HKD CNY	1.5% of the total cash amount	Withdrawal transaction is subject to notes availability.
Cash withdrawal	below AUD20,000	Free	Withdrawal transaction is subject to notes availability.
	AUD20,000 or more	0.05% of the total cash amount	Withdrawal transaction is subject to notes availability.
Cash deposit	below AUD30,000	Free	N/A
	AUD30,000 or more	0.15% of the total cash amount	The fee is waived for new customer and the deposit is not withdrawn on the day of the deposit.
Coin handling fee		5% of the total transaction amount	N/A

13. Others Charges

Eligible Customer: Existing Customers			
Description	Amount of Fee		Remarks
Replacement of passbook	AUD10.00	Per book	The fee will be waived for system passbook automatic replacement.
Issuance fee for balance certificate	AUD15.00	Per certificate	N/A
Foreign currency cheque collection	USD30.00 HKD200.00 plus courier costs and agent bank charges	Per cheque	Payable upon presentation of cheque
Email or Facsimile instructions to operate an account	AUD5.00 USD5.00 HKD30.00 CNY30.00	Per instruction	Available only for those accounts which may be operated by email or facsimile instructions.
Collection of unclaimed money	AUD25.00	Per item	N/A
Deceased account settlement fee	AUD55.00	Per account	N/A
Account settlement fee for fraudulent cheques	Settlement fee for the first three fraudulent cheques is AUD55.00 (minimum applicable fee: AUD55.00); subsequent cheques will be charged AUD27.50 per cheque	N/A	N/A
Special clearance of cheques	AUD15.00	Per cheque	N/A
Inward Cheques dishonor fee	AUD20.00	Per cheque	N/A

Eligible Customer: Existing Customers			
Description	Amount of Fee		Remarks
Off-shore account opening witness fee	AUD100.00	Per account	BOC group accounts only, and some areas may be excluded. Please contact our retail branches for more details.
Offshore documents witness fee	AUD20.00	Per document	Available only when other BOC group branches outside Australia requires documents witnessed by our bank.

14. Definitions:

Approved Law Firm means a law firm or practicing solicitor in the State of Victoria or New South Wales approved by the Bank for the purposes of the CMA product.

Bank, we, or us means Bank of China (Australia) Limited ABN 28 110 077 622 AFS Licence No 287322

Bank's Internet Banking PDS and Terms and Conditions includes the Personal Internet Banking Combined Financial Services Guide and Product Disclosure Statement, Personal Internet Banking Terms and Conditions, Bank of China (Australia) Limited Business Internet Banking Combined Financial Services Guide and Product Disclosure Statement and Bank of China (Australia) Limited Business Internet Banking Terms and Conditions, which are subject to change from time to time. You can obtain the current version of these documents on the Bank's website at any time or in the Bank's retail branches in Australia during normal business hours.

Existing Customer(s) or you means a customer who holds account(s) with the Bank, and where relevant or the context allows, also means the customer's authorised signatory(s).

Individual Customer means Existing Customers who are natural persons.

Monthly Average Balance is calculated based on the following formula: aggregate daily balance of your account in a calendar month divided by the number of the days in that calendar month.

Non-customer means a customer who does not hold an account with the Bank.

Non-Individual Customer means Existing Customers who are not Individual Customers.

Website: www.bankofchina.com/au

Customer Service: 1800 095 566

Overseas: +61 2 8235 5888

中国银行 全球服务

ALWAYS WITH YOU