

SERVICE CHARGES

A. General Services

Item	Charge
Management Fee	0
Minimum Account Balance Requirement (HKD)	0
Paper Statement	HK\$100 per item

B. Payment Services

B1. Inward payments

Item	Charge
Inward Payment through Faster Payment System (FPS)	0
Inward Payment through Internal transfer	0
Inward Remittance (CHATS)	0
Inward Remittance (SWIFT)	0
Inward Remittance – Returned	0

B2. Outward payments

Item	Charge
Outward Payment through Faster Payment System (FPS)	0
Outward Payment through Internal transfer	0

C. Time Deposit

Item	Charge
Early Uplift Fee	1% of the total early redemption amount per request or HK\$1,000 per request, whichever is higher

Effective from 24 Jan 2025