

# Tariff of banking charges

## (personal accounts)

Effective from 27 October 2014

### Bank of China (UK) Limited

From UK: 0845 51 95566

From overseas: +44 20 7282 8926

[www.bankofchina.com/uk](http://www.bankofchina.com/uk)



Bank of China (UK) Limited  
Registered in England Number 6193060  
Registered Office: 1 Lothbury, London EC2R 7DB

## Section 1 - General

|   |                |
|---|----------------|
| 'Stop cheque' request   | £10 per cheque |
| Standing order set up/amendment/cancellation fee  | £5             |
| Currency cheque drawn on a UK bank for collection *   | £20 per cheque |
| Currency cheque sent abroad for collection *  | £25 per cheque |
| Returned unpaid cheque/standing order/direct debit due to insufficient funds or other reasons attributable to drawer's omission/mistake | £25 per item   |
| E-token replacement   | £6 per item    |
| To issue/amend/cancel a bank draft  | £15 each       |

## Money transfer (applicable to all account holders except Wealth Management)

|  | under £2000<br>(exclude £2000) | £2000 - £5000<br>(exclude £5000) | £5000 and above |
|--|--------------------------------|----------------------------------|-----------------|
| Money transfer to another branch of Bank of China (UK) Limited (sent same day)   | Free                           | Free                             | Free            |
| Same day money transfer to another UK bank account via CHAPS payment ^   | £35                            | £45                              | £55             |
| Forward-dated money transfer to another UK bank account via CHAPS payment ^  | £15                            | £25                              | £35             |
| Money transfer to another UK bank account via internet banking (up to normal internet banking maximum amounts and must be input by 14:00 to be received by the beneficiary bank the next business day) | Free                           | Free                             | Free            |
| Money transfer in currencies other than GBP or Euro to another UK bank account * (sent within 3 business days)   | £28                            | £38                              | £48             |
| Money transfer to abroad (Non-EEA countries)   | £15                            | £25                              | £35             |
| <b>Money transfer to abroad (EEA Countries)</b>  |                                |                                  |                 |
| Transfer GBP or Euro to an EEA country ^ (received by the beneficiary by the end of the next business day)   | £35                            | £45                              | £55             |
| Money transfer to abroad in currencies other than GBP or Euro (sent within 3 business days)  | £15                            | £25                              | £35             |
| Money transfer to abroad in currencies other than GBP or Euro ^ (sent same day)  | £35                            | £45                              | £55             |

Notes:

\*This charge will be in GBP or equivalent in other currencies.

^ Instruction must be received by Bank of China (UK) Limited before 12:00 noon.

## Other charges

|   |   |
|---|---|
| To pay Bank of China Group bank draft into Bank of China (UK) Limited account   | Free  |
| To cash Bank of China Group bank draft  | £15   |
| To issue duplicate statement  | £3 per copy                                   |
| Copy of account transaction document  | £10 per copy                                  |
| Amendment/cancellation of fund transfer instruction *   | £15   |
| To issue a bank reference   | £15   |
| Cancellation of All-in-One Fixed Term Deposit before maturity   | £30   |
| Certification of document (e.g. passport)   | £30 per copy                                  |
| Interest for unarranged borrowing (this accrues on a daily basis and will be charged on 20 <sup>th</sup> June and 20 <sup>th</sup> December every year or upon account closure) | 10% per annum above Bank of England base rate |

## Foreign banknotes / Travellers cheques

|   |    |
|---|----|
| To cash sterling travellers cheques         | 1% |
| To cash foreign currency travellers cheques | 2% |

### Notes:

\*This charge will be in GBP or equivalent in other currencies.

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## Section 2 - Great Wall International Debit Card

|   |                       |
|---|-----------------------|
| ATM cash withdrawal in UK<br>(note: the ATM provider may impose their own charges)  | Free                  |
| Replacement of lost/damaged card  | £5                    |
| Over the counter cash withdrawal within UK  | £2 per transaction    |
| Over the counter cash withdrawal in any Bank of China Branch in the UK  | Free                  |
| Foreign exchange transaction fee (FETF) plus one of the following (a to c)  | 2.65%<br>(no min/max) |
| a) Over the counter cash withdrawal abroad<br>e.g. If you withdraw cash over the counter with Great Wall International Debit Card abroad, the charge will be FETF of 2.65% plus £2.00 | £2 per transaction    |
| b) ATM cash withdrawal abroad<br>e.g. If you withdraw cash from an ATM with Great Wall International Debit Card abroad, the charge will be FETF of 2.65% plus £1.50                   | £1.50 per transaction |
| c) Point of Sale transaction charge abroad<br>e.g. If you make a card payment with Great Wall International Debit Card abroad, the charge will be FETF of 2.65% plus 75p              | 75p per transaction   |

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## Section 3 - Great Wall International Credit Card

### Classic card

|  |   |
|--|---|
| Annual fee   | £10   |
| Annual fee (Wealth Management account holder only)                       | Free  |
| Additional cardholder annual fee   | £5  |
| Additional cardholder annual fee (Wealth Management account holder only) | Free  |
| Annual Percentage Rate (APR)   | <b>Representative<br/>19.0% APR (variable)</b>  |
| Standard interest rate   | 17.1 % per annum<br>1.325% per month (variable) |

### Gold card

|  |  |
|--|--|
| Annual fee   | £40  |
| Annual fee (Wealth Management account holder only)                       | Free   |
| Additional cardholder annual fee   | £20  |
| Additional cardholder annual fee (Wealth Management account holder only) | Free   |
| APR  | <b>Representative<br/>20.1% APR (variable)</b> |
| Standard interest rate   | 12.7% per annum<br>1% per month (variable)     |

### Applicable to all credit cards

|                                |  |                     |
|--------------------------------|--|---------------------|
| Cash advance fee               | £2 + 2% per transaction for over-the-counter or ATM cash withdrawals in the UK |                     |
| Replacement card               | £5   |                     |
| Replacement PIN                | Free   |                     |
| Copy statement                 | £3 per copy  |                     |
| Copy of original sales voucher | £12 per copy   |                     |
| Default Fees                   | Late payment fee   | £12 per incident    |
|                                | Returned unpaid cheque   | £25 per item        |
|                                | Failed BOC direct debit fee  | £12 per transaction |

Notes:

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## Using your card abroad

|   |  |
|---|--|
| Cash advance fees                             | £2 + 2% per transaction for over-the-counter cash withdrawals at any Bank of China branches outside UK.        |
|   | £3 + 2% per transaction for ATM or over-the-counter cash withdrawals at non Bank of China branches outside UK. |
| Currency conversion fee abroad charge         | 2%   |
| Emergency card replacement abroad using Visa  | USD 160 for Classic card<br>USD 180 for Gold card  |
| Emergency cash disbursement abroad using Visa | USD 100  |

Notes:

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## Section 4 - Charges applicable to Gold Student account holders only

| Gold services       |   | Fees & rates                 |
|---------------------|---|------------------------------|
| Additional services | Administration charges for additional service booking in the UK | 15% of actual cost (min £25) |

| Gold Student services                             |  | Basic service (Free) | Classic service (£98 inc VAT annual fee) | Premier service (£518 inc VAT annual fee) |
|---|--|----------------------|--|---|
| In China  | Gold Premier account opening                                     | ✓                    | ✓  | ✓   |
|   | Internet banking set up  | ✓                    | ✓  | ✓   |
|   | Gold Student account opening                                     | ✓                    | ✓  | ✓   |
|   | Bank cards for Gold Student                                      | ✓                    | ✓  | ✓   |
|   | Internet banking set up for Gold Student                         | ✓                    | ✓  | ✓   |
| In the UK   | Account service charge   | ✓                    | ✓  | ✓   |
|   | Hong Kong Stocks Express account opening                         | ✓                    | ✓  | ✓   |
|   | Savings account opening  | ✓                    | ✓  | ✓   |
|   | RMB account opening  | ✓                    | ✓  | ✓   |
|   | Gold Student account activation                                  | ✓                    | ✓  | ✓   |
|   | One-to-one Gold Student account guide                            | ✓                    | ✓  | ✓   |
|   | Monthly statement to Gold Student account holder                 | ✓                    | ✓  | ✓   |
|   | Quarterly Gold Student account statement to parents              |                      | ✓  | ✓   |
|   | Regular funds transfers to Gold Student account                  |                      | ✓  | ✓   |
|   | Airport pickup upon arrival in the UK                            |                      |  | ✓   |
|   | UK mobile SIM card with £30 top-up                               |                      |  | ✓   |
|   | One week work experience in the UK                               |                      |  | ✓   |
|   | Designated customer relationship manager during UK working hours | ✓                    | ✓  |   |
| Designated customer relationship manager 24 hours |  |                      | ✓  |   |

Notes:

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## Section 5 - Charges applicable to Gold Premier or Wealth Management account holders

|   |  | Fees & rates                         |
|---|--|--------------------------------------|
| Investor immigration  | Original bank statement (express delivery)   | £30 per copy                         |
|   | To issue a bank reference letter (express delivery)  | £50 + VAT per copy                   |
| Additional services   | UK airport pickups, hotel bookings, transport arrangements etc.  | Pay actual cost to the third parties |
| Monthly account management fee (applicable to Gold Premier account holders only)      | If total credit balance drops below the minimum for longer than 30 calendar days   | £25 per calendar month               |
| Monthly account management fee (applicable to Wealth Management account holders only) | If total credit balance drops below the minimum for longer than 30 calendar days or (if applicable) you cease to have a mortgage with us | £25 per calendar month               |

Notes:

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## Section 6 - Charges applicable to Wealth Management account holders only

### Money transfer

|  | under £2000<br>(exclude £2000) | £2000 - £5000<br>(exclude £5000) | £5000 and above |
|--|--------------------------------|----------------------------------|-----------------|
| Money transfer to another branch of Bank of China (UK) Limited (sent same day)   | Free                           | Free                             | Free            |
| Same day money transfer to another UK bank account via CHAPS payment <sup>^</sup>  | £32                            | £41                              | £50             |
| Forward-dated money transfer to another UK bank account via CHAPS payment <sup>^</sup>   | £13                            | £23                              | £32             |
| Money transfer to another UK bank account via internet banking (up to normal internet banking maximum amounts and must be input by 14:00 to be received by the beneficiary bank the next business day) | Free                           | Free                             | Free            |
| Money transfer in currencies other than GBP or Euro to another UK bank account *<br>(sent within 3 business days)  | £25                            | £34                              | £43             |
| Money transfer to abroad (Non-EEA countries)   | £13                            | £23                              | £32             |
| <b>Money transfer to abroad (EEA countries)</b>  |                                |                                  |                 |
| Transfer GBP or Euro to an EEA country <sup>^</sup><br>(received by the beneficiary by the end of the next business day)   | £32                            | £41                              | £50             |
| Money transfer to abroad in currencies other than GBP or Euro (sent within 3 business days)  | £13                            | £23                              | £32             |
| Money transfer to abroad in currencies other than GBP or Euro <sup>^</sup> (sent same day)   | £32                            | £41                              | £50             |

### Safe deposit box (available in Glasgow Branch only)

| Box | Size (cm)    | Charge (including VAT) |
|-----|--------------|------------------------|
| A   | 4 x 12 x 48  | £68                    |
| B   | 4 x 19 x 48  | £98                    |
| C   | 9 x 12 x 48  | £128                   |
| D   | 4 x 19 x 48  | £168                   |
| E   | 19 x 12 x 48 | £198                   |
| F   | 19 x 19 x 48 | £228                   |
| G   | 41 x 42 x 48 | £498                   |

Notes:

\*This charge will be in GBP or equivalent in other currencies.

<sup>^</sup> Instruction must be received by Bank of China (UK) Limited before 12:00 noon.

## Section 7 - Charges applicable to non account holders only

|   | under £2000<br>(exclude £2000) | £2000 - £5000<br>(exclude £5000) | £5000 and above |
|---|--------------------------------|----------------------------------|-----------------|
| Money transfer to another branch of Bank of China (UK) Limited  | Free                           | Free                             | Free            |
| Same day money transfer to another UK bank account via CHAPS payment <sup>^</sup>                                     | £45                            | £55                              | £65             |
| Transfer GBP or Euros to an EEA country <sup>^</sup><br>(received by the beneficiary by the end of next business day) | £45                            | £55                              | £65             |
| Money transfer in currencies other than GBP or Euro to another UK bank account* (sent within 3 business days)         | £38                            | £48                              | £58             |
| Money transfer to abroad in currencies other than GBP or Euro (sent within 3 business days)                           | £25                            | £35                              | £45             |
| Money transfer to abroad in currencies other than GBP or Euro <sup>^</sup> (sent same day)                            | £45                            | £55                              | £65             |

## Foreign banknotes / Travellers cheques

|   |    |
|---|----|
| To cash sterling travellers cheques         | 1% |
| To cash foreign currency travellers cheques | 2% |

Notes:

\*This charge will be in GBP or equivalent in other currencies.

<sup>^</sup> Instruction must be received by Bank of China (UK) Limited before 12:00 noon.



### Banking Department

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### Chinatown Branch

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### Birmingham Branch

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### Manchester Branch

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### Glasgow Branch

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