

# Personal Banking Standard Fees and Commissions

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## 零售业务收费标准

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IMPORTANT NOTE: The tariff shall be considered as VAT exclusive, where VAT is required to be applied under applicable VAT law. VAT will be charged in addition at the rate as provided under the applicable VAT law in force from time to time.  
重要提示: 该收费标准未包含增值税, 增值税将依据适用的增值税法律所规定税率额外征收。

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## 1. Standard Transactions and Services

### 日常交易和服务

#### Current Accounts

#### 活期账户

Account opening  
 账户开立 Free

Closing of Accounts  
 关户 Free

#### Account Maintenance Fee

#### 账户管理费

Accounts with balance  $\geq$  50 EUR  
 (or equivalent: 100 USD, 500 RMB, 50 GBP, 500 HKD, 100 CHF)  
 账户余额大于 50 欧元  
 (或者等值于: 100 美元, 500 人民币, 50 英镑, 500 港币, 100 瑞士法郎) Free

Accounts with balance < 50 EUR  
 (or equivalent: 100 USD, 500 RMB, 50 GBP, 500 HKD, 100 CHF)  
 账户余额低于 50 欧元  
 (或者等值于: 100 美元, 500 人民币, 50 英镑, 500 港币, 100 瑞士法郎) 6 EUR(or equal)/ per quarter

#### Account Statements

#### 银行对账单

Electronic Consultation  
 电子渠道 Free

Mailing  
 邮寄 5 EUR/ per statement

#### Miscellaneous Services

#### 其他服务

Transaction Inquiry less than 1 year  
 1 年内的交易查询 25 EUR

Transaction Inquiry between 1 year and 3 year  
 1 年至 3 年的交易查询 50 EUR

Transaction Inquiry between 3 years and 5 years  
 3 年至 5 年的交易查询 100 EUR

Transaction Inquiry between 5 years and 10 years  
 5 年至 10 年的交易查询 175 EUR

Foreign Exchange  
 外汇兑换 Free

## 2. Cash Withdrawals

### 现金支取

EUR 欧元	Free
Foreign currencies 其它货币	1%

## 3. Overview of Transfer Costs<sup>1</sup>

### 转账交易费用

#### Transfers – Outward Remittance

#### 转账 – 汇出汇款

Domestic (Luxembourg & EU Member State) Transfer (EUR) (卢森堡 & 欧盟成员国)境内汇款 (欧元)	2 EUR /per transaction
Domestic (Luxembourg & EU Member State) Transfer (Foreign currencies) (卢森堡 & 欧盟成员国)境内汇款(其它货币)	0.30% min. 10 euro / max. 300 euro
International (Outside EU Member State )Transfer 国际汇款 (欧盟成员国以外)	0.30% min. 10 euro / max. 300 euro

#### RMB Pre-Settlement Transfer<sup>2</sup>

#### 人民币预结汇汇款<sup>2</sup>

Pre-settlement remittance transfer to China 预结汇汇款至中国 (from EUR or USD account) (从欧元或美元账户)	0.30% min. 10 euro / max. 300 euro
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#### Online Banking Service – Outward Remittance

#### 网银汇出汇款

Domestic(Luxembourg & EU Member State) Transfer (EUR) (卢森堡 & 欧盟成员国) 境内汇款 (欧元)	2 EUR /per transaction
Domestic (Luxembourg & EU Member State) Transfer (Foreign currencies) (卢森堡& 欧盟成员国)境内汇款(其它货币)	0.20% min. 2 euro
International (Outside EU Member State )Transfer 国际汇款 (欧盟成员国以外)	0.20% min. 2 euro
RMB pre-settlement remittance transfer to China 人民币预结汇汇款至中国 (from EUR or USD account) (从欧元或美元账户)	0.20% min. 2 euro

#### Transfers – Inward Remittance

#### 转账– 汇入汇款

Inward remittance 汇入汇款	Free
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## Transfers – Remittance Inquiry 转账-汇款查询

Inquiry via SWIFT caused by Customer Reason 客户原因导致的 SWIFT 查询	30	EUR /per SWIFT
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## 4. Custody Account 托管账户

### Custody Charges<sup>3</sup> 托管收费 (元/月)<sup>3</sup>

Equities 股票	0.025%, per month
Hong Kong stocks 香港股票 month	min. 15 HKD or 10 RMB per month
European stocks 欧洲股票 US stocks 美国股票	min. 2 EUR per month min. 2 USD per month
Bonds 债券	0.025%, per month
Mutual funds 共同基金	0.025%, per month
Hong Kong dollar share class 港币份额 Euro share class 欧元份额 US dollar share class 美元份额 CNY share class 人民币份额	min. 50 HKD per month min. 5 EUR per month min. 6 USD per month min. 40 CNY per month

## 5. Securities Transactions 证券交易

### Buying and Selling of Shares and ETFs<sup>4</sup> 股票和 ETF 买卖<sup>4</sup>

Hong Kong stock exchange 香港交易所	0.80%, min. 300 HKD or 300 RMB
European stock exchange 欧洲交易所	0.80%, min. 30 EUR
US stock exchange 美国交易所	0.80%, min. 30 USD

### Buying and Selling of Bonds 债券买卖

Primary and secondary markets 一级市场和二级市场	0.50%, min. 50 EUR
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### Mutual Funds Subscription Fee 共同基金申购费

Equity and Mixed funds 股票和混合型基金	3.00%
Fixed income funds 固定收入型基金	2.00%
Money market funds 货币市场基金	1.00%
Hong Kong dollar share class 港币份额 Euro share class 欧元份额 US dollar share class 美金份额 RMB share class 人民币份额	min. 500 HKD /per transaction min. 50 EUR /per transaction min. 60 USD /per transaction min. 400 RMB /per transaction

## 6. Safe-deposit Boxes and Other Services 保管箱和其他服务

### Safe-deposit Boxes 保管箱

Small box 小箱	50	EUR /per annum
Big box 大箱	95	EUR /per annum
Guarantee 保证金	500	EUR
Fee for drilling the box 凿箱费	30	EUR + external fee <sup>5</sup>
Fee for lost key 钥匙丢失补办费	100	EUR

### Travelers' Cheques 旅行支票

Collection of travelers' cheque 旅行支票托收	10	EUR
Postal charge per encashment 旅行支票兑付	10	EUR
Encashment charge in EURO 欧元兑付费用	0.75%	min. 5 EUR

### Certificate 证明

Certificate of deposit balance 存款余额证明	50	EUR /per certification
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### Management Fee 管理费

Dormant client management fee <sup>6</sup> 休眠客户管理费 <sup>5</sup>	200	EUR/annum
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## 7. Online Banking Service 网上银行

### BOCnet Service 中国银行网银服务

BOCNet Service 中国银行网银服务开通	Free	
E-token 电子令牌申领	10	EUR
Replacement 电子令牌丢失补办	15	EUR
Mailing of E-token 电子令牌邮寄	10	EUR

<sup>1</sup> For transfer in a currency other than the Euro or to a non-SEPA zone country, the beneficiary may be charged for correspondent banks' fee and local fee in the country of the beneficiary by default transfer mode – "SHARE";

Correspondent banks' charges will be borne by remitter in case of correction, cancellation, refund of remittance caused by customer.

对于汇款货币非欧元或非 SEPA 区国家的汇款,在默认汇款方式" SHARE" 情况下,收款人可能会被收取代理行费用和收款人所在国的费用

如因客户原因导致汇款更正、取消、退款,代理行相关费用将由汇款人承担

<sup>2</sup> Pre-settlement means that the exchange rate will be established the day of the transfer and will be used to convert the amount in China (in RMB)

预结汇即外汇在中国结汇时使用汇款当日锁定的汇率。

<sup>3</sup> Debited from the clients' account each month based on the market valuation of securities in custody on the last working day of the respective month, if held less than one month it will be billed as one month

根据每月最后一个工作日股票市场估值,每月从客户帐中扣除托管费,若持股时间少于一个月,托管费仍将按一个月收取

<sup>4</sup> Excluding any external fees (costs charged for a transaction executed on a specific trading avenue).

不包括外部费用(在特定交易渠道所收取的费用)

Below are the range of fees for the most common external fees all over the world :

以下是全球最常见的外部费用

- Stamp Duty 0.1% - 1%
- 印花税: 0.1%-1%
- Stock Exchange fees : 0.0013% - 0.3%,
- 证券交易费: 0.0013%-0.3%
- Stock Exchange Levy: 0.0027% - 0.0569%
- 交易征费: 0.0027%-0.0569%
- Other external fees may apply (clearing fees, transfer fees, handling fees, external brokerage fees, trading fees)
- 可能适用的其它外部费用(结算费,过户费,手续费,外部经纪费,交易费)

The external fee will be calculated based on the overall volume, average transaction size, will not be an exact representation of the particular Fee-Type and might not be accurate in every case. External fees indicated are subject to change without notice

外部费用将根据总体交易量,平均交易规模计算,并非特定费用类型的精确表示,也可能不是在每种情况下都是准确的。所列费用如有变更,将不另行通知

Hong Kong Stock Exchange External Fees:

香港市场外部费用

- Stamp Duty 0.1%
- 印花税
- Trading fee : 0.005%
- 交易及结算所交易费
- Transaction Levy: 0.0027%
- 交易征费

<sup>5</sup> No activities from your side on any of your accounts (single or joint) for at least 3 years; and your personal data has not been updated in the past 3 years.

若所有账户至少三年没有主动交易(个人账户或联名账户),以及客户信息过去三年没有更新,视为休眠客户。