

**REVISED SERVICE CHARGES AND FEES w.e.f 01.10.2022.**

Sr. No	Deposit Accounts	HKD	USD and other currency
1.	<b>Minimum Balance Requirement**</b> (any day during the month) Current Account  Saving Account	HKD 25,000 or its equivalent  HKD 10,000 or its equivalent	
2.	<b>Non Maintenance of Minimum Balance Charges</b>  Current Account (Monthly)  Saving Account (Monthly)	HKD 350 or its equivalent  HKD 150 or its equivalent	
<b>**Minimum Balance Charges not applicable</b> if the aggregate balance inclusive of Term Deposits is more than HKD 25,000/- or its equivalent in case of Current A/c & HKD 10,000 or its equivalent in case of Saving A/c.			
3.	<b>Annual Service Fees</b> Current Account (Half Yearly)	HKD 1000 or its equivalent per half year (i.e. HK\$ 2000 or its equivalent per annum )	
4.	<b>Account Opening Charges</b> (Per Customer ID/CIF)  <b>Current Account</b> Low and Medium Risk High Risk Account  <b>Saving Account</b>	HKD 5000 or its equivalent HKD 15000 or its equivalent  NIL	
5.	<b>Account Closure Charges</b> (before 12 month tenor). Current Account Saving Account <b>No interest to be will be paid for closure before tenor of 12 months.</b>	HKD 2000 or its equivalent HKD 250 or its equivalent	
6.	<b>Cash Transaction Limit</b>  <b>Deposit HKD</b> Upto HKD 50000 Above HKD 50000 <b>Deposit USD (Any amount)</b>	Free 0.50 % -	- - 0.50 %
	<b>Cash Withdrawal</b> <b>For HKD withdrawal no charges.</b> For USD withdrawal Upto USD 5000 Above USD 5000	Free  - -	-  Free 0.40 %
7.	<b>Re-Activating Dormant Account</b> Saving / Current	200 or its equivalent	

Sr. No.	REMITTANCES	HKD	USD and Other Currency
1.	<b>Cashier Order Issuance</b>  For Account Holder Upto HKD 100,000.00  Above HKD 100,000.00	  250  400	  30  50
2.	<b>Cashier Order Cancellation</b>  For Account Holder  For Non-Account Holders	  100  150	  15  25
3.	<b>Outward Remittance in INR For Account Holders</b> To Bank Of India 1. For making new FD/NRE /NRO A/c opening- (RTGS/SWIFT) <b>OUR CHARGES</b>  2. For other purpose  To Other Bank  <b>For Non-Account Holders</b> To Bank Of India	  Nil  100  250  150	  Nil  15  30  25
4.	<b>Outward Remittances in other currency.</b> <b>Charges per remittances (TT/Chats/SWIFT)</b> <b>Remittance Within Hong Kong</b> (Local Chats) For Account Holder  <b>Outside Hong Kong (SWIFT)</b> <b>For Account Holders</b> Upto USD 1 Mn Above USD 1 Mn  Amendment to a TT  Enquiry/Investigation in TT  Cancellation of TT  Return of Funds	  300	  50  50 60  30  40  25  50

5.	<b>Inward Remittances</b>		
	Remittance within Hong Kong (Local Chats)	100	20
	Inward Remittance from Outside Hong Kong - All currencies	250	25
	Inquiry/Investigation		15
	Return of funds		50
6.	<b>Collection of outstation cheque (payable outside Hong Kong)</b>		
	Upto USD 10000		30 +
	USD 10000-50000		50 +
	USD 50000-100000		75 +
	Above USD 100000		100+
	+ Other bank charges		
7.	<b>Other services</b>	<b>HKD</b>	<b>USD</b>
8.	Cheque Book Issuance Charges	125	25
	Stop Payment of Cheque (Above 10 leaves)	200 (400)	40 (70)
	Cancel Stop Payment of Cheque	200	40
	Cheque Return Charges Financial Reason	250	40
	Non-Financial Reason	150	25
	Return of direct debit (auto pay)	250	40
	Account Balance Certificate	250	40
	Documents Attestation (Per doc)	150 or its equivalent	
	Addition of authorized signatory	500 or its equivalent	
	Bank Reference letter	300 or its equivalent	
	Duplicate/Subsequent Copy	50	10

<b><u>Additional statement/Duplicate statement</u></b>		
Upto 6 months	200 or its equivalent	
For over 6 months to 1 year	250 or its equivalent	
For over 1 to 2 year old	350 or its equivalent	
For over 2 to 3 year	500 or its equivalent	
For over 3 years	800 or its equivalent	
Over 5 year	1000 or its equivalent	
Auditor Confirmation	500 or its equivalent	70
Opinion report	400 or its equivalent	40
Drawing Against Uncleared Effect	500	
Name Addition/Deletion/effecting change in director/addresses etc.	200	
Old record verification	300 or its equivalent	