

# 客 戶 重 要 通 知

## Important Notice to Customers



### Revision of Service Fees

Please be informed that The Bank will revise the General Banking and Trade Service Fee effective 20 April 2020("Effective Date"). Please find in the following latest Schedule of Service Fees for information.

If you have any enquiries, please contact our subbranch staff or our 24-Hour Customer Service Hotline at (853) 0800 555.

Sorry for any inconvenience caused.

# Schedule of Service Fees

## GENERAL BANKING SERVICES



**中国建设银行**  
China Construction Bank

## China Construction Bank Corporation Macau Branch (the "Bank")

SERVICES	Fees
<b>COUNTER SERVICES</b>	
<b>Cashier's Order</b> <ul style="list-style-type: none"> <li>• Issuance commission <ul style="list-style-type: none"> <li>- for Premier Banking customers</li> <li>- for Golden Years Banking customers</li> <li>- for Employer Payroll Autopay Service customers</li> <li>- for Wise Banking customers</li> <li>- for other account customers</li> <li>- for non-account customers</li> </ul> </li> <li>• Repurchase <ul style="list-style-type: none"> <li>- for all account customers</li> <li>- for non-account customers</li> </ul> </li> <li>• Report loss</li> </ul>	<ul style="list-style-type: none"> <li>- NIL</li> <li>- NIL</li> <li>- NIL</li> <li>- MOP25 per transaction</li> <li>- MOP50 per transaction</li> <li>- MOP100 per transaction</li> <li>- MOP50 per transaction</li> <li>- MOP200 per transaction</li> <li>- MOP200 per transaction</li> </ul>
<b>Gift Check</b> <ul style="list-style-type: none"> <li>• For Premier Banking customers</li> <li>• For Golden Years Banking customers</li> <li>• For Employer Payroll Autopay Service customers</li> <li>• For Wise Banking customers</li> <li>• For other account customers</li> <li>• For non-account customers</li> </ul>	<ul style="list-style-type: none"> <li>- NIL</li> <li>- NIL</li> <li>- NIL</li> <li>- MOP5 per transaction</li> <li>- MOP10 per transaction</li> <li>- MOP20 per transaction</li> </ul>
<b>MOP Notes Deposit</b> <ul style="list-style-type: none"> <li>• For Employer Payroll Autopay Service customers</li> <li>• For other account customers <ul style="list-style-type: none"> <li>- over 50 pieces for face value MOP10/MOP20/MOP50</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>- NIL</li> <li>- 0.15% on total deposit amount, min. MOP15</li> </ul>
<b>HKD Notes Deposit</b>	NIL
<b>Foreign Currency Notes Deposit</b> (subject to acceptance) <ul style="list-style-type: none"> <li>• RMB cash deposit into RMB account <ul style="list-style-type: none"> <li>- up to RMB10,000</li> <li>- over RMB10,000</li> </ul> </li> <li>• Other currency cash deposit into the same currency account</li> </ul>	<ul style="list-style-type: none"> <li>- NIL</li> <li>- 0.25% on total deposit amount, min. MOP50 or equivalent in MOP</li> <li>- 0.5% on total deposit amount, min. MOP50 or equivalent in MOP</li> </ul>
<b>Encashment of Traveler's Check/ Purchase of Other Clean Foreign Currency Check</b> <ul style="list-style-type: none"> <li>• USD check <ul style="list-style-type: none"> <li>- paid out in MOP/HKD</li> <li>- paid out in USD</li> <li>- credited to USD account</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>- MOP/HKD30 per check, min. MOP/HKD60</li> <li>- 1% on amount or equivalent in MOP plus handling fee MOP30 per check, min. MOP100</li> <li>- 1% on amount or equivalent in MOP plus handling fee MOP30 per check, min. MOP100, plus 7 days transit interest</li> </ul>

SERVICES	Fees
<ul style="list-style-type: none"> <li>Non-USD foreign currency check               <ul style="list-style-type: none"> <li>paid out in MOP/HKD</li> <li>paid out in the same currency</li> <li>credited to the same currency account</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>MOP/HKD30 per check, min. MOP/HKD60</li> <li>1% on amount or equivalent in MOP plus handling fee MOP30 per check, min. MOP100 (subject to availability of relevant currency notes)</li> <li>1% on amount or equivalent in MOP plus handling fee MOP30 per check, min. MOP100, plus 14 days transit interest</li> </ul>
<b>Foreign Currency Clean Check Sent for Collection</b> <ul style="list-style-type: none"> <li>Handling commission</li> <li>Return of foreign currency check</li> </ul>	<ul style="list-style-type: none"> <li>MOP400 per check plus correspondent bank charges, if applicable</li> <li>MOP150 per check plus out-of-pocket expenses</li> </ul>
<b>Foreign Currency Notes Exchange (including RMB)</b>	NIL
<b>Coin Exchange</b>	MOP15 per bag
<b>Coin Deposit</b> <ul style="list-style-type: none"> <li>MOP Coins</li> <li>HKD Coins</li> </ul>	<ul style="list-style-type: none"> <li>MOP10 per every MOP100 or below</li> <li>MOP10 per every HKD100 or below</li> </ul>
<b>Mail Held for Collection</b>	MOP100 per month
<b>CHECKING ACCOUNT</b>	
<b>Copy of paid cheque image</b>	MOP50 per check
<b>Certified check</b> <ul style="list-style-type: none"> <li>Dispatched by customer</li> </ul>	MOP50 per check
<b>Account Closed Within 3 Months</b>	MOP150 per account
<b>Returned Check</b> <ul style="list-style-type: none"> <li>For insufficient funds</li> <li>For technical or other errors on the check</li> <li>Return outward clearing check</li> </ul>	<ul style="list-style-type: none"> <li>MOP200 per check</li> <li>MOP100 per check</li> <li>MOP30 per check</li> </ul>
<b>Temporary Overdraft</b>	Prime+8% p.a. on overdraft amount or equivalent in MOP, min. MOP/HKD100
<b>Stop Payment of Check</b>	MOP100 per check
<b>Special Printed Check</b>	To cover printer's charges plus MOP50 for personal account and MOP50 for company account

SERVICES	Fees
<b>Check Book Issuing</b> <ul style="list-style-type: none"> <li>For Premier Banking customers</li> <li>For personal account</li> <li>For company account</li> </ul>	<ul style="list-style-type: none"> <li>NIL</li> <li>MOP50 per booklet</li> <li>MOP50 per booklet</li> </ul>
<b>Check Book Mailing</b>	MOP10 plus postage
<b>SAVINGS ACCOUNT</b>	
<b>Account Closed Within 3 Months</b>	MOP150 per account
<b>Passbook Account History Record</b> <ul style="list-style-type: none"> <li>within 12 months</li> <li>within 13-24 months</li> <li>within 25-36 months</li> <li>37 months and above</li> </ul>	<ul style="list-style-type: none"> <li>MOP250 per account</li> <li>MOP500 per account</li> <li>MOP1,000 per account</li> <li>MOP2,000 with an increment of MOP1,000 per every 12 months thereafter</li> </ul>
<b>Replacement of Lost or Damaged Passbook</b>	MOP100 per passbook
<b>TIME DEPOSIT ACCOUNT</b>	
<b>Early Redemption Fee of Time Deposit</b>	Depend on the bank funding cost, min. MOP150
<b>INWARD REMITTANCE</b>	
<b>Credit to Account with Our Bank</b> <ul style="list-style-type: none"> <li>For Premier Banking customers</li> <li>For Golden Years Banking customers</li> <li>For other account customers</li> </ul>	<ul style="list-style-type: none"> <li>NIL</li> <li>NIL</li> <li>MOP50 per transaction</li> </ul>
<b>Credit to Account with Other Bank</b> <ul style="list-style-type: none"> <li>MOP/HKD remittance by cashier's order</li> <li>Foreign currency paid with exchange</li> <li>Foreign currency paid in the same currency by demand draft</li> <li>Foreign currency paid in the same currency by telegraphic transfer</li> </ul>	<ul style="list-style-type: none"> <li>MOP150 per transaction</li> <li>MOP150 per transaction</li> <li>0.25% of the remittance amount or equivalent in MOP, min. MOP150 per transaction</li> <li>0.25% of the remittance amount or equivalent in MOP, min. MOP150 per transaction plus other relevant cost</li> </ul>
<b>Issuance of Remittance Receipt</b>	MOP100 per transaction (deducted from proceeds)

SERVICES	Fees
<b>Cash Payment Against Remittance Receipt</b> <ul style="list-style-type: none"> <li>HKD remittance paid in MOP/HKD</li> <li>Foreign currency remittance paid in MOP/HKD</li> <li>Foreign currency remittance paid in the same currency</li> </ul>	<ul style="list-style-type: none"> <li>MOP50 per transaction</li> <li>NIL</li> <li>0.25% of the remittance amount or equivalent in MOP, min. MOP100</li> </ul>
<b>OUTWARD REMITTANCE</b>	
<b>Demand Draft</b> <ul style="list-style-type: none"> <li>Issuance commission <ul style="list-style-type: none"> <li>HKD <ul style="list-style-type: none"> <li>for Premier Banking customers</li> <li>for Golden Years Banking customers</li> <li>for Wise Banking customers</li> <li>for other account customers</li> <li>for non-account customers</li> </ul> </li> <li>USD or other currency <ul style="list-style-type: none"> <li>for Premier Banking customers</li> <li>for Golden Years Banking customers</li> <li>for Wise Banking customers</li> <li>for other account customers</li> <li>for non-account customers</li> </ul> </li> </ul> </li> <li>Repurchase</li> <li>Report loss</li> </ul>	<ul style="list-style-type: none"> <li>0.05% of issuance amount or equivalent in MOP, min. MOP25, max. MOP500</li> <li>0.08% of issuance amount or equivalent in MOP, min. MOP40, max. MOP500</li> <li>0.08% of issuance amount or equivalent in MOP, min. MOP40, max. MOP500</li> <li>0.1% of issuance amount or equivalent in MOP, min. MOP50</li> <li>0.1% of issuance amount or equivalent in MOP, min. MOP160</li> <li>MOP50 per transaction</li> <li>MOP80 per transaction</li> <li>MOP80 per transaction</li> <li>MOP100 per transaction</li> <li>MOP200 per transaction</li> <li>MOP60 per transaction</li> <li>MOP200 per transaction</li> </ul>
<b>Payment of MOP by Real Time Gross Settlement System (RTGS) within Macau</b> <ul style="list-style-type: none"> <li>for Premier Banking customers</li> <li>for Golden Years Banking customers</li> <li>for Employer Payroll Autopay Service customers</li> <li>for Wise Banking customers</li> <li>for other account customers</li> <li>for non-account customers</li> </ul>	<ul style="list-style-type: none"> <li>NIL</li> <li>NIL</li> <li>NIL</li> <li>MOP25 per transaction</li> <li>MOP50 per transaction</li> <li>MOP100 per transaction</li> </ul>

SERVICES	Fees
<b>RMB remittance within Macau</b> <ul style="list-style-type: none"> <li>- for Premier Banking customers</li> <li>- for Wise Banking customers</li> <li>- for other account customers</li> </ul>	<ul style="list-style-type: none"> <li>- MOP100 per transaction*</li> <li>- MOP130 per transaction*</li> <li>- MOP200 per transaction*</li> </ul>
<b>Commission of outward remittance through online banking for enterprises</b>	MOP100 per transaction
<b>Telegraphic Transfer</b> <ul style="list-style-type: none"> <li>• Issuance commission <ul style="list-style-type: none"> <li>- Foreign Currency <ul style="list-style-type: none"> <li>- for Premier Banking customers</li> <li>- for Wise Banking customers</li> <li>- for other account customers</li> <li>- for non-account customers</li> </ul> </li> <li>- Credit to same name account maintained with China Construction Bank (Asia)</li> </ul> </li> <li>• Handling charge for amendment, cancellation or enquiry</li> </ul>	<ul style="list-style-type: none"> <li>- MOP100 per transaction*▽</li> <li>- MOP130 per transaction*▽</li> <li>- MOP200 per transaction*▽</li> <li>- MOP300 per transaction*▽ (Other charge will be incurred if special arrangement is required)</li> <li>- MOP80 per transaction*</li> <li>- MOP150 per transaction plus correspondent bank charge</li> </ul>
<b>Commission in Lieu of Exchange</b> <ul style="list-style-type: none"> <li>• Notes or demand draft of the same currency is tendered</li> <li>• A foreign currency account in the same currency is debited</li> </ul>	<ul style="list-style-type: none"> <li>- 0.25% of the remittance amount or equivalent in MOP, min. MOP50</li> <li>- NIL</li> </ul>
<b>Remittance in MOP by Personal Online Banking or Mobile Banking within Macau</b> <ul style="list-style-type: none"> <li>• for Premier Banking customers</li> <li>• for Wise Banking customers</li> <li>• for other account customers</li> </ul>	<ul style="list-style-type: none"> <li>- NIL</li> <li>- NIL</li> <li>- NIL</li> </ul>
<b>Remittance in RMB by Personal Online Banking or Mobile Banking within Macau</b> <ul style="list-style-type: none"> <li>• for Premier Banking customers</li> <li>• for Wise Banking customers</li> <li>• for other account customers</li> </ul>	<ul style="list-style-type: none"> <li>- MOP50 per transaction, plus Inter-bank charges</li> <li>- MOP65 per transaction, plus Inter-bank charges</li> <li>- MOP100 per transaction, plus Inter-bank charges</li> </ul>
<b>Overseas Remittance and Other Currency by Personal Online Banking or Mobile Banking</b> <ul style="list-style-type: none"> <li>• for Premier Banking customers</li> <li>• for Wise Banking customers</li> <li>• for other account customers</li> </ul>	<ul style="list-style-type: none"> <li>- MOP50 per transaction, plus Inter-bank charges</li> <li>- MOP65 per transaction, plus Inter-bank charges</li> <li>- MOP100 per transaction, plus Inter-bank charges</li> </ul>

SERVICES	Fees
<b>Commercial Loan</b>	
<b>Credit enquiries</b> <ul style="list-style-type: none"> <li>Overseas</li> <li>Local</li> </ul>	<ul style="list-style-type: none"> <li>MOP200/USD25 per report plus postage or cable cost</li> <li>HKD/MOP400 per report</li> </ul>
<b>PERSONAL LOAN</b>	
<b>Handling Fee</b>	Please refer to loan confirmation letter
<b>Late Fee</b>	MOP/HKD100 <sup>Δ</sup>
<b>Late Interest</b>	0.5%MOP/HKD per month on overdue amount <sup>Δ</sup>
<b>Early Settlement Fee</b>	1% of total loan amount
<b>Loan Confirmation Letter Copy</b>	MOP200 per letter
<b>Request for Repayment Schedule</b>	MOP100 per request
<b>Mortgage</b>	
<b>Change loan condition fee</b>	MOP600 or according to loan currency <sup>Δ</sup>
<b>Copy of Customer Facility Letter</b>	MOP30 per page, min. MOP100
<b>Title deed copy</b>	MOP390
<b>Refinancing handling fee</b>	MOP/HKD2,000 <sup>Δ</sup>
<b>Early Settlement Fee of Mortgage Loan</b> <ul style="list-style-type: none"> <li>within first year</li> <li>within second year</li> <li>within third year</li> <li>from the third year onwards</li> </ul>	<ul style="list-style-type: none"> <li>2% MOP/HKD of loan amount<sup>Δ</sup></li> <li>1.5% MOP/HKD of loan amount<sup>Δ</sup></li> <li>1% MOP/HKD of loan amount<sup>Δ</sup></li> <li>MOP/HKD 500<sup>Δ</sup></li> </ul>
<b>Reassignment free</b>	MOP/HKD3,000 <sup>Δ</sup>
<b>SECURITIES TRADING SERVICES (HK Securities)</b>	
<b>Trade-related Services</b>	
<b>Brokerage<sup>†</sup></b> <ul style="list-style-type: none"> <li>Through Internet</li> <li>Through manned hotline or subbranches <ul style="list-style-type: none"> <li>for Golden Years Banking or Premier Banking customers</li> <li>for other account customers</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>0.18% flat in HKD or equivalent in MOP, min HKD100 or equivalent in MOP</li> <li>0.18% flat in HKD or equivalent in MOP, min HKD100 or equivalent in MOP</li> <li>0.25% flat in HKD or equivalent in MOP, min HKD100 or equivalent in MOP</li> </ul>



SERVICES	Fees
<b>Subscription of IPO</b> <ul style="list-style-type: none"> <li>• Brokerage</li> <li>• New Issues handling fee through manned hotline or subbranches</li> <li>• Deposit of stocks</li> </ul>	<ul style="list-style-type: none"> <li>- 1% of transaction amount in HKD or equivalent in MOP</li> <li>- HKD50 or equivalent in MOP per application(non-refundable)</li> <li>- NIL</li> </ul>
<b>Transaction Levy (collected by HKSF)</b>	0.0027% of transaction amount in HKD or equivalent in MOP
<b>Investor Compensation Levy (collected by HKSF if applicable)</b>	0.002% of transaction amount in HKD or equivalent in MOP
<b>Trading Fee (collected by HKEx)</b>	0.005% of transaction amount in HKD or equivalent in MOP
<b>Stamp Duty (collected by HKSAR Gov't)</b>	HKD1 or equivalent in MOP for every HKD1,000 of transaction amount(or part thereof)
<b>Scrip Handling and Settlement-related Services</b>	
<b>Stock Settlement Fees for CCASS</b>	NIL
<b>Money Settlement Fee (collected by CCASS)</b>	NIL
<b>Deposit of Stocks (applicable to physical scrip deposit or stock deposit by settlement instruction)</b>	<ul style="list-style-type: none"> <li>- NIL</li> <li>- HKD5 or equivalent in MOP per board lot#, min. HKD30 or equivalent in MOP and max. HKD200 or equivalent in MOP</li> </ul>
<b>Settlement Instruction Fee</b>	NIL
<b>Transfer Deed Stamp Duty</b>	HKD5 or equivalent in MOP each transfer deed
<b>Information Services</b>	
<b>Real-time Quote Services (per month)</b> <ul style="list-style-type: none"> <li>• Securities Customers</li> <li>• Securities Customers with holdings in securities accounts</li> <li>• Securities Customers with monthly transaction amount less than HKD100,000</li> <li>• Securities Customers with monthly transaction amount HKD100,000 or above</li> </ul>	<ul style="list-style-type: none"> <li>- 200 free quotes</li> <li>- 500 free quotes</li> <li>- 1,000 free quotes</li> <li>- 5,000 free quotes</li> </ul>

SERVICES	Fees
<b>Account Maintenance</b>	
<b>Safe Custody Fee (applicable to both Cash Trading account and Margin Trading account)</b>	HKD120 or equivalent in MOP paid annually on May 31 (only applicable to the securities account with stock holding 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)
<b>Nominee Services and Corporate Actions</b>	
<b>Privatisation / Cash Offer / Collection of Dividend (Collection of Dividend Fee also applicable to investors who opt for shares in lieu of cash dividend)</b>	0.5% of transaction/dividend amount, min. HKD30 or equivalent in MOP and max HKD2,000 or equivalent in MOP per stock
<b>Share Bonus Issues, Right Issues, Warrants or Scrips in Lieu of Cash Dividends</b>	HKD5 or equivalent in MOP per board lot <sup>#</sup> , min. HKD30 or equivalent in MOP and max. HKD200 or equivalent in MOP
<b>Registration with Registrar</b> <ul style="list-style-type: none"> <li>Registration fee</li> <li>Transfer fee</li> </ul>	<ul style="list-style-type: none"> <li>HKD1.5 or equivalent in MOP per board lot<sup>#</sup></li> <li>HKD2.5 or equivalent in MOP per share certificate<sup>#</sup></li> </ul>
<b>Corporate Action Scrip Fee</b>	HKD1.5 or equivalent in MOP per board lot <sup>#</sup> (collected by CCASS)
<b>Conversion of Covered Warrant (collected by CCASS)</b>	HKD200 or equivalent in MOP per transaction
<b>Corporate Action Service Fee (collected by CCASS)</b>	HKD0.8 or equivalent in MOP per board lot <sup>#</sup>
<b>Financing and Other Services</b>	
<b>Margin Trading</b> <ul style="list-style-type: none"> <li>Annual Fee</li> <li>Financing Charge (p.a.)</li> </ul>	<ul style="list-style-type: none"> <li>NIL</li> <li>Prime rate</li> </ul>
<b>Stock Withdrawal Fee (applicable to both physical scrip withdrawal and stock transfer through CCASS)</b>	HKD10 or equivalent in MOP per board lot <sup>#</sup> , min. HKD100 or equivalent in MOP per stock plus physical withdrawal from CCASS charge (HKD3.5 or equivalent in MOP per board lot)
<b>Dividend Claim</b>	HKD200 or equivalent in MOP per claim
<b>Conversion of Rights/ Warrant Handling Fee</b>	NIL
<b>MUTUAL FUND INVESTMENT SERVICE</b>	
<b>Transfer Charges</b> <ul style="list-style-type: none"> <li>Transfer of funds from the Bank</li> </ul>	<ul style="list-style-type: none"> <li>HKD100 or equivalent in MOP per fund per transfer</li> </ul>
<b>Other Charges</b> <ul style="list-style-type: none"> <li>Switching Fee<sup>^</sup></li> <li>Subscription Fee, Redemption Fee, etc.</li> </ul>	<ul style="list-style-type: none"> <li>1% of switching transaction amount or equivalent in MOP</li> <li>Please refer to the respective prospectus of fund</li> </ul>

SERVICES	Fees
<b>STRUCTURED NOTES</b>	
<b>Transfer Charges</b> <ul style="list-style-type: none"> <li>Transfer of Structured Notes from the Bank</li> </ul>	<ul style="list-style-type: none"> <li>HKD100 or equivalent in MOP per note per transfer</li> </ul>
<b>MISCELLANEOUS</b>	
<b>Request for Loan Repayment Statement</b>	MOP100 per request
<b>Payment Service</b> <ul style="list-style-type: none"> <li>Standing instruction <ul style="list-style-type: none"> <li>set-up/amendment fee <ul style="list-style-type: none"> <li>for Premier Banking customers</li> <li>for Golden Years Banking customers</li> <li>for Wise Banking customers</li> <li>for other account customers</li> </ul> </li> <li>periodical payment <ul style="list-style-type: none"> <li>pay to account with our bank</li> <li>pay to account with other bank</li> </ul> </li> <li>stop payment</li> <li>insufficient funds</li> </ul> </li> <li>Auto Funds Transfer <ul style="list-style-type: none"> <li>same currency <ul style="list-style-type: none"> <li>for Employer Payroll Autopay Service customers</li> <li>for other account customers</li> </ul> </li> <li>cross currencies</li> </ul> </li> <li>Collection of outward HKD/USD check paid by HK banks <ul style="list-style-type: none"> <li>for Premier Banking customers</li> <li>for other account customers</li> </ul> </li> <li>Collection of inward HKD check paid by Macau banks to China Construction Bank (Asia)</li> <li>Manual payroll/one-time payment to account with our bank</li> <li>Employer Payroll Autopay Service</li> </ul>	<ul style="list-style-type: none"> <li>NIL</li> <li>NIL</li> <li>MOP25 per instruction</li> <li>MOP50 per instruction</li> <li>MOP50 per transaction</li> <li>MOP100 per transaction</li> <li>MOP50 per transaction</li> <li>MOP100 per transaction</li> <li>NIL</li> <li>MOP/HKD30 per month</li> <li>MOP/HKD100 per month</li> <li>NIL. Additional MOP30 per check returned</li> <li>MOP10 per check. Additional MOP30 per check returned</li> <li>MOP50 per check, Additional MOP30 per check returned</li> <li>MOP/HKD5 per transaction, min. MOP/HKD100</li> <li>MOP0.3 per transaction, min. MOP30</li> </ul>
<b>Company Business Search</b> <ul style="list-style-type: none"> <li>Local Company</li> <li>Overseas Company</li> </ul>	<ul style="list-style-type: none"> <li>MOP100 per search</li> <li>At actual expenses of the bank, min. MOP2,000 per search</li> </ul>
<b>Reproduction/Photocopy of Bank Records (including duplication of Statement)</b> <ul style="list-style-type: none"> <li>Within 1 year</li> <li>Over 1 year</li> </ul>	<ul style="list-style-type: none"> <li>MOP30 per copy, min. MOP100</li> <li>MOP50 per copy, min. MOP200</li> </ul>

SERVICES	Fees
<b>Bank Confirmation of Customer for Audit Purpose</b>	MOP300 per report
<b>Bank Reference Letter/ Endorsement</b> <ul style="list-style-type: none"> <li>For Premier Banking customers</li> <li>For Employer Payroll Autopay Service customers</li> <li>For other account customers</li> </ul>	<ul style="list-style-type: none"> <li>- NIL</li> <li>- NIL</li> <li>- MOP250 per letter, MOP20 for each duplicate issue at the same time</li> </ul>
<b>Request for Personal Data (Privacy Ordinance) Summary</b>	MOP300 per request
<b>Certificate of Balance</b> <ul style="list-style-type: none"> <li>For Employer Payroll Autopay Service customers</li> <li>For other account customers</li> </ul>	<ul style="list-style-type: none"> <li>- NIL</li> <li>- MOP150 per account</li> </ul>
<b>Packaged Banking Monthly Maintenance Fee</b> <ul style="list-style-type: none"> <li>For Premier Banking customers with daily average combined balance below MOP1,000,000</li> <li>For Wise Banking customers with daily average combined balance below MOP100,000</li> <li>For Golden Years Banking customers</li> </ul>	<ul style="list-style-type: none"> <li>- MOP200 per month</li> <li>- MOP100 per month</li> <li>- NIL</li> </ul>
<b>Packaged Banking Service Termination Handling Fee</b> <ul style="list-style-type: none"> <li>Terminate within 6 months after service enrollment <ul style="list-style-type: none"> <li>- For Premier Banking customers</li> <li>- For Wise Banking customers</li> </ul> </li> <li>Terminate within 3 months after service enrollment <ul style="list-style-type: none"> <li>- For Golden Years Banking customers</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>- MOP500</li> <li>- MOP150</li> <li>- MOP150</li> </ul>
<b>Online Banking</b> <ul style="list-style-type: none"> <li>Replacement of lost or damaged Security Token</li> </ul>	<ul style="list-style-type: none"> <li>- MOP/HKD100 per token</li> </ul>
<b>Debit Card / Premier Banking Debit card / ATM Remittance Card</b> <ul style="list-style-type: none"> <li>Annual fee <ul style="list-style-type: none"> <li>- for Premier Banking customers</li> <li>- for Golden Years Banking customers</li> <li>- for Wise Banking customers</li> <li>- For Employer Payroll Autopay Service customer</li> <li>- for other account customers</li> </ul> </li> <li>Replacement for lost card</li> </ul>	<ul style="list-style-type: none"> <li>- NIL</li> <li>- NIL</li> <li>- NIL</li> <li>- NIL</li> <li>- MOP/HKD/RMB50 per card ▲</li> <li>- MOP/HKD/RMB50 per card ▲</li> </ul>

SERVICES	Fees
<ul style="list-style-type: none"> <li>ATM Remittance Service set-up fee <ul style="list-style-type: none"> <li>for Premier Banking customers</li> <li>for Wise Banking customers</li> <li>for other account customers</li> </ul> </li> <li>Investigation Fee <ul style="list-style-type: none"> <li>ATM/EPS transaction</li> </ul> </li> <li>UnionPay ATMs in Mainland China/Hong Kong/Overseas (excluding Bank of America ATMs in the U.S. and China Construction Bank ATMs in Mainland China and Hong Kong) <ul style="list-style-type: none"> <li>cash withdrawal fee</li> <li>balance enquiry fee</li> </ul> </li> <li>JETCO ATMs in Hong Kong <ul style="list-style-type: none"> <li>cash withdrawal fee</li> <li>balance enquiry fee</li> </ul> </li> <li>CCB Macau Branch and Macau JETCO ATM interbank funds transfer</li> </ul>	<ul style="list-style-type: none"> <li>NIL</li> <li>NIL</li> <li>MOP/HKD50 per card ▲</li> <li>MOP/HKD120 per transaction</li> <li>MOP/HKD/RMB15 per transaction*</li> <li>MOP/HKD/RMB5 per transaction*</li> <li>MOP/HKD/RMB15 per transaction*</li> <li>NIL</li> <li>MOP/HKD5 per transaction*</li> </ul>

\* Additional MOP150 for payment details in Chinese.

▽ Extra MOP200 per item for transfer to a destination outside the country of currency involved.

# 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.

▪ Daily Net Purchase Transaction Value = total quantity of net buy trade(s) on each trade day (x) weighted averaged purchase price (x) tax rate

¶ Notional Value (EUR) = Number of derivative purchased, subscribed or sold (x) purchase or selling price

^ This Switching Fee (after change) 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.

▲ Card Fee will be collected according to the currency of the Primary Account of the Card.

• According to the transaction account currency.

△ According to the loan account currency.

Note: The charges are correct at the time of printing (4/2020) but remain subject to change with notice. For charges not listed above, please contact our Subbranches for details. All out-of-pocket expenses including correspondent bank charges will be charged back to the customer's account accordingly.

The charges which determined by the Government of HKSAR/HKEX/SFC are subject to change without prior notice.

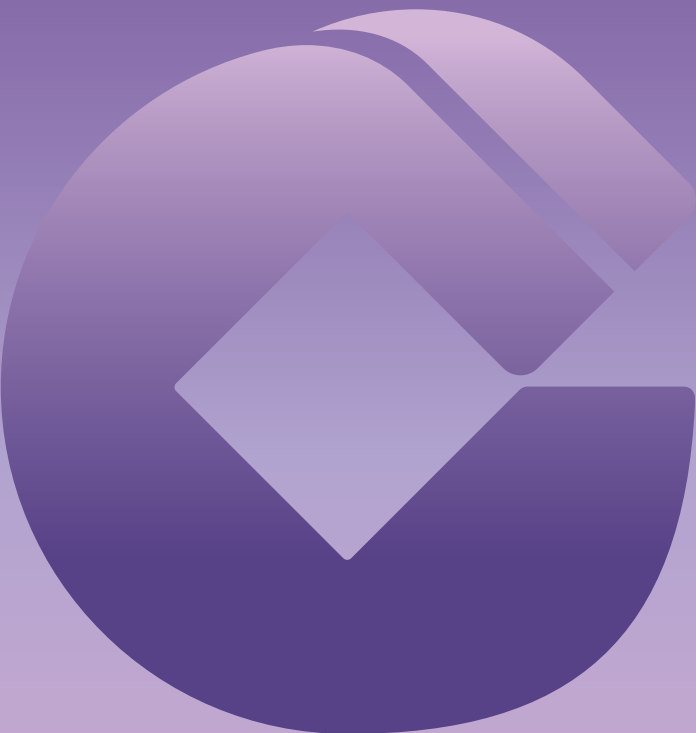
## Contact Us:

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**WEBSITE** mo.ccb.com

# Schedule of Service Fees

## TRADE SERVICES



**中国建设银行**  
China Construction Bank

SERVICES	Fees
<b>INWARD BILLS</b>	
<b>Opening commission on L/C</b> a. First USD50,000 or equivalent in MOP  b. Any balance > USD50,000 or equivalent in MOP  Back-to-back L/C  Irrevocable L/C calling for usance drafts or stipulating deferred payment terms	<ul style="list-style-type: none"> <li>- 0.25% for each validity period of 6 months or part thereof, min. MOP/HKD250</li> <li>- 0.125% for each validity period of 6 months or part thereof</li> <li>- Opening commission as in a. &amp; b. above, min. MOP/HKD500</li> <li>- Opening commission as in a. &amp; b. above, and in addition, 0.0625% for each month or part of a month, for the usance of the bill drawn thereunder or for the deferred payment period, min. MOP/HKD300. This charge is to be collected when the bill is paid.</li> </ul>
<b>Commission on amendment to L/C</b> a. Amendment not covering increase in amount or extension in validity b. Increase in amount (fee charged on the amount increased) - First USD50,000 or equivalent in MOP - Any balance > USD50,000 or equivalent in MOP c. Extension in validity ≤ 6 months d. Extension in validity > 6 months (fee charged on outstanding balance) - First USD50,000 or equivalent in MOP - Any balance > USD50,000 or equivalent in MOP	<ul style="list-style-type: none"> <li>- MOP/HKD300 flat</li> <li>- 0.25% min MOP/HKD300</li> <li>- 0.125%</li> <li>- MOP/HKD300 flat</li> <li>- 0.25% min MOP/HKD300</li> <li>- 0.125%</li> </ul>
<b>Commission on issuing Standby Guarantee / Standby L/C / Bond</b> a. First USD50,000 or equivalent in MOP  b. Any balance > USD50,000 or equivalent in MOP	<ul style="list-style-type: none"> <li>- 0.125% for each month of duration, or part thereof, min. MOP/HKD500</li> <li>- To be negotiated</li> </ul>
<b>Commission on amendment to Standby Guarantee / Standby L/C / Bond</b> a. Amendment not covering increase in amount or extension in validity	<ul style="list-style-type: none"> <li>- MOP/HKD300 flat</li> </ul>

SERVICES	Fees
<b>INWARD BILLS</b>	
<b>Commission on amendment to Standby Guarantee / Standby L/C / Bond (Cont.)</b> b. Increase in amount (fee charged on the amount increased) <ul style="list-style-type: none"> <li>- First USD50,000 or equivalent in MOP</li> <li>- Any balance &gt; USD50,000 or equivalent in MOP</li> </ul> c. Extension in validity (fee charged on the outstanding amount) <ul style="list-style-type: none"> <li>- First USD50,000 or equivalent in MOP</li> <li>- Any balance &gt; USD50,000 or equivalent in MOP</li> </ul>	<ul style="list-style-type: none"> <li>- 0.125% per month or part thereof, min MOP/HKD300</li> <li>- To be negotiated</li> <li>- 0.125% per month or part thereof, min MOP/HKD300</li> <li>- To be negotiated</li> </ul>
<b>Commission on MOP/HKD bill paid under our L/C in favor of local or foreign domiciled beneficiaries</b> a. First USD50,000 or equivalent in MOP b. Any balance > USD50,000 or equivalent in MOP	<ul style="list-style-type: none"> <li>- 0.25%, min. MOP/HKD300</li> <li>- 0.125%</li> </ul>
<b>Commission on discrepant bill under our L/C</b>	<ul style="list-style-type: none"> <li>- USD60 or equivalent in MOP per item</li> </ul>
<b>Import bills with L/C or without L/C remain unpaid/unaccepted 2 months after the date of presentation or remain unpaid 2 months after the date of maturity (excluding trust receipt financing)</b>	<ul style="list-style-type: none"> <li>- MOP/HKD200 per month starting from the 3rd month onwards</li> </ul>
<b>Other charges</b> a. Excess L/C drawing under import bill for ≤ USD250 b. Excess L/C drawing under import bill for > USD250	<ul style="list-style-type: none"> <li>- Free</li> <li>- 0.25% on the excess amount drawn, min. MOP/HKD200</li> </ul>
<b>Shipping guarantee</b> a. Issuance b. Relative documents not received within 3 months c. Shipping guarantee outstanding for more than 3 months	<ul style="list-style-type: none"> <li>- MOP/HKD300 per guarantee</li> <li>- Additional charge of 0.25% on the invoice value, min. MOP/HKD300</li> <li>- MOP/HKD150 per month from the 4th month onwards</li> </ul>



SERVICES	Fees
<b>INWARD BILLS</b>	
<b>Handling commission on Import Bill for collection</b>	- 0.125%, min. MOP/HKD250
<b>Commission on Import Invoice Financing</b>	- 0.125%, min. MOP/HKD250
<b>Commission in-lieu-of exchange</b> a. First USD50,000 or equivalent in MOP b. Any balance > USD50,000 or equivalent in MOP	- 0.25%, min. MOP/HKD300 - 0.125%
<b>Commission on HKD bill for collection not under L/C</b> a. First USD50,000 or equivalent in MOP b. Any balance > USD50,000 or equivalent in MOP	- 0.25%, min. MOP/HKD300 - 0.125%
<b>OUTWARD BILLS</b>	
<b>L/C advising charges</b> - For advising L/C and any subsequent amendments - For customer - For non-account customer - Inter-Branch L/C advising charges - For customer - For non-account customer	- MOP/HKD200 per L/C or amendment - MOP/HKD300 per L/C or amendment - MOP/HKD100 per L/C or amendment - MOP/HKD200 per L/C or amendment
<b>L/C advising through the second bank</b> - For China Construction Bank Inter-Branch - For other bank	- NIL - MOP/HKD300 per L/C or amendment
<b>Transfer of L/C</b> a. Transfer the whole L/C without any alterations to the terms and conditions therein for local or foreign domiciled beneficiaries b. Transfer with alterations to the terms and conditions therein for local or foreign domiciled beneficiaries - First USD50,000 or equivalent in MOP - Any balance > USD50,000 or equivalent in MOP c. Amendment not covering increase in amount d. Amendment covering increase in amount (fee charged on the amount increased) - First USD50,000 or equivalent in MOP - Any balance > USD50,000 or equivalent in MOP	- MOP/HKD400 flat - 0.25%, min. MOP/HKD450 - 0.125% - MOP/HKD300 flat - 0.25%, min. MOP/HKD450 - 0.125%

SERVICES	Fees
<b>OUTWARD BILLS</b>	
<b>Confirmation of L/C</b>  a. For L/Cs with deferred reimbursement  b. For subsequent amendments on extension or increase in amount	<ul style="list-style-type: none"> <li>- 0.0625% per month or part thereof for the validity of the L/C, min. MOP/HKD400</li> <li>- 0.0625% additional per month or part thereof for the period from the expiry date of the L/C to the latest date on which deferred payment may be received, min. MOP/HKD300</li> <li>- 0.0625% per month or part thereof, min. MOP/HKD400</li> </ul>
<b>Documentary bill presented to local bank for negotiation/ approval and payment</b>  a. "With Recourse" <ul style="list-style-type: none"> <li>- first USD50,000 or equivalent in MOP</li> <li>- any balance &gt; USD50,000 or equivalent in MOP</li> </ul> b. "Without Recourse" or "Approval and Payment"	<ul style="list-style-type: none"> <li>- 0.25%, min. MOP/HKD300</li> <li>- 0.125%</li> <li>- 0.125%, min. MOP/HKD300</li> </ul>
<b>Negotiation of export L/C under Letter of Indemnity</b>	- MOP/HKD100 flat
<b>Packing Loan</b>  - Related documents not received	- 0.25%, min. MOP/HKD250
<b>Export bill under L/C where documents are checked</b>	- MOP/HKD300 for each set of document or multiples of MOP/HKD300 for more than 1 set of document
<b>Acceptance under other bank's L/C</b>  - For validity of the acceptance	- 0.0625% per month or part thereof, min. MOP/HKD250
<b>Handling commission on Export Bills for collection under L/C or not under L/C</b>	- 0.125%, min. MOP/HKD250
<b>Commission on Export Invoice Financing</b>	- 0.125%, min. MOP/HKD250
<b>Transit Interest</b>	- Collect interest from date of purchase to date of receiving proceeds

SERVICES	Fees
<b>OUTWARD BILLS</b>	
<b>HKD Export bill purchased with or without L/C</b> a. First USD50,000 or equivalent in MOP b. Any balance > USD50,000 or equivalent in MOP	- 0.25%, min. MOP/HKD300 - 0.125%
<b>Commission in-lieu-of exchange</b> a. First USD50,000 or equivalent in MOP b. Any balance > USD50,000 or equivalent in MOP	- 0.25%, min. MOP/HKD300 - 0.125%
<b>Commission on HKD Export Bill for collection under L/C or not under L/C</b> a. First USD50,000 or equivalent in MOP b. Any balance > USD50,000 or equivalent in MOP	- 0.25%, min. MOP/HKD300 - 0.125%
<b>Small export bill handling with L/C or without L/C of &lt; USD2,000</b>	- MOP/HKD100 flat
<b>Export bill with L/C or without L/C remain unpaid/unaccepted 2 months after the date of presentation or remain unpaid 2 months after the date of maturity</b>	- MOP/HKD200 per month starting from the 3rd month onwards
<b>Commission on negotiation export bill under L/C or not under L/C</b> a. First USD50,000 or equivalent in MOP b. Any balance > USD50,000 or equivalent in MOP	- 0.25%, min. MOP/HKD300 - 0.125%
<b>MISCELLANEOUS CHARGES</b> (applicable to both inward and outward bills)	
<b>Fax charges</b> a. For records ≤ 2 years b. For records > 2 years	- MOP/HKD30 per copy - MOP/HKD50 per copy, min. MOP/HKD200
<b>Overdue interest</b> Inward bill financing (IB) / Trust receipt financing (TR) / Import invoice financing (PIF) / Packing loan (P/L) / Export invoice financing (PEXP)  Advance under bill sent for collection	- Collect overdue interest at 2% higher than the *Base Rate from the due date of the loan to the date of our receipt of payment plus overdue commission of MOP/HKD300 per each time of repayment  - Collect overdue interest at 2% higher than the *Base Rate from the due date of the loan to the date of our receipt of payment

SERVICES	Fees
MISCELLANEOUS CHARGES (applicable to both inward and outward bills)	
Purchase/negotiate export sight bill with or without L/C	- Collect overdue interest at 2% higher than the *Base Rate after 60 days from the date of advance /negotiation to the date of our receipt of payment
Purchase/negotiate export usance bill with or without L/C	
- Accepted bill	- Collect overdue interest at 2% higher than the *Base Rate after 10 days from the due date to the date of our receipt of payment
- Non-accepted bill	- Collect overdue interest at 2% higher than the *Base Rate after 60 days from the date of advance /negotiation to the date of our receipt of payment
<p><b>*Definition for Base Rate</b></p> <p>In respect of Hong Kong Dollar trade loan, Base Rate is calculated on a daily basis at the aggregate of the prevailing interest margin and the higher of (i) the prime rate for lending Hong Kong dollars as published and/or announced and/or applied by the Bank from time to time or (ii) 0.5% per annum plus one-month Hong Kong Interbank Offered Rate (quoted on Reuters monitor screen at or about 11:00 am on the relevant day), in each case as determined by us, subject to fluctuation at our discretion.</p> <p>In respect of Macau Pataca / Foreign Currency trade loan, Base Rate is calculated on a daily basis at the aggregate of the prevailing interest margin and the best rate for lending of the respective foreign currencies as published and/or announced and/or applied by the Bank from time to time subject to fluctuations at our discretion.</p>	

- Notes :
- L/C — Letter of Credit
  - The charges are correct at the time of printing (4/2020) but remain subject to change with notice. For charges not listed above, please contact our subbranches for details.
  - All out-of-pocket expenses (i.e. cable and postage charges) will be charged back to the customer's account accordingly.
  - In case there are any conflicts between English version and Chinese version, English version will prevail.
  - The fees denoted in foreign currency will be converted to Macau Pataca at Bank's exchange rate on transaction date.

## Contact Us:

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**WEBSITE** [mo.ccb.com](http://mo.ccb.com)