服務收費表
Schedule of Service Fees

一般銀行服務
General Banking Services

中国建设银行
China Construction Bank
香港分行
Hong Kong Branch

中国建设银行(亞洲)
China Construction Bank (Asia)

A. Counter Services

A1. Counter Services – All Customers								
Services	**Fees**							
	PRIVATE WEALTH	**PREMIER BANKING**	**Golden Years Banking**	**WISE BANKING**	**Personal Account**	**PREMIER BUSINESS**	**WISE BUSINESS**	**Commercial and Corporate Account**
Cashier's Order								
A. Issuance Commission								
- HKD Cashier's Order	NIL	HKD25 per transaction	HKD25 per transaction	HKD50 per transaction▲		NIL	HKD25 per transaction	HKD50 or equivalent per transaction ‡ (**Employer Payroll Autopay**: NIL)
- USD Cashier's Order		USD3 per transaction	USD3 per transaction	USD6 per transaction▲			USD3 per transaction	
- RMB Cashier's Order		RMB21 per transaction	RMB21 per transaction	RMB42 per transaction▲			RMB21 per transaction	
B. Repurchase								
- HKD Cashier's Order	HKD50 per transaction					HKD25 or equivalent per transaction ‡		
- USD Cashier's Order	USD6 per transaction					HKD25 or equivalent per transaction ‡		
- RMB Cashier's Order	RMB42 per transaction					HKD25 or equivalent per transaction ‡		
C. Loss and reissuance								
- HKD Cashier's Order	HKD50 per transaction plus the fee collected by Hong Kong Interbank Clearing Ltd. which is subject to update from time to time					HKD50 per transaction plus the fee collected by Hong Kong Interbank Clearing Ltd. which is subject to update from time to time		
- USD Cashier's Order	USD6 per transaction plus the fee collected by Hong Kong Interbank Clearing Ltd. which is subject to update from time to time							
- RMB Cashier's Order	RMB42 per transaction plus the fee collected by Hong Kong Interbank Clearing Ltd. which is subject to update from time to time							
Gift Check ⊗	NIL			HKD5 per transaction	HKD15 per transaction	NIL	HKD5 per transaction	HKD15 per transaction (**Employer Payroll Autopay**: NIL)
Bulk HKD and RMB Bank Notes Deposit (Per customer per day)	0.25% on total deposit amount, min. HKD50 or RMB35 (over 100 pieces)			0.5% on total deposit amount, min. HKD100 or RMB75 (over 100 pieces)		NIL	0.25% on total deposit amount, min. HKD100 or RMB75 (over 200 pieces) (**Employer Payroll Autopay**: NIL)	
RMB Bank Notes Withdrawal (Per customer per day)	0.25% on total withdrawal amount, min. HKD50 or RMB35 (over 100 pieces)			0.5% on total withdrawal amount, min. HKD100 or RMB75 (over 100 pieces)		0.25% on total withdrawal amount, min. HKD100 or RMB75 (over 200 pieces)		
Foreign Currency Notes Deposit (subject to acceptance) (Per customer per day and exclude RMB)	0.25% of the total deposit amount, min. HKD50 (over USD 6,000 / JPY 600,000 or 6,000 units of other foreign currencies)		0.25% of the total deposit amount, min. HKD50 (over USD 3,000 / JPY 300,000 or 3,000 units of other foreign currencies)			0.25% of the total deposit amount, min. HKD50 (over USD 6,000 / JPY 600,000 or 6,000 units of other foreign currencies)	0.25% of the total deposit amount, min. HKD50 (over USD 3,000 / JPY 300,000 or 3,000 units of other foreign currencies)	
Foreign Currency Notes Withdrawal (subject to acceptance) (Per customer per day and exclude RMB)	0.25% on total withdrawal amount, min. HKD50 (over USD 6,000 / JPY 600,000 or 6,000 units of other foreign currencies)		0.25% on total withdrawal amount, min. HKD50 (over USD 3,000 / JPY 300,000 or 3,000 units of other foreign currencies)			0.25% on total withdrawal amount, min. HKD50 (over USD 6,000 / JPY 600,000 or 6,000 units of other foreign currencies)	0.25% on total withdrawal amount, min. HKD50 (over USD 3,000 / JPY 300,000 or 3,000 units of other foreign currencies)	
HKD Bank Notes Withdrawal (Per customer per day) ⊗	NIL			HKD20 per transaction		NIL		
Bulk Check Deposit (Per counter visit per account)	NIL	HKD1 per additional check over 15 pieces				NIL	HKD2 per additional check over 30 pieces (**Employer Payroll Autopay**: NIL)	
Encashment of Traveler's Check/ Purchase of Other Clean Foreign Currency Check								
A. USD check								
- paid out in HKD	HKD10 per check, min. HKD60							
- paid out in USD	0.25% on amount, min. HKD60							
- credited to USD Account	0.25% on amount, min. HKD60; plus 7 days transit interest							
B. Non-USD foreign currency check								
- paid out in HKD	HKD10 per check, min. HKD60							

A1. Counter Services – All Customers								
Services	**Fees**							
	PRIVATE WEALTH	**PREMIER BANKING**	**Golden Years Banking**	**WISE BANKING**	**Personal Account**	**PREMIER BUSINESS**	**WISE BUSINESS**	**Commercial and Corporate Account**
- paid out in the same currency	0.375% on amount, min. HKD60 (subject to availability of relevant currency notes)							
- credited to the same currency account	0.375% on amount, min. HKD60; plus 14 days transit interest							
Foreign Currency Clean Check Sent for Collection								
- Handling commission (check issued by Bank outside Macau)	HKD300 per check plus correspondent bank charges, if applicable							
- Handling commission (check issued by Bank in Macau)	HKD200 per check plus correspondent bank charges, if applicable							
- Return of foreign currency check	HKD150 per check plus out-of- pocket expenses							
Mark "Good" Check								
- Dispatched by customer	HKD100 per check							
- Dispatched by our Bank	HKD200 per check							
Coin Deposit (Per counter visit per account)	2% on amount, min. HKD50 (300 pieces and above)	2% on amount, min. HKD50 (50 pieces and above)				2% on amount, min. HKD50 (300 pieces and above)		
Coin Exchange	HKD2 per check							
Mail Held for Collection	NIL		HKD100 or equivalent per month‡			HKD100 or equivalent per month‡		

B. Checking Account

B1. Check Account – All Customers								
Services	**Fees**							
	PRIVATE WEALTH	**PREMIER BANKING**	**Golden Years Banking**	**WISE BANKING**	**Personal Account**	**PREMIER BUSINESS**	**WISE BUSINESS**	**Commercial and Corporate Account**
Account Opening Fee for New Customer (For Commercial & Corporate Account Customers Only)								
- Set-up Fee (Local Company)	NIL					HKD10,000 per customer		
- Set-up Fee (Overseas Company)	NIL					HKD30,000 per customer		
Account Closed Within 3 Months								
- HKD/USD	HKD200 or equivalent per account‡							
- RMB	RMB200 per account							
Company Business Search								
- Local Company	HKD300 per search							
- Overseas Company	At actual expenses of the bank, min. HKD2,000 per search							
Returned Check								
A. For insufficient funds								
- HKD	HKD150 per check					HKD150 or equivalent per check ‡		
- USD	USD20 per check							
- RMB	RMB200 per check							
B. For technical or other errors on the check								
- HKD	HKD75 per check					HKD150 or equivalent per check ‡		
- USD	USD10 per check							
- RMB	RMB50 per check							
Temporary Overdraft								
A. OD Charge	Handling Fee plus Interest on the overdraft account							
B. Handling Fee								
- HKD	HKD120					HKD100 or equivalent per check ‡		
- USD	USD15							
- RMB	RMB120							
C. Interest Rate								
- HKD	HK Prime Rate +10% p.a.							
- USD	US Prime Rate +10% p.a.							
- RMB	Overnight CNH HIBOR + 10%p.a.							
Stop Payment of Check								
- HKD/USD	HKD100 or equivalent per check ‡					HKD100 or equivalent per check ‡		
- RMB	RMB100 per check							
Special Printed Check	At cost							
Copy of Digital Image of the Paid Check								
- HKD/USD	HKD50 or equivalent per check ‡							
- RMB	RMB50 per check							
Check Book Mailing								
- By registered mail	NIL		HKD25 or equivalent per application ‡ (Hong Kong address) HKD40 or equivalent per application ‡ (Foreign or Mainland China address)			NIL	HKD20 or equivalent per application ‡	
- By ordinary mail	NIL							

C. Savings Account, Time Deposit, Safe Deposit Box

Services	Fees							
	PRIVATE WEALTH	PREMIER BANKING	Golden Years Banking	WISE BANKING	Personal Account	PREMIER BUSINESS	WISE BUSINESS	Commercial and Corporate Account
C1. Savings Account – All Customers								
Account Opening Fee for New Customer (For Commercial & Corporate Account Customers Only)								
- Set-up Fee (Local Company)	Not Applicable					HKD10,000 per customer		
- Set-up Fee (Overseas Company)						HKD30,000 per customer		
Account Closed Within 3 Months								
- HKD or Foreign currencies	HKD200 or equivalent per account‡					HKD200 or equivalent per account ‡		
- RMB	RMB200 per account					RMB 200 per account		
Passbook Account History Report								
- Within 1 year from date of request	HKD250 per account					HKD250 per account		
- Within 2 years from date of request	HKD750 per account					HKD750 per account		
- Within 3 years from date of request	HKD1,000 per account					HKD1,000 per account		
- Within 3 years from date of request (up to 7 years)	HKD1,000 per account per additional year					HKD1,000 per account per additional year		
Replacement of Lost or Damaged Passbook ⊗	HKD100 per passbook					HKD100 per passbook		
C2. Time Deposit – All Customers								
Time Deposit Early Uplift (Personal / SME customers)								
- For HKD denominated	No interest will be paid on uplifting of time deposit before maturity and relevant early redemption handling fee will be charged as follows: Time Deposit Principal x (HKD Prime Rate[1] – Time Deposit Interest Rate) x No. of Days Due to Maturity / Total No. of Days in a Year [2] (or minimum HKD200)							
- For USD, RMB and other Foreign Currencies denominated	Time Deposit Principal x (Time Deposit Interest Rate + 2%) x No. of Days Due to Maturity / Total No. of Days in a Year[2] (or minimum HKD200 equivalent)							
	[1] Subject to the rate as quoted by the Bank from time to time. [2] For HKD, GBP and SGD: 365 days; For other currencies: 360 days							
C3. Safe Deposit Box – All Customers								
Security Deposit	1 year's rental							
Loss of Renter's Key	HKD300							
Force Opening of Safe Deposit Box	HKD2,000							

D. Remittance*

	PRIVATE WEALTH							
	PRIVATE WEALTH	PREMIER BANKING	Golden Years Banking	WISE BANKING	Personal Account	PREMIER BUSINESS	WISE BUSINESS	Commercial and Corporate Account
D1. Inward Remittance* – All Customers								
Credit to Account with the Bank								
- Telegraphic Transfer	NIL			HKD50 per transaction	HKD60 per transaction	HKD50 per transaction	HKD50 per transaction	HKD60 per transaction
- CHATS				HKD10 per transaction	HKD15 per transaction	HKD10 per transaction	HKD10 per transaction	HKD15 per transaction
Credit to Account with other Banks	HKD200 per transaction							
D2. Outward Remittance* – All Customers								
Demand Draft								
- Issuance commission	NIL			HKD50 per transaction	HKD100 per transaction	HKD50 per transaction	HKD50 per transaction	HKD100 per transaction
- Repurchase	HKD100 plus cable charge HKD250 or equivalent per transaction ‡					HKD200 per transaction		
- Loss and reissuance	HKD300 plus cable charge HKD250 or equivalent per transaction ‡					HKD200 per transaction		
Payment by Clearing House Automatic Transfer Systems (CHATS)								
- Through Internet (Express Transfer)	NIL			HKD50 or equivalent per transaction ‡		HKD75 or equivalent per transaction ‡		
- Through Branches	NIL	HKD160 or equivalent per transaction‡		HKD180 or equivalent per transaction‡	HKD200 or equivalent per transaction‡	HKD150 or equivalent per transaction‡	HKD150 or equivalent per transaction‡	HKD200 or equivalent per transaction‡ an additional HKD100 or equivalent per transaction‡ for handling instruction not using the Bank's standard form
Remittance between CCBA and CCBHK	NIL							
Correspondent Bank Charges								
● Applicable to CHATS and Telegraphic Transfer, if remitter pays charges from correspondent bank and/or beneficiary bank μ								
● Charges will be deducted from client account								
- HKD	HKD200 per transaction							
- USD (Local)	USD22 per transaction							
- USD (Oversea)	USD26 per transaction							
- GBP	GBP20 per transaction							
- JPY	At Cost							
- EUR	EUR40 per transaction							
- CHF	CHF26 per transaction							
- AUD	AUD24 per transaction							
- CAD	CAD15 per transaction							
- NZD	NZD27 per transaction							
- SGD	SGD70 per transaction							
- RMB (Local)	RMB200 per transaction							
- RMB (Cross Border)	RMB60 per transaction							
- ZAR	ZAR100 per transaction							
- THB	THB600 per transaction							
- DKK	DKK175 per transaction							
- INR	INR1800 per transaction							
- NOK	NOK230 per transaction							
- MYR	MYR100 per transaction							

	PRIVATE WEALTH							
	PRIVATE WEALTH	PREMIER BANKING	Golden Years Banking	WISE BANKING	Personal Account	PREMIER BUSINESS	WISE BUSINESS	Commercial and Corporate Account
Telegraphic Transfer								
A.Issuance commission								
- Through Internet	NIL			HKD80 per transaction	HKD100 per transaction			
- Through Branches	NIL	HKD200 per transaction		HKD220 per transaction	HKD240 per transaction	HKD150 per transaction	HKD150 per transaction	HKD240 per transaction; an additional HKD100 or equivalent per transaction‡ for handling instruction not using the Bank's standard form
B. Cable charge to amend, cancel or enquiry	HKD250 or equivalent per transaction, plus correspondent bank charge‡							
Commission in lieu of Exchange								
- Notes or demand draft of the same currency is tendered	0.25% of the remittance amount, min. HKD50							
- A foreign currency account in the same currency is debited	NIL							

E. Loan Services – Auto Finance

Services	Fees							
	PRIVATE WEALTH	PREMIER BANKING	Golden Years Banking	WISE BANKING	Personal Account	PREMIER BUSINESS	WISE BUSINESS	Commercial and Corporate Account
E1. Loan Services – All Customers								
Late Fee	Calculate based on the charges set in the relevant terms and conditions					Up to 2% flat on the past due installment amount (min. payment HKD100)		
Default Interest	Calculate based on the charges set in the relevant terms and conditions					Up to Prime Rate + 8% p.a. on the past due installment amount, payable from due date to the date of payment		
Re-issue of Interest Rate Change Advice	HKD100 per copy							
Lease Consent Letter / Tenancy Agreement Approval	HKD1,000 per letter							
Handling Fee Related to Payment of Overdue Government Rate or Management Fee on Behalf of Customers	HKD500 per payment							
Request for Loan Repayment Statement	HKD100 for every 12 months record per request, min. HKD100							
Title Deed Copy	HKD50 per page, max. HKD1,000							
Copy of Customer Information Letter	HKD50 per letter							
Loan Confirmation Letter Copy	HKD200 per letter							
Request for Repayment Schedule	HKD100 per request							
Change of Loan Terms	HKD1,000 per request							
For Consumer Mortgage Loan Valuation Fee (For Reinstatement Value)	HKD1,000 per request							
Custodian Fee for safe keeping of title deed (only applicable to customers who have paid off the mortgage)	HKD300 per month							
For Commercial Loan Mortgage Deed Discharge Fee (Reassignment)	HKD1,000 per title deed							
China Mortgage Handling Fee	0.5% of loan amount, min. HKD5,000							
E2. Auto Finance – Auto Finance								
Licence Copy	HKD50 per set							
Change of Vehicle Registration Mark	HKD550 per transaction							
Change of Vehicle Particulars/ Issue Duplicate Documents	HKD550 per transaction							
Nominee Agreement (Cross Border Vehicles)	HKD2,000 per transaction (With 6 complimentary sets of license copies)							
Hire Purchase/Lease Agreement Copy	HKD50 per set							
Request for Loan Repayment Statement	HKD100 for every 12 months record per request, min. HKD100							
Request for Repayment Schedule	HKD300 per request							
Copy of Non-Current Records	HKD500 per document							
Copy of Other Documents	HKD20 per page (min. HKD500 per request)							
Express Renewal of Licence Fee	HKD500 per transaction							
Handling Fee for Application of 3rd Party Insurance Coverage	minimum HKD1,000 per request							
Handling Fee for Release of Repossessed Vehicle	HKD1,000 per request							
Option Fee	Please refer to your loan agreement							
Change body (Taxi, PLB and NFB)	HKD2,000 per time							
4-month renewal	HKD300 per time							
Express outdoor service	HKD500 per time							
Dealer Account setup	HKD1,000 per time							
Change of DDA account	HKD100 per time							

F. Securities Trading Services (HK Securities)

Services	Fees							
	PRIVATE WEALTH	PREMIER BANKING	Golden Years Banking	WISE BANKING	Personal Account	PREMIER BUSINESS	WISE BUSINESS	Commercial and Corporate Account
F1. Trade-related Services								
Brokerage†								
- Through automated channels▪	0.10% of transaction amount, min. HKD100/RMB83	0.18% of transaction amount, min. HKD100/RMB83				0.18% of transaction amount, min. HKD100/RMB83	0.18% of transaction amount, min. HKD100/RMB83	0.25 % of transaction amount, min. HKD100/RMB83
- Through manned hotline	0.18% of transaction amount, min. HKD100/RMB83 (included "Securities Margin Trading customers")			0.25% of transaction amount, min. HKD100/RMB83				
Deposit of Stocks (purchase transaction)	NIL							
Subscription of IPO								
- Brokerage	1% of transaction amount							
- New Issues Handling Fee through automated channels b or Manned Hotline	NIL	HKD50/RMB50 per application (non-refundable)						
- Deposit of Stocks	NIL							
Securities Monthly Investment Plan Handling Fee	Flat HKD50 per Monthly Contribution per Plan (inclusive of brokerage fee, stamp duty, SFC transaction levy, AFTC transaction levy and trading fee)							
Transaction Levy (collected by Securities and Futures Commission (SFC))	0.0027% of transaction amount							
Transaction Levy (collected by Financial Reporting Council (FRC))	0.00015% of transaction amount (rounded to the nearest cent)							
Investor Compensation Levy (collected by SFC if applicable)	0.002% of transaction amount							
Trading Fee (collected by HKEx)	0.00565% of transaction amount (rounded to the nearest cent)							
Stamp Duty (collected by HKSAR Gov't)	0.1% of transaction amount (rounded up to the nearest dollar)							
F2. Scrip Handling and Settlement-related Services								
Stock Settlement Fees for CCASS	NIL							
Money Settlement Fee (collected by CCASS)	NIL							
Deposit of Stocks	For stock deposit by settlement instruction: NIL For physical scrip deposit: HKD5/RMB5 per board lot#, min. HKD30/RMB30 and max. HKD200/RMB200							
Settlement Instruction Fee	NIL							
Transfer Deed Stamp Duty	HKD5 each transfer deed							
Stock transfer fee (between counters) §	NIL							

Services	Fees							
	PRIVATE WEALTH	PREMIER BANKING	Golden Years Banking	WISE BANKING	Personal Account	PREMIER BUSINESS	WISE BUSINESS	Commercial and Corporate Account
F3. Account Maintenance								
Safe Custody Fee (applicable to both Cash Trading account and Margin Trading account)	HKD120 paid annually on May 31 (only applicable to the securities account with stock holdings on May 31. If May 31 falls on Saturday or Public Holiday, the Bank will debit the fee from your settlement account on the preceding business day)							
F4. Nominees Services and Corporate Actions								
Privatisation / Cash Offer / Collection of Dividend (Collection of Dividend Fee also applicable to Investors who opt for shares in lieu of cash dividend)	0.5% of transaction / dividend amount, min. HKD30/RMB30 and max. HKD2,000/RMB2,000 per stock							
Share Bonus Issues, Rights/Open Offer Subscription, Warrants or Scrips in lieu of Cash Dividends	HKD5/RMB5 per board lot#, min. HKD30/ RMB30 and max. HKD200/RMB200							
Registration with Registrar								
- Registration fee	HKD1.5 per board lot#							
- Transfer Fee	HKD2.5 per share certificate#							
Corporate Action Scrip Fee (collected by CCASS)	HKD1.5 per board lot#							
Conversion of Covered Warrant (collected by CCASS)	HKD200 per transaction							
Corporate Action Service Fee (collected by CCASS)	HKD0.8 per board lot#							
F5. Financing and Other Services								
Margin Trading								
- Annual Fee	NIL							
- Financing Interest Rate (p.a.)	Prime rate							
Stock Withdrawal Fee (applicable to both physical scrip withdrawal and stock transfer through CCASS)								
- Cash Trading and Margin Trading Account	HKD10/RMB10 per board lot#, min. HKD100/RMB100 per stock plus physical withdrawal from CCASS charge (HKD3.5 per board lot)							
- Securities Accounts Designated for Collateral Custody Purposes Only	HKD200/RMB200 per stock plus physical withdrawal from CCASS charge (HKD3.5 per board lot)							
Dividend Claim	HKD200 per claim							
Conversion of Rights/ Warrant Handling Fee	NIL							

G. Securities Trading Services (Shanghai and Shenzhen Northbound Trading)

Services	Fees							
	PRIVATE WEALTH	PREMIER BANKING	Golden Years Banking	WISE BANKING	Personal Account	PREMIER BUSINESS	WISE BUSINESS	Commercial and Corporate Account
Brokerage†								
- Through automated channels •ø 6	0.10% of transaction amount, min. RMB83	0.18% of transaction amount, min. RMB83				0.18% of transaction amount, min. RMB83	0.18% of transaction amount, min. RMB83	0.25% of transaction amount, min. RMB83
- Through manned hotline or branches 6	0.18% of transaction amount, min. RMB83			0.25% of transaction amount, min. RMB83				
Deposit of Stocks (Purchase transaction)	NIL							
Handling Fee (charged by Shanghai Stock Exchange and Shenzhen Stock Exchange)	0.00341% of the consideration of each transaction							
Securities Management Fee (charged by China Securities Regulatory Commission)	0.002% of the consideration of each transaction							
Transfer Fee (charged by ChinaClear)	0.001% of the consideration of each transaction							
Transfer Fee (charged by HKSCC)	0.002% of the consideration of each transaction							
Stamp Duty (applicable to sell transaction) (charged by State Taxation Administration)	0.05% of transaction amount							
G2. Scrip Handling Services								
Deposit of Stocks (applicable to stock deposit by settlement instruction)	RMB5 per board lot#, min. RMB30 and max. RMB200							
Stock Withdrawal Fee (applicable to stock transfer out by settlement instruction)	RMB200 per stock							
G3. Nominees Services and Corporate Actions								
Privatisation / Cash Offer / Collection of Dividend (Collection of Dividend Fee also applicable to Investors who opt for shares in lie of cash dividend)	0.5% of transaction / dividend amount, min. RMB30 and max. RMB2,000 per stock							
Share Bonus Issues, Rights/Open Offer Subscription, Warrants or Scrips in lieu of Cash Dividends	RMB5 per board lot#, min. RMB30 and max. RMB200							

H. Securities Trading Services (US Securities)

Services	Fees							
	PRIVATE WEALTH	PREMIER BANKING	Golden Years Banking	WISE BANKING	Personal Account	PREMIER BUSINESS	WISE BUSINESS	Commercial and Corporate Account
H1. Securities Trading Services								
Brokerage†								
- Through automated channels	USD0.015 per share, min. USD15							
- Through manned hotline	USD0.015 per share, min. USD25							
US SEC Fees (Sell Order only)	0.00206% of transaction amount [1]							
Handling Fee	USD5 per transaction							
Tax	Subject to specific requirement of individual stock [2]							
H2. Scrip Handling Services (Scripless only)								
Deposit of Stocks (applicable to stock deposit by settlement instruction)	USD30 per stock							
Stock Withdrawal Fee (applicable to stock transfer out by settlement instruction)	USD30 per stock							
H3. Account Maintenance								
Safe Custody Fee	0.015% of total US securities portfolio paid annually on May 31 (only applicable to the securities account with stock holdings on May 31), min. USD30[3]							
H4. Nominees Services and Corporate Actions								
Cash Dividend (Collection of Dividend Fee also applicable to Investors who opt for shares in lieu of cash dividend)	30% of dividend deducted as the US government withholding tax. Remaining dividend will be charged at 0.5% of amount collected (min. USD30)							
Collection of Bonus Issue	USD10 per transaction							
American Depository Receipt (ADR) Fee	USD0.02 – 0.05 per share [4]							

I. Securities Trading Services (Information Services) – Mutual Fund Investment Service, Securities Notes, Bond/Certificates of Deposit Trading Services

Services	Fees							
	PRIVATE WEALTH	PREMIER BANKING	Golden Years Banking	WISE BANKING	Personal Account	PREMIER BUSINESS	WISE BUSINESS	Commercial and Corporate Account
I1. Securities Trading Services								
Real-time Quote Services (per month) Θ - Shared by Online Banking / Mobile Banking								
- Securities customers	200 free quotes							
- Securities customers with holdings in Securities accounts	350 free quotes							
- Securities customers with monthly transaction amount less than HKD100,000	700 free quotes							
- Securities customers with monthly transaction amount HKD100,000 or above	3,000 free quotes							
Real-time Quote Services (per month) Θ - FortuneLink Mobile App								
- Securities customers	200 free quotes							
- Securities customers with holdings in Securities accounts	350 free quotes							
- Securities customers with monthly transaction amount less than HKD100,000	700 free quotes							
- Securities customers with monthly transaction amount HKD100,000 or above	3,000 free quotes							
Streaming Quote Services (per month) %								
- Online Banking Quote Winner + AAStocks Financial News	HKD380							
- FortuneLink Mobile App	HKD200							
I2.Mutual Fund Investment Service								
Transfer Charges : Transfer of funds from the Bank	HKD100 per fund per transfer							
Other Charges								
- Switching Fee ⊕	Up to 1 % of switching transaction amount							
- Subscription Fee, Redemption Fee, etc.	Refer to the respective prospectus of fund							
I3. Structured Notes								
Transfer Charges: Transfer of Structured Notes from the Bank	HKD100 per note per transfer							
I4. Bond/Certificates of Deposit Trading Services								
Custodian Fee								
- RMB Retail Bond and RMB Certificates of Deposit, HK Link 2004 Limited Retail Bonds, The Government of the HKSAR & HK Mortgage Corporation Limited Retail Bonds	NIL							
- Others	0.025% half-yearly on daily average holding amount (on face value)							
Transfer Fee	0.5% of face amount, min. HKD100							

J. Cross Border Long Card Account Service✣✣

Services	Fees							
	PRIVATE WEALTH	PREMIER BANKING	Golden Years Banking	WISE BANKING	Personal Account	PREMIER BUSINESS	WISE BUSINESS	Commercial and Corporate Account
China Construction Bank (Asia) ["CCB (Asia)"] Account								
- CCB (Asia) Account (Closed Within 3 Months)	HKD150 per account							
China Construction Bank ["CCB"] Account								
- CCB Dormant Account (Low Balance and No Account Activity for 3 Years)	Waived							
- CCB Low Balance Account Maintenance Fee	Waived							
- Deposit/Transfer in Other City within CCB network	This fee is collected by CCB and is subject to update from time to time							
- Withdrawal in Other City within CCB network	This fee is collected by CCB and is subject to update from time to time							
J1. Outward Remittance								
HKD Remittance ✣	0.1% on remittance amount, min. RMB20 and max. RMB300							
J2. Cross Border Long Card								
Card Annual Fee	HKD50 per card							
Replacement for Lost Card	HKD50 per card							
J3. Balance Enquiry								
CCB, CCB (Asia) and CCB Macau Branch ATMs	Waived							
JETCO ATMs in Hong Kong	Waived							
JETCO ATMs in Macau	Waived							
UnionPay ATMs in Mainland China	Waived							
UnionPay ATMs in Hong Kong, Macau and Overseas (Except Mainland China)	HKD5 per transaction Ω							
J4.ATM Cash Withdrawal β (Applicable to Cross Border Long Card)								
CCB (Asia) and CCB Macau Branch ATMs	Waived; For cash withdrawal transaction of RMB/MOP conducted via CCB Macau Branch ATMs, the transaction amount is converted directly from HKD/RMB account linking with the debit card at the exchange rate set by CCB (Asia) (exchange rate can be enquired from CCB (Asia))							
CCB ATMs								
- Same City	Waived							
- Other City	This fee is collected by CCB and is subject to update from time to time							
UnionPay ATMs in Hong Kong, Macau and Overseas (Except Mainland China)	HKD10 per transaction Ω; For cash withdrawal transaction of currency other than HKD conducted via UnionPay ATMs, the transaction amount is converted directly from HKD/RMB account linking with the debit card at the daily exchange rates set by UnionPay at the time of the transaction (Exchange rate can be enquired via the website of UnionPay)							
UnionPay ATMs in Mainland China								
- Same City	RMB4 per transaction ψ							
- Other City	RMB4 per transaction plus 1% on transaction amount ψ							
JETCO ATMs in Hong Kong	Waived							
JETCO ATMs in Macau	HKD25 per transaction Ω; For cash withdrawal transaction of RMB conducted via the JETCO ATMs in Macau, the transaction amount is converted directly from HKD account linking with the debit card, at the exchange rate set by "JETCO" member bank, which is displayed on the ATM screen at the time of the transaction; For cash withdrawal transaction of MOP conducted via the JETCO ATMs in Macau, the transaction amount is converted directly from HKD account linking with the debit card at the exchange rate set by "JETCO" (exchange rate can be enquired from CCB (Asia))							
J5. Auto-Transfer β								
The auto-transfer function is entitled to convert account funds into HKD or RMB according to the foreign exchange rate as announced by CCB on the day which funds are debited and to levy handling charges as announced from time to time. (Exchange rate can be enquired via the website of CCB)								
Auto-Transfer to CCB (Asia) Account for Transaction Performed in Mainland China								
- ATM Cash Withdrawal	RMB10 per transaction ψ							
- POS Transaction	Waived							
Auto-Transfer to CCB Account for Transaction Performed in Hong Kong, Macau or Overseas								
- ATM Cash Withdrawal	HKD20 per transaction Ω							
- POS Transaction	Waived							
J6. Miscellaneous (Applicable to Cross Border Long Card)								
Cross Border Long Card Investigation Fee - (ATMs/EPS Transaction)	HKD120 per transaction							

K. UnionPay Dual Currency Debit Card

Services	Fees							
	PRIVATE WEALTH	PREMIER BANKING	Golden Years Banking	WISE BANKING	Personal Account	PREMIER BUSINESS	WISE BUSINESS	Commercial and Corporate Account
UnionPay Dual Currency Debit Card/UnionPay ATM Remittance Card								
- Annual fee	NIL							
-Replacement for lost card	NIL							
- ATM Remittance Service set-up fee	NIL		HKD50 per card	NIL	HKD50 per card	HKD50 per card		
K1. Interbank Transfer								
CCB (Asia) and JETCO ATM interbank HKD funds transfer	HKD10 per transaction							
K2. ATM Cash Withdrawal/Balance Enquiry (Applicable to UnionPay Dual Currency Debit Card)								
JETCO ATMs in Macau## - cash withdrawal fee	HKD/RMB25 per transaction Ω; For cash withdrawal transaction of RMB conducted via the JETCO ATMs in Macau, the transaction amount is converted directly from HKD account linking with the debit card at the exchange rate set by the "JETCO" member bank, which is displayed on the ATM screen at the time of the transaction; For cash withdrawal transaction of MOP conducted via the JETCO ATMs in Macau, the transaction amount is converted directly from HKD account linking with the debit card at the exchange rate set by "JETCO" (exchange rate can be enquired from CCB (Asia))							
CCB Macau Branch ATMs in Macau## - cash withdrawal fee	NIL; For cash withdrawal transaction of RMB/MOP conducted via CCB Macau Branch ATMs, the transaction amount is converted directly from HKD/RMB account linking with the debit card at the exchange rate set by CCB (Asia) (exchange rate can be enquired from CCB (Asia))							
UnionPay ATMs##								
- cash withdrawal fee	HKD/RMB15 per transaction Ω							
- balance enquiry fee	HKD/RMB5 per transaction Ω; For cash withdrawal transaction of currency other than HKD conducted via UnionPay ATMs, the transaction amount is converted directly from HKD/RMB account linking with the debit card at the daily exchange rates set by UnionPay at the time of the transaction (Exchange rate can be enquired via the website of UnionPay).							
UnionPay Dual Currency Debit Card/ UnionPay ATM Remittance Card investigation fee: ATM/EPS transaction	HKD120 per transaction							

L. Miscellaneous

Services	Fees							
	PRIVATE WEALTH	PREMIER BANKING	Golden Years Banking	WISE BANKING	Personal Account	PREMIER BUSINESS	WISE BUSINESS	Commercial and Corporate Account
Payment Service								
A. Standing Instruction								
- set-up/amendment fee	NIL			transfer from HKD account to RMB account within our bank: NIL; transfer from RMB account with the Bank to RMB account with other banks: RMB30 per instruction; other transfer: HKD40 per instruction	transfer from HKD account to RMB account within our bank: NIL; transfer from RMB account with the Bank to RMB account with other banks: RMB60 per instruction; other transfer: HKD70 per instruction	NIL	transfer from HKD account to RMB account within our bank: NIL; transfer from RMB account with the Bank to RMB account with other banks: RMB60 per instruction; other transfer: HKD70 per instruction	
- periodical payment◊	NIL		transfer from HKD account to RMB account within our bank: NIL; transfer from RMB account with the Bank to RMB account with other banks: RMB17 per instruction; other transfer: HKD30 per instruction					
- stop payment◊	NIL		transfer from RMB account with the Bank to RMB account with other banks: RMB85 per instruction; other transfer: HKD100 per instruction					
- insufficient funds	transfer from RMB account with the Bank to RMB account with other banks: RMB130 per instruction; other transfer: HKD150 per instruction							
B. Auto Pay-in								
- Set-up/amendment fee	HKD50 per transaction							
- periodical payment	HKD0.4 – HKD1.2 per transaction depending on monthly volume							
C. Auto Pay-out								
- Set-up/amendment fee	NIL							
- periodical payment	NIL							
- stop payment	HKD100/RMB85 per transaction							
- insufficient funds	HKD150/RMB130 per transaction							
Photocopy of Bank Records, statement and transaction documents	HKD5 per sheet, min. HKD50							
Paper Statement Fee Λ⊗								
- For personal account customers (Paper Statement Fee will be levied on personal customer in the following quarter if the customer has not signed up the e-statement service for all Account Statement and Portfolio Statement on or before each quarter end.)	HKD 15/USD 2/RMB 12 per statement in same customer name(s)¤ once per quarter Λ⊗							

Services	Fees							
	PRIVATE WEALTH	PREMIER BANKING	Golden Years Banking	WISE BANKING	Personal Account	PREMIER BUSINESS	WISE BUSINESS	Commercial and Corporate Account
- For Corporate account customers (New Service Fee - with effect from June 30, 2022, the Paper Statement Fee will be levied on corporate customer if the customer has not signed up the e-statement service for all Account Statement and Integrated Account Statement on or before June 30 of each year. The first charge will be levied within July, 2022)	HKD 40/USD 5/RMB 36 once per year for statement(s) in same customer name(s)ΛΛ							
Saving Account/Time Deposit History Report (For Commercial and Corporate Account Customers)								
- Within 1 year	HKD250 per account							
- Between 1-2 years	HKD500 per account							
- Over 2 years	HKD1,000 per account							
Bank Endorsement (for Visa Application)	NIL		HKD200 per request					
Bank Confirmation of Customer for Audit Purpose	HKD300 per request							
Bank Reference Letter	NIL		HKD300 per letter, HKD20 for each duplicate issue at the same time				HKD300 per letter, HKD20 for each duplicate issue at the same time (**Employer Payroll Autopay**: NIL)	
Request for Personal Data (Privacy Ordinance) Summary	HKD300 per request							
Certificate of Balance	NIL		HKD200 per account				HKD200 per account (**Employer Payroll Autopay**: NIL)	
Commercial Packaged Banking Service Set Up Administration Fee	NIL					HKD1,200 per account	HKD1,200 per account	NIL
Packaged Banking Monthly Maintenance Fee	Daily average combined balance below HKD8,000,000 for 3 consecutive calendar months: HKD300 per month	Daily average combined balance below HKD1,000,000 for 3 consecutive calendar months: HKD300 per month	NIL			Daily average combined balance below HKD1,000,000 for 3 consecutive calendar months: HKD200 per month	Daily average combined balance below HKD200,000 for 3 consecutive calendar months: HKD100 per month	NIL
Packaged Banking Service Termination Handling Fee								
- Terminate within 6 months after service enrollment	HKD500		NIL	HKD150	NIL			
- Terminate within 3 months after service enrollment	NIL		HKD150	NIL				
Low Balance Account Monthly Maintenance Fee	NIL					Combined daily average deposit balance below HKD100,000 per month: HKD200 per month (Temporarily exempted)		

Services	Fees							
	PRIVATE WEALTH	PREMIER BANKING	Golden Years Banking	WISE BANKING	Personal Account	PREMIER BUSINESS	WISE BUSINESS	Commercial and Corporate Account
Online Banking								
- Replacement for lost Security Token	HKD100 per token							
- Replacement for damaged Security Token	Waived							

M. Cash Management Service (Applicable to Corporate and Commercial Customers Only)

Services	Fees		
	PREMIER BUSINESS	WISE BUSINESS	Commercial and Corporate Account
Interest Enhancement Notional Pooling			
- Set-up Fee	HKD10,000 per pool		
- Service Fee	HKD1,000 per month per pool		
- Fail to meet minimum requirement of monthly average balance	HKD1,000 per month per pool		
Flexible Time Deposit			
- Set-up Fee	NIL		
Multi-bank Statements Service / SWIFT Statement Consolidation Service			
- Set-up Fee	HKD10,000 per set-up		
- Service Fee	HKD1,000 per month per account		
Domestic Cash Pooling Services			
- Set-up Fee (Applicable to initial setup and any structural changes)	HKD15,000 per pool		
- Service Fee	HKD2,000 per month per account		
Cross-border Cash Pool Service			
- Set-up Fee (Applicable to initial setup and any structural changes)	HKD30,000 per pool		
- Service Fee	HKD4,000 per month per account		
Global Account Enquiry Service			
- Set-up Fee	HKD10,000 per set-up		
- Amendment Fee	HKD5,000 per amendment		
- Service Fee	For account within HK: HKD200 per month per pool / For account outside HK: HKD400 per month per pool		
Global Payment Factory Service			
- Set-up Fee	HKD10,000 per set-up		
- Amendment Fee	HKD5,000 per amendment		
- Service Fee	For account within HK: HKD300 per month per pool / For account outside HK: HKD600 per month per pool		
Autopay-Out Service (including Employer Payroll Service) and Autopay-In Service			
Service fee: For payment in HKD or in a combination of HKD & RMB			
- account with our bank	HKD0.3 per transaction, min. HKD30 per submission		
- account with other bank (HKD only)	HKD1.5 per transaction, min. HKD30 per submission		
- for payment in RMB	RMB0.25 per transaction, min. RMB25 per submission		
Employer Cross-Border Payroll Service – Service Fee	RMB5 per transaction, min. RMB50 per submission		
MT101/PAIN001 Request for transfer			
- Set-up Fee	HKD10,000		
- Monthly Fee	HKD500 per month per account		
CCB EasyPay			
- Outward transaction	CNY120 per transaction, USD17 per transaction		
- Inward transaction	CNY/USD - NIL		
Cheque, Cashier's Order and Demand Draft Issuance Service			
A. Set-up Fee	HKD10,000 per service		
B. Service Fee	HKD1,000 per month per service		
C. Issuance Fee			
- Cheque	HKD8 per transaction, min. HKD160 per submission		
- Cashier's Order	HKD16 per transaction, min. HKD320 per submission		
- Demand Draft	USD3 per transaction, min. USD60 per submission		
D. Stop payment (Cheque)	HKD100 or equivalent per check‡		
Virtual Account Service			
A. Set-up Fee	HKD20,000 per set-up		
B. Service Fee (for the total no. of virtual accounts)			
<= 500	HKD1,000 per month		
<= 1,000	HKD1,750 per month		
<= 1,500	HKD2,500 per month		
> 1,500	HKD2,500 + HKD500 per month**		

** for every additional 500 virtual accounts (round-up)

Appendix

*	Correspondent bank charges will be levied as appropriate.
▲	The fee amount for "PREMIER BANKING Customers" apply to the following groups of customers and account ● Customers aged below 18 or 65 and above. ● Recipients of government disability allowances or Comprehensive Social Security Assistance and the hearing, visually impaired or Persons with Dementia or Intellectual Disabilities. ● Account jointly owned with above stated customer groups.
‡	Fees may be collected in the appropriate foreign currency at the equivalent amount according to the exchange rate set by the Bank.
#	Odd lots is treated as one board lot in the calculation of fees and charges.
†	Buying/selling of identical stock using the same type of trading channel within the same trading day will be counted as one transaction charging commission once. However, buying/selling of identical stock through different trading channels will be counted as separate transactions and brokerage will be charged for each transaction.
▪	Automated channels include Online Banking, Mobile Banking and FortuneLink Mobile App.
ø	Shenzhen Northbound Trading can only trade via manned hotline.
б	Online Brokerage commission will be applied on all Shenzhen Northbound Trading transactions through manned hotline until further notice.
§	Stock transfer request between HKD and RMB counters is not available through our automated channels. Please call our Securities Trading Hotline for transfer. Key notes for dual counter securities are stipulated below for your attention. 1. Only settled stock holding can be transferred between HKD and RMB counters. 2. Our service hours for accepting stock transfer request between HKD and RMB counters will be started from 9:00 a.m. to 3:30 p.m. on each normal trading day (except Black Rainstorm Warning and/or Typhoon Signal No. 8 or above is hoisted). Please be reminded that it takes time to process the stock transfer requests between counters, customers are therefore advised to allow sufficient time for stock transfers between counters before the stocks are available for sale in relevant
Θ	Real-time Quote Services are shared by HK Securities and Shanghai Northbound Trading.
%	Streaming Quote Services are available for HK Securities only.
⊕	This Switching Fee is a handling fee charged by the Bank in respect of switching of funds under the same fund house. Customers will not be required to pay the switching fee charged by the relevant fund (if any) according to the prospectus of the relevant fund. The aforesaid applies to the term "Switching Fee" as stated in other customer correspondences issued by the Bank, including forms, confirmations, notices, advices and statements, etc.
⊹	Applicable to remittances from Cross Border Long Card HKD Current Remittance Account with CCB to Cross Border Long Card HKD Account with CCB (Asia).
⊹⊹	The above list only sets out the charges for the Cross Border Long Card Service jointly provided by CCB and CCB (Asia) (in respect of Cross Border Long Card issued by CCB(Asia)). For the charges imposed by CCB for other banking services including but not limited to Counter Services, Checking and Savings Account, Inward Remittance and other Miscellaneous Services, please refer to "Schedule of Service Fees" of CCB (if applicable), or contact CCB for details.
##	Transaction amount of overseas ATM cash withdrawal will only be settled with the HKD/RMB account linking with the debit card, regardless foreign currency account is opened at the bank. If customer has both HKD and RMB account, only HKD account will be accessed for debiting or available with account enquiry service. If customer only has RMB account in the card, the RMB account will be debited. Some of overseas ATM may not provide "Account Selection" function subject to the settings of the bank. Therefore, please ensure there are sufficient funds in the account before you depart Hong Kong.
Ω	Handling fee of overseas ATM cash withdrawal or balance enquiry via JETCO or UnionPay ATMs imposed by CCB (Asia) (if applicable).
ψ	Handling fee of ATM cash withdrawal or balance enquiry in Chinese Mainland imposed by CCB (if applicable).
β	When you perform a transaction at an ATM and/or POS terminal in Mainland China, the transaction amount will be first debited from RMB Account with CCB. In case of insufficient funds, the entire transaction amount will be debited in sequence from RMB Savings Account with CCB (Asia), HKD Checking Account with CCB (Asia) to HKD Savings Account with CCB (Asia). When you perform a transaction at an ATM and/or POS terminal in Hong Kong, Macau and/or oversea, the entire transaction amount will first be debited from your HKD Checking or Savings Account with CCB (Asia). In case of insufficient funds, the entire transaction amount will be automatically debited from your CCB account in this order: (i) HKD Cash Account with CCB, (ii) HKD Remittance Account with CCB and then (iii) RMB Account with CCB. Some of overseas ATM may not provide "Account Selection" function subject to the settings of the bank. Therefore, please ensure there are sufficient funds in the account before you depart Hong Kong.
Λ	Only applicable to deposit accounts and consolidated statement.
ΛΛ	Only applicable to Account Statement / Integrated Account Statement.

⊗	Waived below group of customers and accounts. ● Customers aged below 18 or 65 and above. ● Recipients of government disability allowances or Comprehensive Social Security Assistance and the hearing, visually impaired or Persons with Dementia or Intellectual Disabilities. ● Account jointly owned with above stated customer groups.
¤	Statement in same customer name(s) means a statement under same sole name or same joint names.
µ	The collected amount is not refundable. Please note that the Bank is entitled to reimbursement from customer for other expenses, if any, incurred by the Bank's correspondents and agents in relation to the remittance from the customer. Additional overseas charges (including charges levied by the beneficiary bank and/ or correspondent banks) may be imposed by some oversea banks. Please also note that some of the beneficiary banks or correspondent banks may deduct the correspondent bank charge from the remit amount in which case, the beneficiary may not be able to receive the remit amount in full, regardless of the payment instruction stated in the remittance application form.
◊	Starting from 1 January 2024, the "periodic payment" and "stop payment" fees in the newly set- up Standing Instructions of PREMIER BANKING customers will be waived. For existing Standing Instructions related to "periodic payment" and "stop payment" instructions of PREMIER BANKING customers, which were set up before 1 January 2024, are subject to previous fee structures as scheduled at the time of the instruction being placed. In this case, PREMIER BANKING customers could set up a corresponding new instruction to enjoy the waiver under the new fee schedule.
Remark 1:	For charges not listed above, please contact our branches for details. All out-of-pocket expenses including correspondent bank charges will be charged back to the customer's account accordingly. All fees and charges (including but not limited to Dividend Tax and Capital Gain Tax for Shanghai and Shenzhen Northbound Trading) collected by regulators/authorities are subject to change from time to time and without prior notice.
Remark 2:	Not all the services set out in this Schedule are provided by China Construction Bank Corporation Hong Kong Branch ("CCBHK"), in particular, security trading services and other investment related services. The fees in this Schedule apply to CCBHK for those services made available by CCBHK only.
Remark 3 (US Securities):	1. SEC fee is subject to U.S. Securities Commission prevailing charges. 2. All out—of-pocket expenses will be charged back to the customer's account accordingly. All fees and charges (including but not limited to Withholding Tax) collected by regulators / authorities are subject to change from time to time and without prior notice. 3. Calculation based on market value of portfolio on May 31 (only applicable to the securities account with stock holdings on month end. If the last calendar day of the month falls on Saturday or Public Holiday, the Bank will debit the fee from your settlement account on the preceding business day). 4. Customers holding ADRs may be charged ADR fee regularly (e.g. monthly) by the Depository Receipts Agent through China Construction Bank (Asia) Corporation Limited. ADR fee is subject to the final confirmation from the Depository Receipts Agent and the captioned price range is for reference only. All fees and charges collected by regulators/authorities are subject to change from time to time and without prior notice.

A. 櫃檯服務

A1. 櫃檯服務 - 所有戶口								
項目	收費							
	私人財富	貴賓理財	樂年理財	智選理財	個人客戶	尊尚盈商	智選盈商	商業及公司客戶
本票 **A. 簽發手續費**								
- 港元本票	免收費用	每張 25 港元	每張 25 港元	每張 50 港元▲		免收費用	每張 25 港元	每張 50 港元或等值‡（**僱主支薪自動轉賬**：免收費用）
- 美元本票		每張 3 美元	每張 3 美元	每張 6 美元▲			每張 3 美元	
- 人民幣本票		每張 21 元人民幣	每張 21 元人民幣	每張 42 元人民幣▲			每張 21 元人民幣	
B. 退回手續費								
- 港元本票	每張 50 港元					每張 25 港元或等值‡		
- 美元本票	每張 6 美元							
- 人民幣本票	每張 42 元人民幣							
C. 遺失及補發								
- 港元本票	每張 50 港元，另加香港銀行同業結算有限公司所收取之費用（不時更新）					每張 50 港元，另加香港銀行同業結算有限公司所收取之費用（不時更新）		
- 美元本票	每張 6 美元，另加香港銀行同業結算有限公司所收取之費用（不時更新）							
- 人民幣本票	每張 42 元人民幣，另加香港銀行同業結算有限公司所收取之費用（不時更新）							
禮券 ⊗	免收費用			每張 5 港元	每張 15 港元	免收費用	每張 5 港元	每張 15 港元（**僱主支薪自動轉賬**：免收費用）
大量港元及人民幣紙幣存款 (每個客戶每日)	總存款金額之 0.25%，最低收費為 50 港元或 35 元人民幣（100 張以上紙幣存款；100 張或以下免收）			總存款金額之 0.5%，最低收費為 100 港元或 75 元人民幣（100 張以上紙幣存款；100 張或以下免收）		免收費用	總存款金額之 0.25%，最低收費為 100 港元或 75 元人民幣（200 張以上紙幣存款；200 張或以下免收）（**僱主支薪自動轉賬**：免收費用）	
人民幣現鈔提款 (每個客戶每日)	總提款金額之 0.25%，最低收費為 50 港元或 35 元人民幣（100 張或以上紙幣提款）			總提款金額之 0.5%，最低收費為 100 港元或 75 元人民幣（100 張或以上紙幣提款）		總提款金額之 0.25%，最低收費為 100 港元或 75 元人民幣（200 張或以上紙幣提款）		
外幣現鈔存款 (須為本行接受) (每個客戶每日及人民幣除外)	總存款金額之 0.25%，最低收費為 50 港元（6,000 美元/600,000 日圓/6,000 元單位以上之其他外幣存款；6,000 美元/600,000 日圓/6,000 元其他外幣單位或以下免收）	總存款金額之 0.25%，最低收費為 50 港元（3,000 美元/300,000 日圓/3,000 元單位以上之其他外幣存款；3,000 美元/300,000 日圓/3,000 元其他外幣單位或以下免收）				總存款金額之 0.25%，最低收費為 50 港元（6,000 美元/600,000 日圓/6,000 元單位以上之其他外幣存款；6,000 美元/600,000 日圓/6,000 元其他外幣單位或以下免收）	總存款金額之 0.25%，最低收費為 50 港元（3,000 美元/300,000 日圓/3,000 元單位以上之其他外幣存款；3,000 美元/300,000 日圓/3,000 元單位或以下免收）	
港幣現鈔提款 (每個客戶每日) ⊗	免收費用			20 港元		免收費用		
人民幣現鈔提款(每個客戶每日)	總提款金額之 0.25%，最低收費為 50 港元或 35 元人民幣（100 張以上；100 張或以下免收）			總提款金額之 0.5%，最低收費為 100 港元或 75 元人民幣（100 張以上；100 張或以下免收）		總提款金額之 0.25%，最低收費為 100 港元或 75 元人民幣（200 張以上；200 張或以下免收）		

A1. 櫃檯服務 - 所有戶口								
項目	收費							
	私人財富	貴賓理財	樂年理財	智選理財	個人客戶	尊尚盈商	智選盈商	商業及公司客戶
外幣現鈔提款 (每個客戶每日及人民幣除外)	總提款金額之 0.25%，最低收費為 50 港元 （6,000 美元/600,000 日圓/6,000 元單位以上之其他外幣存款；6,000 美元/600,000 日圓/6,000 元其他外幣單位或以下免收）		總提款金額之 0.25%，最低收費為 50 港元 （3,000 美元/300,000 日圓/3,000 元單位以上之其他外幣存款；3,000 美元/300,000 日圓/3,000 元其他外幣單位或以下免收）			總提款金額之 0.25%，最低收費為 50 港元 （6,000 美元/600,000 日圓/6,000 元單位以上之其他外幣存款；6,000 美元/600,000 日圓/6,000 元單位以上之其他外幣存款或以下免收）	總提款金額之 0.25%，最低收費為 50 港元 （3,000 美元/300,000 日圓/3,000 元單位以上之其他外幣存款；3,000 美元/300,000 日圓/3,000 元單位或以下免收）	
大量支票存款 （每次櫃檯服務，每個戶口）	免收費用	超越 15 張，額外之數，每張 1 港元				免收費用	超越 30 張，額外之數，每張 2 港元（**僱主支薪自動轉賬**：免收費用）	
兌換旅行支票/購買其他外幣票據								
A. **美元支票**								
- 以港元折現	每張 10 港元，最低收費為 60 港元							
- 以美元折現	票額之 0.25%，最低收費為 60 港元							
- 存入美元戶口	票額之 0.25%，最低收費為 60 港元，另扣 7 天過渡期利息							
B. **非美元之外幣票據**								
- 以港元折現	每張 10 港元，最低收費為 60 港元							
- 以相同貨幣折現	票額之 0.375%，最低收費為 60 港元 （能否折現視乎當時有關外幣現鈔之供應情況而定）							
- 存入相同貨幣戶口	票額之 0.375%，最低收費為 60 港元；另扣十四天過渡期利息							
托收外幣票據								
- 手續費（非澳門銀行發行支票）	每張 300 港元，另附加有關代理銀行所收之服務費							
- 手續費（澳門銀行發行支票）	每張 200 港元，另附加有關代理銀行所收之服務費							
- 退回外幣支票	每張 150 港元，另加有關一切代支之費用							
支票保付								
- 客戶自行處理保付	每張 100 港元							
- 銀行派員處理保付	每張 200 港元							
輔幣存款 (每次櫃檯服務，每個戶口)	存款額 2%，最低收費為 50 港元 （300 個或以上輔幣存款）	存款額 2%，最低收費為 50 港元 （50 個或以上輔幣存款）				存款額 2%，最低收費為 50 港元 （300 個或以上輔幣存款）		
輔幣找續	每包 2 港元							
郵件寄存待收	免收費用	每月 100 港元或等值‡						

B. 支票戶口

B1. 支票戶口 - 所有戶口								
項目	收費							
	私人財富	貴賓理財	樂年理財	智選理財	個人客戶	尊尚盈商	智選盈商	商業及公司客戶
新客戶開戶費 (只適用於商業及公司客戶)								
- 香港公司	不適用					每客戶 10,000 港元		
- 海外公司						每客戶 30,000 港元		
開戶後三個月內取消戶口								
- 港元/美元	每戶口 200 港元或等值‡							
- 人民幣	每戶口 200 元人民幣							
公司商業登記調查								
- 本地公司	每次 300 港元							
- 海外公司	按本行實際費用收取，最低收費每次 2,000 港元							
退回支票								
A. 因存款不足								
- 港元戶口	每張 150 港元					每張 150 港元或等值之存款貨幣‡		
- 美元戶口	每張 20 美元							
- 人民幣戶口	每張 200 元人民幣							
B. 因票面資料或其他錯誤								
- 港元戶口	每張 75 港元					每張 150 港元或等值之存款貨幣‡		
- 美元戶口	每張 10 美元							
- 人民幣戶口	每張 50 元人民幣							
臨時透支								
A. 透支收費	手續費加透支金額之利息							
B. 手續費								
- 港元	120 港元					每張 100 港元或等值‡		
- 美元	15 美元							
- 人民幣	120 元人民幣							
C. 息率								
- 港元	港元最優惠利率加 10%(年息)							
- 美元	美元最優惠利率加 10%(年息)							
- 人民幣	隔夜人民幣香港銀行同業拆息加 10% (年息)							
支票停止支付								
- 港元/美元戶口	每張 100 港元或等值‡					每張 100 港元或等值‡		
- 人民幣戶口	每張 100 元人民幣					每張 100 港元或等值‡		
特別印刷支票	足數印刷費用							
交回已獲支付支票影像副本								
- 港元/美元戶口	每張 50 港元或等值‡							
- 人民幣戶口	每張 50 元人民幣							

B1. 支票戶口 - 所有戶口								
項目	收費							
	私人財富	貴賓理財	樂年理財	智選理財	個人客戶	尊尚盈商	智選盈商	商業及公司客戶
支票簿寄發								
- 掛號郵費	免收費用		每一申請收取 25 港元或等值‡ (香港地址) 每一申請收取 40 港元或等值‡ (海外或中國內地地址)			免收費用	每一申請收取 20 港元或等值‡	
- 普通郵費	免收費用							

C. 儲蓄戶口，定期存款，保管箱

項目	收費							
	私人財富	貴賓理財	樂年理財	智選理財	個人客戶	尊尚盈商	智選盈商	商業及公司客戶
C1. 儲蓄戶口 – 所有戶口								
新客戶開戶費 (只適用於商業及公司客戶)								
- 香港公司	不適用					每客戶 10,000 港元		
- 海外公司						每客戶 30,000 港元		
開戶後三個月內取消戶口								
- 港元/美元	每戶口 200 港元或等值‡					每戶口 200 港元或等值‡		
- 人民幣	每戶口 200 元人民幣					每戶口 200 元人民幣		
銀行存摺記錄副本								
- 由提出要求起計一年內	每戶口 250 港元					每戶口 250 港元		
- 由提出要求起計二年內	每戶口 750 港元					每戶口 750 港元		
- 由提出要求起計三年內	每戶口 1,000 港元					每戶口 1,000 港元		
- 由提出要求起計三年以上 (最多七年)	隨後每年每戶口增加 1,000 港元					隨後每年每戶口增加 1,000 港元		
補領遺失或損毀之存摺 ⊗	每本 100 港元					每本 100 港元		
C2. 定期存款 – 所有戶口								
到期前提取 (個人及中小企客戶)								
● 提取未到期的定期存款將不獲支付利息並須繳付提前贖回定期存款費用如下。								
- 港元	定期存款本金 x (港元最優惠利率 [1] - 定期存款年利率) x 尚餘到期日數/一年總日數 [2] (最低收費為 200 港元)							
- 美元、人民幣及外幣	定期存款本金 x (定期存款年利率 + 2%) x 尚餘到期日數 /一年總日數 [2] (最低收費為 200 港元等值)							
	[1] 有關利率將按本行不時公佈的利率為準。 [2] 港元、英鎊及新加坡元：365 日；其他貨幣：360 日							
C3. 保管箱 – 所有戶口								
按金	一年租金							
遺失一條鎖匙	300 港元							
工匠開啟保管箱	2,000 港元							

D. 匯款

項目	收費							
	私人財富	貴賓理財	樂年理財	智選理財	個人客戶	尊尚盈商	智選盈商	商業及公司客戶
D1. 匯入款項 – 所有戶口								
存入本行之戶口								
- 電匯	免收費用			每次 50 港元	每次 60 港元	每次 50 港元	每次 50 港元	每次 60 港元
- 交換所電系轉款 (CHATS)				每次 10 港元	每次 15 港元	每次 10 港元	每次 10 港元	每次 15 港元
存入其他銀行之戶口	每次 200 港元							
D2. 匯出款項 *– 所有戶口								
匯票								
- 簽發手續費	免收費用			每張 50 港元	每張 100 港元	每張 50 港元	每張 50 港元	每張 100 港元
- 匯票退款	每張 100 港元，另加電報費用 250 港元或等值‡					每張 200 港元		
- 遺失及補發	每張 300 港元，另加電報費用 250 港元或等值‡					每張 200 港元		
交換所電系轉款 (CHATS)至本港								
- 透過互聯網(特快轉賬)	免收費用			每項交易 50 港元或等值‡		每項交易 75 港元或等值‡		
- 透過分行櫃位	免收费用	每項交易 160 港元或等值		每項交易 180 港元或等值 ‡	每項交易 200 港元或等值 ‡	每項交易 150 港元或等值 ‡	每項交易 150 港元或等值 ‡	每項交易 200 港元或等值‡; 另每項交易額外 100 港元或等值‡以處理非使用本行指定表格作付款指示的額外費用
建行亞洲和建行香港分行之間劃轉	免收費用							
代理銀行費用								
● 適用於 CHATS 及電匯，如由匯款人支付代理銀行或收款銀行所徵收的費用 μ								
● 費用在客人户口扣除								
- 港元	每次 200 港元							
- 美元(本地)	每次 22 美元							
- 美元(海外)	每次 26 美元							
- 英鎊	每次 20 英鎊							
- 日元	按成本收費							
- 歐元	每次 40 歐元							
- 瑞郎	每次 26 瑞郎							
- 澳元	每次 24 澳元							
- 加元	每次 15 加元							
- 紐西蘭元	每次 27 紐西蘭元							
- 新加坡元	每次 70 新加坡元							
- 人民幣(本地)	每次 200 人民幣							

項目	收費							
	私人財富	貴賓理財	樂年理財	智選理財	個人客戶	尊尚盈商	智選盈商	商業及公司客戶
- 人民幣(跨境)	每次 60 人民幣							
- 南非蘭特	每次 100 南非蘭特							
- 泰銖	每次 600 泰銖							
- 丹麥克朗	每次 175 丹麥克朗							
- 印度盧比	每次 1800 印度盧比							
- 挪威克朗	每次 230 挪威克朗							
- 馬來西亞令吉	每次 100 馬來西亞令吉							
電匯								
A.簽發手續費								
- 透過互聯網	免收費用			每次 80 港元	每次 100 港元			
- 透過分行櫃位	免收費用	每項交易 200 港元或等值‡		每項交易 220 港元或等值‡	每項交易 240 港元或等值‡	每項交易 150 港元或等值‡	每項交易 150 港元或等值‡	每項交易 240 港元或等值‡；另每項交易額外 100 港元或等值‡以處理非使用本行指定表格作付款指示的額外費用
B.修改、取消或查詢已發出之電匯	每次 250 港元或等值‡，另加有關代理銀行所收之服務費							
代替兌換佣金								
- 提供相同貨幣之現鈔或匯票	匯款額之 0.25%，最低收費為 50 港元							
- 自相同貨幣之外幣戶口扣除	不收代替兌換佣金							

E. 貸款服務，汽車貸款

項目	收費							
	私人財富	貴賓理財	樂年理財	智選理財	個人客戶	尊尚盈商	智選盈商	商業及公司客戶
E1 貸款服務 – 所有戶口								
逾期還款手續費	按有關條款及條件訂立之收費計算					最高按逾期還款額之 2%計算(最低收費為 100 港元)		
逾期還款利息	按有關條款及條件訂立之息率計算					最高按逾期還款額之 2%計算(最低收費為 100 港元)		
重發利率更改通知	每份 100 港元							
按揭物業出租同意書/批准租約協議	每封 1,000 港元							
代付過期差餉或管理費	每次 500 港元							
還款記錄副本	每次 100 港元(以每 12 個月記錄計算)，最低收費為 100 港元							
樓契或按揭契副本	每頁 50 港元，最高收費為 1,000 港元							
貸款協議書副本	每份 50 港元							
貸款確定書副本	每封 200 港元							
申領供款表	每次 100 港元							
更改貸款事項	每次 1,000 港元							
零售按揭貸款估價費 (重置價值)	每次 1,000 港元							
屋契託管費 (只適用於樓宇貸款已全數償還的客戶)	每月 300 港元							
商業貸款適用按揭契提取費	每份 1,000 港元							
內房按揭貸款手續費	按貸款額之 0.5%計算(最低收費為 5,000 港元)							
E2. 汽車貸款 – 所有戶口								
車輛登記文件副本	每份 50 港元							
更改車輛牌照	每次 550 港元							
更改車輛細節/補領文件	每次 500 港元							
轉讓合約 (行走中國大陸線汽車)	每份 2,000 港元 (附送 6 份車輛登記文件副本)							
租購/租貸合約副本	每份 50 港元							
還款記錄副本	每次 100 港元(以每 12 個月記錄計算)，最低收費為 100 港元							
申領供款表	每次 300 港元							
舊記錄副本	每份 500 港元							
其他各類文件之副本	每頁 20 港元(每次最低收費為 500 港元)							
特快續牌服務	每次 500 港元							
申請轉用第三者保險手續費	最低收費每次 1,000 港元							
取回扣押車輛手續費	每次 1,000 港元							
購置費	詳情以貸款協議為準							
車換車身(的士, 小巴及其他車輛)	每次 2,000 港元							
續牌 4 個月	每次 300 港元							
特快外出服務	每次 500 港元							
經銷商開戶	每次 1,000 港元							
更改自動轉賬戶口	每次 100 港元							

F. 證券買賣服務 (香港證券)

項目	收費							
	私人財富	貴賓理財	樂年理財	智選理財	個人客戶	尊尚盈商	智選盈商	商業及公司客戶
F1. 證券交易服務								
買賣經紀佣金†								
- 透過自動化交易渠道▪	交易金額之 0.10%, 最低收費為 100 港元/83 元人民幣	交易金額之 0.18%，最低收費為 100 港元/83 元人民幣					交易金額之 0.18%，最低收費為 100 港元/83 元人民幣	交易金額之 0.25%，最低收費為 100 港元/83 元人民幣
- 透過專人接聽熱線	交易金額之 0.18%，最低收費為 100 港元/83 元人民幣 (「證券孖展買賣服務」客戶收費同上)			交易金額之 0.25%，最低收費為 100 港元/83 元人民幣 (「證券孖展買賣服務」客戶: 交易金額之 0.18%，最低收費為 100 港元/83 元人民幣)				
買入股票之存入費	免收費用							
認購新股								
- 買賣經紀佣金	交易金額之 1%							
- 透過自動化交易渠道或專人接聽熱線認購新股申請費	免收費用	每份 50 港元/50 元人民幣 (不退還)						
- 存入股票	免收費用							
證券月供投資計劃手續費	劃一 50 港元/月供款金額/子計劃 (已包括佣金，印花稅，證監會交易徵費，會財局交易徵費及交易費)							
交易徵費 (由證券及期貨事務監察委員會(證監會) 收取)	交易金額之 0.0027%							
交易徵費 (由會計及財務匯報局(會財局)收取)	交易金額之 0.00015% (計至最接近的仙位數)							
投資者賠償徵費 (由證監會收取如適用)	交易金額之 0.002%							
交易費 (由香港交易所收取)	交易金額之 0.00565% (計至最接近的仙位數)							
印花稅 (由香港特區政府收取)	交易金額之 0.1%(不足一元亦作一元計)							
F2. 處理實物及交收的服務								
CCASS 股票交收費	免收費用							
款項交收費 (由 CCASS 收取)	免收費用							
存入股票	適用於透過交易指示存入股票：免收費用 適用於實物股票存入：每手 # 均收 5 港元/5 元人民幣， 最低收費為 30 港元/30 元人民幣， 最高收費為 200 港元/200 元人民幣							
交收指示費	免收費用							
轉手紙厘印費	每張轉手紙 5 港元							

項目	收費							
	私人財富	貴賓理財	樂年理財	智選理財	個人客戶	尊尚盈商	智選盈商	商業及公司客戶
跨櫃枱股票之調撥收費§	免收費用							
F3. 賬戶服務								
股票保管費 (適用於現金買賣戶口及孖展買賣戶口)	年費 120 港元，於每年 5 月 31 日 收取(只適用於股票戶口在 5 月 31 日 仍有存貨。若 5 月 31 日為星期六或公眾假期，本行會於前一個工作日於閣下的結算戶口扣除此費用)							
F4. 代理人服務及企業行動								
公司私有化/現金收購/代收股息 (代收股息費用也適用於投資者選擇以收取股票代替現金股息)	交易金額/股息總值之 0.5%，最低收費為 30 港元/30 元人民幣，最高收費為 2,000 港元/2,000 元人民幣(以單一股票計算)							
代收紅股股權，供股權/公開發售認購，以股份代替現金股息及認股權證	每手#均收 5 港元/5 元人民幣，最低收費為 30 港元/30 元人民幣，最高收費為 200 港元/200 元人民幣							
股票登記								
- 登記費	每手#收取 1.5 港元							
- 股票過戶費	每張新發股票#2.5 港元							
代理行權賣股票登記費 (由 CCASS 收取)	每手#收取 1.5 港元							
行使備兌認股證 (由 CCASS 收取)	每一交易 200 港元							
公司行動服務費 (由 CCASS 收取)	每手#收取 0.8 港元							
F5. 借貸及其他服務								
孖展買賣								
- 年費	免收費用							
- 貸款息率(年利率)	最優惠利率							
股票提取費(適用於實物股票提取及股票透過 CCASS 過戶)								
- 現金證券及孖展證券戶口	每手#均收 10 港元/10 元人民幣，最低收費為 100 港元/100 元人民幣(以單一股票計算)另加 CCASS 實物股票提取費用(每手 3.5 港元)							
- 只適用於股票戶口用作抵押貸款用途	200 港元/200 元人民幣(以單一股票計算)另加 CCASS 實物股票提取費用(每手 3.5 港元)							
辦理未領取之股息	每宗 200 港元							
行使紅股股權 / 認股權證手續費	免收費用							

G. 證券買賣服務 (滬股通及深股通)

項目	收費							
	私人財富	貴賓理財	樂年理財	智選理財	個人客戶	尊尚盈商	智選盈商	商業及公司客戶
G1. 證券交易服務								
買賣經紀佣金†								
- 透過自動化交易渠道 ▪ø 6	交易金額之 0.10%, 最低收費為 83 元人民幣	交易金額之 0.18%，最低收費為 83 元人民幣					交易金額之 0.18%，最低收費為 83 元人民幣	交易金額之 0.25%，最低收費為 83 元人民幣
- 透過專人接聽熱線或分行櫃位 6	交易金額之 0.18%，最低收費為 83 元人民幣			交易金額之 0.25%，最低收費為 83 元人民幣				
買入股票之存入費	免收費用							
經手費(由上海交易所及深圳交易所收取)	交易金額之 0.00341%							
證管費(由中國證監會收取)	交易金額之 0.002%							
過戶費 (由中國結算收取)	交易金額之 0.001%							
過戶費 (由香港結算收取)	交易金額之 0.002%							
交易印花稅 (只適用於賣出交易)(由國家稅務 總局收取)	賣貨交易金額之 0.05 %							
G2. 股票處理服務								
存入股票(適用於透過交收指示存入股票)	每手#均收 5 元人民幣，最低收費為 30 元人民幣，最高收費為 200 元人民幣							
股票提取費 (適用於透過交收指示過戶)	200 元人民幣(以單一股票計算)							
G3. 代理人服務及企業行動								
公司私有化 / 現金收購 / 代收股息 (代收股息費用也適用於投資者選擇以收取股票代替現金股息)	交易金額/股息總值之 0.5%，最低收費為 30 元人民幣，最高收費為 2,000 元人民幣(以單一股票計算)							
代收紅股股權，供股權/公開發售認購，以股份代替現金股息及認股權證	每手#均收 5 元人民幣，最低收費為 30 元人民幣，最高收費為 200 元人民幣							

H. 證券買賣服務 (美國證券)

項目	收費							
	私人財富	貴賓理財	樂年理財	智選理財	個人客戶	尊尚盈商	智選盈商	商業及公司客戶
H1. 證券交易服務								
買賣經紀佣金†								
- 透過自動化交易渠道	0.015 美元/每股，最低收費 15 美元							
- 透過專人接聽熱線	0.015 美元/每股，最低收費 25 美元							
美股證監會費 (僅對賣單收取)	交易金額之 0.00206% [1]							
手續費	每一交易 5 美元							
稅項	根據個別股票之要求而定 [2]							
H2. 股票處理服務 (只適用於非實物證券)								
存入股票 (適用於透過交收指示存入股票)	每隻股票 30 美元							
股票提取費 (適用於透過交收指示過戶)	每隻股票 30 美元							
H3. 賬戶服務								
股票保管費	美股持倉市值之 0.015%，於每年 5 月 31 日收取 (只適用於股票戶口在 5 月 31 日仍有存貨)，最低收費 30 美元 [3]							
H4. 代理人服務及企業行動								
代收股息 (代收股息費用也適用於投資者選擇以收取股票代替現金股息)	美國政府預扣稅將於派發股息時扣除 30%，扣除後的股息按代收金額之 0.5% 收取 (最低 30 美元)							
代收紅股股權	每一交易 10 美元							
美國預托證券(ADR)	每股 0.02 - 0.05 美元 [4]							

I. 證券買賣服務(資訊服務)，基金投資服務，結構性票據，債券/存款證買賣服務

項目	收費							
	私人財富	貴賓理財	樂年理財	智選理財	個人客戶	尊尚盈商	智選盈商	商業及公司客戶
I1. 證券交易服務								
即時報價服務 (每月) ʘ								
- 一般證券買賣客戶	200 次免費即時報價							
- 有存放證券之證券買賣客戶	350 次免費即時報價							
- 證券交易金額少於十萬港元以下之證券買賣客戶	700 次免費即時報價							
- 證券交易金額於十萬港元或以上之證券買賣客戶	3,000 次免費即時報價							
即時報價服務 (每月) ʘ - 智富通手機應用程式								
- 一般證券買賣客戶	200 次免費即時報價							
- 有存放證券之證券買賣客戶	350 次免費即時報價							
- 證券交易金額少於十萬港元以下之證券買賣客戶	700 次免費即時報價							
- 證券交易金額於十萬港元或以上之證券買賣客戶	3,000 次免費即時報價							
串流股票報價服務 (每月) %								
- 網上銀行股勝通 + 阿思達克財經新聞	380 港元							
- 智富通手機應用程式	200 港元							
I2.基金投資服務								
轉戶費：基金轉出本銀行	每次每基金 100 港元							
其他費用								
- 轉換費 ⊕	最高為轉換交易金額之 1%							
- 首次認購費、贖回費等	根據有關基金發行章程為準							
I3. 結構性票據								
轉戶費：結構性票據轉出本銀行	每次每票據 100 港元							
I4. 債券/存款證買賣服務								
託管費								
- 人民幣零售債券及人民幣存款證、香港五隧一橋有限公司零售債券、香港特別行政區政府及按揭證券有限公司零售債券	免收費用							
- 其他	每半年收取期內每日平均持有債券票面值之 0.025%							
轉讓費	債券面值之 0.5%，最低收費為 100 港元							

J. 陸港通龍卡的賬戶服務++

項目	收費							
	私人財富	貴賓理財	樂年理財	智選理財	個人客戶	尊尚盈商	智選盈商	商業及公司客戶
中國建設銀行(亞洲)"[建行(亞洲)"]賬戶								
- 取消建行(亞洲)賬戶(開戶未滿三個月)	每戶 150 港元							
中國建設銀行("建行")賬戶								
- 建行不動戶(低於一定標準且 3 年內無進支活動)	豁免							
- 建行個人小額賬戶管理費	豁免							
- 建行網內異地存款/轉賬	費用由建行收取並不時更新							
- 建行網內異地取款	費用由建行收取並不時更新							
J1. 匯出款項								
港元匯款+	匯款額之 0.1%，最低 20 元人民幣，最高收取 300 元人民幣							
J2. 陸港通龍卡								
年費	每卡 50 港元							
補發遺失卡	每卡 50 港元							
J3. 結餘查詢								
建行、建行(亞洲)及建行澳門分行自動櫃員機	豁免							
香港銀通自動櫃員機	豁免							
澳門銀通自動櫃員機	豁免							
中國內地銀聯自動櫃員機	豁免							
香港、澳門、海外(中國內地除外)銀聯自動櫃員機	每次 5 港元 Ω							
J4.自動櫃員機現金提款 β (適用於陸港通龍卡)								
建行(亞洲)及建行澳門分行自動櫃員機	豁免；當客戶於建行澳門分行自動櫃員機提取人民幣/澳門元，交易金額將按照交易時本行所訂定的兌換率由港元/人民幣戶口直接進行兌換 (兌換率可向本行查詢) 。							
建行自動櫃員機								
- 同城	豁免							
- 異地	費用由建行收取並不時更新							
香港、澳門及海外(中國內地除外)銀聯自動櫃員機	每次 10 港元 Ω；當客戶透過銀聯自動櫃員機提取港元以外的貨幣，交易金額將按照交易時銀聯訂定的當日匯率由港元/人民幣戶口直接進行兌換(兌換率可透過銀聯網頁查詢)。							

項目	收費							
	私人財富	貴賓理財	樂年理財	智選理財	個人客戶	尊尚盈商	智選盈商	商業及公司客戶
中國內地銀聯自動櫃員機								
- 同城	每次 4 元人民幣 ψ							
- 異地	每次 4 元人民幣另加交易金額之 1% ψ							
香港銀通自動櫃員機	豁免							
澳門銀通自動櫃員機	每次 25 港元 Ω；當客戶於澳門的銀通自動櫃員機提取人民幣，交易金額將按照交易時於該銀通會員銀行所訂定並於自動櫃員機畫面所顯示的兌換率直接由港元戶口進行兌換；當客戶於澳門的銀通自動櫃員機提取澳門元，交易金額將按照交易時銀通所訂定的兌換率由港元戶口直接進行兌換 (兌換率可向本行查詢)。							
J5. 聯動 β								
有關聯動功能乃根據建行公佈的外匯牌價折算成港元或人民幣進行扣賬及徵收不時公佈的手續費 (兌換率可透過建行網頁查詢) 。								
交易在中國內地發生而聯動至建行(亞洲)賬戶								
- 自動櫃員機現金提款	每次 10 元人民幣 ψ							
- POS 消費	豁免							
交易在香港、澳門或海外發生而聯動至建行賬戶								
- 自動櫃員機現金提款	每次 20 港元 Ω							
- POS 消費	豁免							
J6. 其他服務收費 (適用於陸港通龍卡)								
陸港通龍卡的調查費 (自動櫃員機/易辦事交易)	每次 120 港元							

K. 銀聯雙幣(提款)卡

項目	收費							
	私人財富	貴賓理財	樂年理財	智選理財	個人客戶	尊尚盈商	智選盈商	商業及公司客戶
銀聯雙幣卡/銀聯環球迅匯卡								
- 年費	免收費用							
- 補發遺失卡	免收費用							
- 環球迅匯服務首次開戶費	免收費用		每卡 50 港元	免收費用		每卡 50 港元		
K1.跨行轉賬								
使用本行及銀通之自動櫃員機進行港元跨行轉賬	每次 10 港元							
K2. 自動櫃員機現金提款/結餘查詢 (適用於銀聯雙幣(提款)卡)								
使用澳門之銀通自動櫃員機##: 現金提款	每次 25 港元/人民幣 Ω; 當客戶於澳門的銀通自動櫃員機提取人民幣，交易金額將按照交易時於該銀通會員銀行所訂定並於自動櫃員機畫面所顯示的兌換率直接由港元戶口進行兌換。;當客戶於澳門的銀通自動櫃員機提取澳門元，交易金額將按照交易時銀通所訂定的兌換率由港元戶口直接進行兌換(兌換率可向本行查詢)。							
使用建行澳門分行之自動櫃員機##: 現金提款	免收費用；當客戶於建行澳門分行自動櫃員機提取人民幣/澳門元，交易金額將按照交易時本行所訂定的兌換率由港元/人民幣戶口直接進行兌換(兌換率可向本行查詢)。							
使用銀聯自動櫃員機##								
- 現金提款	每次 15 港元/人民幣 Ω							
- 查詢賬戶結餘	每次 5 港元/人民幣 Ω；當客戶透過銀聯自動櫃員機提取港元以外的貨幣，交易金額將按照交易時銀聯訂定的當日匯率由港元/人民幣戶口直接進行兌換(兌換率可透過銀聯網頁查詢)。							
銀聯雙幣卡/銀聯環球迅匯卡調查費:自動櫃員機 / 易辦事交易	每次 120 港元							

L. 其他服務收費

項目	收費							
	私人財富	貴賓理財	樂年理財	智選理財	個人客戶	尊尚盈商	智選盈商	商業及公司客戶
付款服務								
A. 客戶常行指示								
- 訂立/修改手續費	免收費用			由本行港元戶口轉賬至本行人民幣戶口：免收費用； 由本行人民幣戶口轉賬至其他銀行人民幣戶口： 每次 30 元人民幣； 其他轉賬 ： 每次 40 港元	由本行港元戶口轉賬至本行人民幣戶口：免收費用； 由本行人民幣戶口轉賬至其他銀行人民幣戶口：每次 60 元人民幣； 其他轉賬：每次 70 港元	免收費用	由本行港元戶口轉賬至本行人民幣戶口：免收費用； 由本行人民幣戶口轉賬至其他銀行人民幣戶口：每次 60 元人民幣； 其他轉賬：每次 70 港元	
- 週期支付◊	免收費用		由本行港元戶口轉賬至本行人民幣戶口：免收費用； 由本行人民幣戶口轉賬至其他銀行人民幣戶口：每次 17 元人民幣； 其他轉賬：每次 30 港元					
- 停止支付◊	免收費用		由本行人民幣戶口轉賬至其他銀行人民幣戶口：每次 85 元人民幣； 其他轉賬：每次 100 港元					
- 存款不足	由本行人民幣戶口轉賬至其他銀行人民幣戶口：每次 130 元人民幣； 其他轉賬：每次 150 港元							
B. 自動轉賬								
- 訂立/修改手續費	每次 50 港元							
- 週期進賬	每項 0.4 港元 - 1.2 港元，視乎每月數量而定							
C. 自動支賬								
- 訂立/修改手續費	免收費用							
- 週期支付	免收費用							
- 停止支付	每次 100 港元/85 元人民幣							
- 存款不足	每次 150 港元/130 元人民幣							
複印銀行記錄，結單及交易文件	每張 5 港元，最低收費為 50 港元							
紙質結單費 ∧⊗	每季每相同客戶名稱的結單¤ 收取一次 15 港元 / 2 美元 / 12 元人民幣 ∧⊗ (若客戶未能在每季末或之前成功為所有名下的個人存款賬單戶口和綜合月結單登記成為電子賬單，本行將會隨後的一個季度內收取此費用。)					每季每相同客戶名稱的結單收取一次 40 港元 / 5 美元 / 36 元人民幣 ∧∧ (新增收費 - 由 2022 年 6 月 30 日起 生效。若客戶未能在每年 6 月 30 日或之前成功為所有名下的賬戶結單和綜合月結單登記成為電子賬單，本行將會收取此費用。首次費用將於 2022 年 7 月內收取。)		
申領儲蓄戶口/定期存款記錄(以申請日起計)								
- 一年內	每戶口 250 港元							
- 1 年以上至 2 年內	每戶口 500 港元							
- 2 年以上	每戶口 1,000 港元							
銀行確認信 (作申請簽証用途)	免收費用		按每次要求 200 港元					

<table>
<tr><th rowspan="2">項目</th><th colspan="8">收費</th></tr>
<tr><th>私人財富</th><th>貴賓理財</th><th>樂年理財</th><th>智選理財</th><th>個人客戶</th><th>尊尚盈商</th><th>智選盈商</th><th>商業及公司客戶</th></tr>
<tr><td>銀行確認作核數用途</td><td colspan="8">按每次要求 300 港元</td></tr>
<tr><td>銀行證明信</td><td colspan="2">免收費用</td><td colspan="3">每封 300 港元，於同一申請的每份副本 20 港元</td><td colspan="3">每封 300 港元，於同一申請的每份副本 20 港元（僱主支薪自動轉賬：免收费用)</td></tr>
<tr><td>申領個人資料(私隱)記錄</td><td colspan="8">按每次要求 300 港元</td></tr>
<tr><td>戶口結餘證明</td><td colspan="2">免收費用</td><td colspan="4">每戶 200 港元</td><td colspan="2">每戶 200 港元（僱主支薪自動轉賬：免收费用）</td></tr>
<tr><td>商業綜合理財服務開立行政費</td><td colspan="5">不適用</td><td colspan="3">每戶 1,200 港元</td></tr>
<tr><td>綜合理財服務月費</td><td>每日平均合併結餘連續三個曆月低於 8,000,000 港元：每月 300 港元</td><td>每日平均合併結餘連續三個曆月低於 1,000,000 港元：每月 300 港元</td><td colspan="2">免收費用</td><td>不適用</td><td>每日平均合併結餘連續三個曆月低於 1,000,000 港元：每月 200 港元</td><td>每日平均合併結餘連續三個曆月低於 200,000 港元：每月 100 港元</td><td>不適用</td></tr>
<tr><td colspan="9">綜合理財終止服務手續費</td></tr>
<tr><td>- 開立服務後首六個月內取消</td><td colspan="2">500 港元</td><td>不適用</td><td>150 港元</td><td colspan="4">不適用</td></tr>
<tr><td>- 開立服務後首三個月內取消</td><td colspan="2">不適用</td><td>150 港元</td><td colspan="4">不適用</td></tr>
<tr><td>低結存戶口服務月費</td><td colspan="3">免收費用</td><td colspan="5">於本行所有存款戶口每日平均總結存低於 100,000 港元：每月 250 港元 (暫時豁免)</td></tr>
<tr><td colspan="9">網上銀行</td></tr>
<tr><td>- 補發遺失保安編碼器</td><td colspan="8">每個 100 港元</td></tr>
<tr><td>- 補發損毀保安編碼器</td><td colspan="8">免收費用</td></tr>
</table>

M. 現金管理服務 (只適用於公司客戶)

項目	尊尚盈商	智選盈商	商業及公司客戶
節節高息虛擬現金池			
- 開立費	10,000 港元/池		
- 服務費	1,000 港元/月/池		
- 月均總量低於要求結餘	每月每池 1,000 港元		
活息定存			
- 開立費	免收費用		
跨行結單/代收 SWIFT 報文服務			
- 開立費	10,000 港元/次		
- 服務費	1,000 港元/月/賬戶		
本地現金池			
- 開立費(首次及每次作結構性更改)	15,000 港元/池		
- 服務費	2,000 港元/月/賬戶		
海外跨境現金池			
- 開立費(首次及每次作結構性更改)	30,000 港元/池		
- 服務費	4,000 港元/月/賬戶		
全球信息報告			
- 開立費	10,000 港元/次		
- 修改費	5,000 港元/次		
- 服務費	掛接香港本地賬戶：200 港元/月/賬戶；掛接香港以外的賬戶：400 港元/月/賬戶		
全球支付工廠			
- 開立費	10,000 港元/次		
- 修改費	5,000 港元/次		
- 服務費	掛接香港本地賬戶：300 港元/月/賬戶；掛接香港以外的賬戶：600 港元/月/賬戶		
代發服務 (包括僱主支薪業務)及代扣服務			
服務費(以港元或混合港元及人民幣付款)			
- 至本行戶口	每項 0.3 港元，每次最低收費 30 港元		
- 至非本行戶口(只限港元)	每項 1.5 港元，每次最低收費 30 港元		
- 以人民幣付款	每項 0.25 元人民幣，每次最低收費 25 元人民幣		
企業跨境支薪服務：服務費	每項 5 元人民幣，每次最低收費 50 元人民幣		
跨境遠程支付：服務費			
- 開立費	10,000 港元		

項目			
	尊尚盈商	智選盈商	商業及公司客戶
- 月費	500 港元/月/賬戶		
跨境易支付：服務費			
- 匯出款項	每項交易 120 元人民幣/17 美元		
- 匯入款項	人民幣/美元：免收費用		
支票、本票及匯票代發服務			
A. 開立費	10,000 港元/服務		
B. 服務費	1,000 港元/月/服務		
C. 簽發費			
- 支票	每項 8 港元，每次最低收費 160 港元		
- 本票	每項 16 港元，每次最低收費 320 港元		
- 匯票	每項 3 美元，每次最低收費 60 美元		
D. 停止支付(支票)	每張 100 港元或等值之存款貨幣‡		
賬簿管家			
A. 開立費	20,000 港元/服務		
B. 服務費 (按已開立賬簿總數)			
<= 500	1,000 港元/月		
<= 1,000	1,750 港元/月		
<= 1,500	2,500 港元/月		
> 1,500	2,500 + 500 港元/月** 每額外 500 个賬簿（向上取整）		

**每額外 500 個賬簿 (向上取整)

附錄

*	附加有關代理銀行之收費，如適用。
▲	以下客戶及戶口可參照「貴賓理財」客戶收費。 ● 18 以下或 65 歲及以上的客戶。 ● 領取政府傷殘津貼或綜合社會保障援助計劃人士及聽障、視障、認知障礙或智障人士。 ● 與以上人士聯名之戶口。
‡	收費可能會以適用的外幣及銀行指定匯率所計算的等值金額收取。
#	不足一手亦以一手計算。
†	透過相同交易渠道於同一交易日內買入/賣出同一隻股票，將當作為一次買入/賣出的交易計算經紀佣金，並收取交易佣金一次，惟經不同交易渠道買/賣相同股票，經紀佣金將每次分開計算及個別收費。
▪	自動化交易渠道包括「網上銀行」、「手機銀行」及智富通手機應用程式。
ø	深股通只可透過專人接聽熱綫交易。
б	由即日起至另行通知，所有透過專人接聽熱線買賣之深股通交易會以自動化交易渠道之經紀佣金計算。
§	敬請注意，本行自動化交易渠道並不接受港元與人民幣櫃枱間之股票調撥指示，客戶必須通過證券買賣熱線進行相關指示，並請留意下列事宜： 1. 只有已結算之股票方可進行港元與人民幣跨櫃枱之股票調撥。 2. 本行接受港元與人民幣跨櫃枱股票調撥指示之服務時間為正常交易日早上 9 時至下午 3 時 30 分止(黑色暴雨警告及/或八號或以上颱風信號生效時除外)。請注意港元與人民幣跨櫃枱之股票調撥指示處理需時。因此，為確保客戶持有相關櫃枱之股票作沽售， 建議客戶必需預留足夠時間處理港元與人民幣跨櫃枱之股票調撥指示。
ʘ	即時報價服務由香港證券及滬股通共用。
%	串流報價服務只適用於香港證券。
⊕	此轉換費乃本行就同一基金公司之基金轉換所收取之服務費用，客戶毋須支付該基金發行章程內所述之轉換費(如有)。以上所述適用於本行發出之客戶文件內所提及之「轉換費」定義(包括申請表、確認書、通告及所有有關之結單等)。
⁜	適用於由「陸港通龍卡」建行港元現匯賬戶匯款至「陸港通龍卡」建行(亞洲)港元戶。
⁜⁜	以上只列出有關由建行及建行(亞洲)共同提供(並由建行(亞洲)發卡)的「陸港通龍卡」服務的收費，有關建行提供的其他銀行服務的收費，包括但不限於櫃枱服務、支票及儲蓄戶口、匯入款項及其他服務收費等在此未能盡錄，詳情請參考建行不時發出的「服務收費表」(如適用)或向建行查詢。
##	於海外自動櫃員機之提款交易只會以卡內所附掛的港元/人民幣戶口進行結算(即使客戶已於本行開立該外幣賬戶)。如客戶卡內同時附掛港元及人民幣戶口，交易只會從港元戶口扣賬或供查詢該賬戶的結餘。如客戶卡內只附掛人民幣戶口，則會從人民幣戶口內扣賬。部分海外自動櫃員機沒有提供戶口選擇功能(視乎該銀行設定)，故此，請於離港前先確定有關戶口內有足夠的款項。
Ω	有關經銀通或銀聯進行的海外自動櫃員機提款交易或查詢戶口結餘，手續費將由建行(亞洲)收取(如適用)。
ψ	有關內地自動櫃員機提款交易或查詢戶口結餘及聯動交易，手續費將由建行收取(如適用)。
β	當客戶在中國內地以自動櫃員機及/或聯網消費系統進行交易時，交易金額會先由建行人民幣戶口扣賬；如該戶口款項不足，整筆交易金額會順序從建行(亞洲)人民幣、建行(亞洲)港元支票、建行(亞洲)港元儲蓄戶口扣賬。當客戶在香港、澳門及/或海外以自動櫃員機及/或聯網消費系統進行交易時，整筆交易金額會先由建行(亞洲)港元支票或儲蓄戶口扣賬；如戶口款項不足，整筆交易金額會順序從建行港元現鈔戶口、建行港元現匯戶口、建行人民幣戶口扣賬。當客戶在香港、澳門及/或海外以自動櫃員機及/或聯網消費系統進行交易時，整筆交易金額會先由建行(亞洲)港元支票或儲蓄戶口扣賬；如戶口款項不足，整筆交易金額會順序從建行港元現鈔戶口、建行港元現匯戶口、建行人民幣戶口扣賬。
∧	只適用於存款戶口及綜合結單。
∧∧	只適用於賬戶結單/綜合月結單。

⊗	以下客戶及戶口可豁免收費。 ● 18 以下或 65 歲及以上的客戶。 ● 領取政府傷殘津貼或綜合社會保障援助計劃人士及聽障、視障、認知障礙或智障人士。 ● 與以上人士聯名之戶口。
¤	每相同客戶名稱的結單指相同單名或相同聯名的結單。
µ	預收的金額不會退回。請注意本行有權要求客戶償還所有因此匯款而引致本行的代理銀行及其代理人牽涉之一切費用 (如有)。部份海外銀行可能會徵收額外海外交易費用(包括收款銀行及代理銀行的收費)。亦請注意部份最終收款銀行或代理銀行可能會從匯款金額中扣除代理銀行費。因此，不論客戶於匯款申請表的付款指示為何，收款人仍有可能未能收取匯出匯款的全數金額。
◊	由 2024 年 1 月 1 日起，「貴賓理財」客戶新設立常行指示內的「週期支付」和「停止支付」項目費用將被豁免。對於「貴賓理財」客戶在 2024 年 1 月 1 日之前設立的常行指示, 我們將遵循設立指示時之服務收費表徵收「週期支付」和「停止支付」項目費用。「貴賓理財」客戶可選擇設立相應的新指示，豁免相關費用。
註 1:	收費未能盡錄，詳情請向各分行查詢。一切代客戶支付之費用，包括海外銀行之收費，將會於客戶戶口內扣除。由監管及稅務部門收取的費用，(包括但不限於滬股通及深股通收取的紅利稅及資本增值稅) 將會不時更改，本行將不會另通知。
註 2:	並非本收費表內所列的所有服務均由中國建設銀行股份有限公司香港分行(「香港分行」) 提供，特別是證券交易服務及其他投資相關服務。本收費表所列的費用僅適用於香港分行有所提供的服務。
註 3 (美 國 證 券):	1. 根據美國證券交易委員會最新制定之條例及收費。 2. 一切代客支付之費用，將會於客戶賬戶內扣除。由監管機構及稅務部門收取的費用 (包括但不限於預扣稅) 將會不時更改，本行恕不另行通知。 3. 只適用於股票戶口在 5 月 31 日仍有存貨。若 5 月 31 日 為星期六或公眾假期，本行會於前一個工作日於閣下的結算戶口扣除此費用。 4. 存託憑證代理機構可能會透過中國建設銀行 (亞洲) 股份有限公司定期 (例如每月) 向持有美國存託憑證的客戶收取美國存託憑證費用。美國預托證券費用以存託憑證代理人最終確認為準，上述價格範圍僅供參考。監管機構/當局收取的所有費用可能會不時更改，恕不另行通知。