



CHINA MINSHENG BANKING CORPORATION LIMITED
(a joint stock limited company incorporated in the People's Republic of China)

Service Fees and Charges

Effective from 1 November, 2024

The information in this guide is for Corporate customer's reference with regard to the charges for various services offered by China Minsheng Banking Corporation Limited, Hong Kong Branch (the "Bank"). The Bank reserves the right to revise any fees, charges, special offers and other services from time to time. The Bank reserves the right to levy a charge on transactions conducted. For charges not listed in this guide, please contact the Bank for details.

(Should there be any inconsistency between the English and Chinese versions, the English version shall prevail)

I. General Services – All Accounts

| Service | Charge |
|---|---|
| General Corporate Account Opening | HK\$3,000 per account |
| <p>Non-Hong Kong Company Account Opening*</p> <p>*Definition of “Non-Hong Kong Company” means (1) Company not incorporated in Hong Kong or 2) Hong Kong incorporated companies with corporate shareholder(s) and/or corporate director(s) that are incorporated overseas.</p> | HK\$10,000 per account |
| <p>Special Company Account Opening</p> <ul style="list-style-type: none"> - Company with 3 or more layers in its structure - Company with trust in its structure | HK\$10,000 per account |
| <p>Account Management Fee</p> <p>Not applicable to private banking customers.</p> | <p>HK\$300 per month per client* will be deducted from the client’s account starting from the 4th calendar month after account opened. If the client’s account does not have sufficient funds for payment of the Account Management Fee, all accounts held with the client will be closed without further notice.</p> <p>*A client who maintains a single-named account and joint-named account(s) concurrently will be considered as different clients.</p> |

II. Deposit Services

| Service | Charge |
|---|---|
| Cheque Returned | HK\$150 per cheque |
| Stop Payment of Cheque | HK\$100 per cheque |
| Postage for mailing of Cheque Book by Registered Mail | HK\$30 per book |
| Unauthorized Overdraft | HK\$120 plus OD interest: Prime + 10% p.a. |
| <p>Cashier Order</p> <ul style="list-style-type: none"> ➤ Issuance ➤ Repurchase | <p>HK\$50 per item</p> <p>HK\$50 per item</p> |

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| ➤ Loss of Cashier Order | HK\$50 per item plus HKICL standard fee |
| Cheque Mark Good | |
| ➤ Sent by customer | HK\$100 per cheque |
| ➤ Sent by Bank | HK\$200 per cheque plus other bank's charge |
| Bank Reference Letter | HK\$300 per item |
| Audit Confirmation | HK\$300 per request |
| Certificate of Account Balance | HK\$150 per request |
| Banker's Endorsement | HK\$150 per item |
| Company Search | |
| ➤ Local Company | HK\$150 per search |
| ➤ Non-Hong Kong Company | Min. HK\$2,000 per search (according to the Bank's actual expenses) |
| Paper Statement Fee | HK\$100 per month |
| Duplicate copy of Bank Statement/ Cleared Cheque/Transaction Advice within 7 years | |
| ➤ Within 1 year | HK\$50 per copy |
| ➤ Over 1 year | HK\$300 per copy |
| ➤ Over 2 years | HK\$500 per copy |
| ➤ Over 3 years | HK\$1,000 per copy |
| Personal Data Access Request | |
| ➤ Data access | HK\$200 per request per account |
| ➤ Duplicate copy of documents | HK\$50 per copy |
| Early Uplift of Time Deposit | HK\$300 or equivalent (charges) plus break fund cost |

III. Outward Remittance

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|---------------------------------------|-------------------------------------|
| FPS Transfer | HK\$10/ CNY10 |
| Local RTGS | |
| ➤ Through eBanking | HK\$50/US\$7/CNY50 |
| ➤ Through other means | HK\$150/US\$20/CNY150 |
| ➤ Contains Chinese characters | Additional HK\$50/US\$7/CNY50 |
| Plus Local Receiving Bank Charges | |
| a. Debit from Ordering Customer "OUR" | HK\$200/US\$25/CNY200 |
| b. Deduct from Beneficiary A/C "BEN" | On Local Receiving Bank Charges |
| Telegraphic Transfer | |
| ➤ Through eBanking | HK\$50/US\$7/CNY50 or equivalent |
| ➤ Through other means | HK\$200/US\$25/CNY200 or equivalent |

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| <ul style="list-style-type: none"> ➤ Contains Chinese characters Plus our Oversea Correspondent Banks' charges <ul style="list-style-type: none"> a. Debit from Ordering Customer "OUR" <ul style="list-style-type: none"> - Remit US\$ - Remit EUR - Other Currencies b. Deduct from Beneficiary A/C "BEN" | Additional HK\$50/US\$7/CNY50 US\$25 EUR13 On overseas Correspondent Banks' charges On overseas Correspondent Banks' charges |
| Amendment/Cancellation/SWIFT Enquires | HK\$200 plus correspondent bank charges, if any |
| Demand Draft Issuance <ul style="list-style-type: none"> ➤ Issuance ➤ Stop payment ➤ Repurchase/Cancellation | HK\$100 HK\$250 plus correspondent bank charges, if any HK\$100 |
| <ul style="list-style-type: none"> ➤ Payroll Services | HK\$50/CNY50 or equivalent for every 1 to 100 transactions (per batch) HK\$250/CNY250 or equivalent for every 101 to 500 transactions (per batch) HK\$1,000/CNY1,000 or equivalent for over 500 transactions (per batch) |

IV. Inward Remittance

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|----------------------|------------------------------------|
| Local RTGS | HK\$15/US\$2/CNY15 |
| Telegraphic Transfer | HK\$50/US\$7/CNY50 or equivalent |
| Cheque returned | HK\$200 plus correspondent charges |

V. Import

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| Letter of Credit Issuance (for each validity period for 6 months) <ul style="list-style-type: none"> ➤ Irrevocable Letter of Credit ➤ Back to Back Letter of Credit | First US\$50,000 or equivalent at 1/4%, balance 1/8%, min. HK\$500 First US\$50,000 or equivalent at 1/4%, balance 1/8%, min. HK\$800 |
| Letter of Credit - Amendment <ul style="list-style-type: none"> ➤ Increase in amount or extension in Validity ➤ Other terms & conditions | Same scale as Letter of Credit issuance HK\$450 |

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| Bills drawn under deferred payment LC | 1/16% per month or part of a month min. HK\$400 |
| Discrepancy Fee | HK\$600 |
| Shipping Guarantee <ul style="list-style-type: none"> ➤ Countersigning of shipping guarantee ➤ For shipping guarantee outstanding for more than 1 month ➤ Related import documents not received by our bank after 3 months or not channeled through our bank | HK\$350 Additional HK\$300 per month 1/4% , min. HK\$350 |
| Bank Guarantee/Standby Letter of Credit <ul style="list-style-type: none"> ➤ Issuance ➤ Increase in amount or extension in validity ➤ Other terms & conditions | 1/8% per month or part thereof, min. HK\$500 Same scale of Bank Guarantee/Standby LC issuance HK\$450 |
| Import Collection Bill <ul style="list-style-type: none"> ➤ Handling commission ➤ Deferred settlement over one month after due date ➤ Release document free of payment | 1/8%, min. HK\$350 Additional HK\$300 per month HK\$350 |
| Invoice Financing (Import) <ul style="list-style-type: none"> ➤ Handling Commission | 1/4%, min. HK\$450 |

VI. Export

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|--|---|
| Letter of Credit/Amendment Advising Fee <ul style="list-style-type: none"> ➤ For our customer ➤ For non-customer | HK\$350 HK\$400 |
| Confirmation Commission | 1/16% per month or part thereof for the validity of the LC, min. HK\$550. Additional 1/16% 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 receive (see Remark). Remark : Confirmation commission may vary country by country. |
| Acceptance/Deferred payment undertaking for Bills drawn under L/C | 1/16% per month or part thereof, min. HK\$350 |

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| <p>Export Bills Negotiation/Collection</p> <ul style="list-style-type: none"> ➤ Bills presented to local bank for negotiation <ul style="list-style-type: none"> a. With Recourse: b. Without Recourse: ➤ Bills presented to local bank for Collection ➤ HK\$ Export Bill Purchased/Discounted ➤ Small Bill Commission for Bill Purchased/Discounted of amount less than US\$10,000 or equivalent | <p>First US\$50,000 or equivalent at 1/4%, balance 1/8%, min. HK\$350</p> <p>First US\$50,000 or equivalent at 1/8%, balance 1/16%, min. HK\$350</p> <p>1/8%, min. HK\$350</p> <p>First US\$50,000 or equivalent at 1/4%, balance 1/8%, min. HK\$350</p> <p>HK\$250</p> |
| <p>Letter of Credit Transfer</p> <ul style="list-style-type: none"> ➤ Fully transfer ➤ Partial transfer ➤ Amendment to transferred L/Cs (For increase in amount or extension of validity over 6 months) ➤ Other terms and conditions | <p>HK\$600</p> <p>First US\$50,000 or equivalent at 1/4%, balance 1/8%, min. HK\$700</p> <p>Same scale as Letter of Credit Transfer</p> <p>HK\$500</p> |
| <ul style="list-style-type: none"> ➤ Handling Commission on Export Bills for Collection under LC or DA/DP ➤ Unpaid or Direct settlement of Export Bills for Collection under LC or not under LC (released fee of payment) ➤ Long outstanding Export Bills commission | <p>1/8%, min. HK\$350</p> <p>HK\$400</p> <p>HK\$500 per quarter on each export bill</p> |
| <p>Commission In Lieu of Exchange</p> <ul style="list-style-type: none"> ➤ To be charged when foreign currency is paid to or received from customer in respect of transaction in the same foreign currency | <p>1/4%, min. HK\$350</p> |
| <p>Bills Checking Fee</p> | <p>HK\$450</p> |
| <p>Packing Loan</p> <ul style="list-style-type: none"> ➤ Draw down commission ➤ Extension fee ➤ Direct settlement (free of payment) | <p>HK\$150</p> <p>HK\$300</p> <p>1% on loan amount, min. HK\$300</p> |

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| ➤ Service charge for using other export bills to settle the packing loan | HK\$250 |
| Invoice Financing (Export) | |
| ➤ Handling Commission | 1/4%, min. HK\$450 |

VII. Miscellaneous Charges (Applicable to both Import and Export)

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| Postage/Courier charges | |
| ➤ Local courier | HK\$100 |
| ➤ Asia Pacific (except Western Part) | HK\$300 |
| ➤ Western Part of Asia Pacific (starting from India to Middle East) Africa and South America | HK\$400 |
| ➤ Europe and North America | HK\$350 |
| SWIFT Charges | |
| ➤ Documentary Credit | Min. HK\$350 If over 3 pages, HK\$100 per additional page |
| ➤ General | Min. HK\$200 |

VIII. Fund Services:

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|---|--|
| ➤ Subscription/Redemption Fee (if applicable) | 2% of gross amount of each transaction |
| ➤ Annual Management Fee and Additional fees | According to the Fund Brochure or Prospectus |
| ➤ Switching Charge | 1% of gross amount being switched between funds |
| ➤ Transfer In | Waived |
| ➤ Transfer Out | 0.1% of gross amount of each fund or minimum of HK\$200.00 (or equivalent) |

IX. Debt Securities Services:

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|------------------------------|---|
| ➤ Debt Securities Commission | 0.25% - 2% of nominal value of each transaction |
|------------------------------|---|

CHINA MINSHENG BANKING CORPORATION LIMITED
(a joint stock limited company incorporated in the People's Republic of China)

銀行服務收費

二零二四年十一月一日起生效

此簡介之資料為中國民生銀行香港分行(本行)提供給企業客戶各項服務之收費資料。本行保留不時更改任何收費、優惠或其他服務之權利。本行保留權利徵收戶口在本行運作之費用。收費未能盡錄，詳情請向本行查詢。

(若中英文版本有抵觸, 則以英文版本為準)

I. 戶口服務

| 服務 | 收費 |
|---|---|
| 開立一般公司戶口 | 每帳戶 HK\$3,000 |
| 開立海外公司戶口* * “海外公司”的定義包括(1)並未在香港成立之海外公司，或(2)香港成立的公司擁有海外成立公司股東和/或公司董事。 | 每帳戶 HK\$10,000 |
| 開立特別公司戶口 - 公司的架構具有三層或以上 - 公司的架構含信託 | 每帳戶 HK\$10,000 |
| 賬戶管理費 此項費用不適用於私人銀行客戶。 | 每客戶 * 每月 HK\$300 (於開戶後第 4 個日曆月份開始收取並於帳戶內扣除，如客戶名下內的帳戶餘額不足以繳付帳戶管理費，其名下內的所有帳戶將被關閉而不作另行通知) * 客戶同時持有單名帳戶及聯名帳戶會被視為持有不同帳戶。 |

II. 存款服務

| 服務 | 收費 |
|------------------------------|--|
| 退票或退回電子交易 | 每張 HK\$150 |
| 止付支票 | 每張 HK\$100 |
| 支票簿郵寄費用 (以掛號形式郵寄) | 每本 HK\$30 |
| 未經授信透支 | 每項 HK\$120 + 透支利息: 按最優惠利率 + 10%p.a.. |
| 本票 ➤ 發出 ➤ 回購 ➤ 報失 | 每張 HK\$50 每張 HK\$50 每張 HK\$50 另加香港銀行同業結算有限公司規定費用 |
| 保付支票 ➤ 客戶自行保付 ➤ 銀行代客保付 | 每張 HK\$100 每張 HK\$200 另加受票銀行收費 |
| 銀行資信證明 | 每份 HK\$300 |
| 帳目核數證明 | 每次 HK\$300 |
| 帳戶結餘證明 | 每次 HK\$150 |
| 銀行加簽證明 | 每份 HK\$150 |

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| 商業登記查冊 ➤ 本地公司 ➤ 海外公司 | 每次 HK\$150 最低 HK\$2,000 (根據銀行實付費用) |
| 郵寄月結單費用 | 每月 HK\$100 |
| 申請各類檔副本 (銀行結單、已過帳支票或交易通知書等) | 一年內每份 HK\$50 超過一年每份 HK\$300 二年以上每份 HK\$500 三年以上每份 HK\$1,000 |
| 查閱個人資料 ➤ 查閱費 ➤ 申領個人資料副本 | 每帳戶 HK\$200 每份 HK\$50 |
| 到期前提取定期存款 | HK\$300 或等值 (費用) 另加打平資金成本費用 |

III. 匯出匯款

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|---|---|
| 轉數快轉賬 | HK\$10/CNY10 |
| 本地匯款 ➤ 透過 e-Banking ➤ 透過其他途徑 ➤ 中文匯款 另加本地收款銀行收費 a. 從申請人賬戶扣除 "OUR" b. 從受益人賬戶扣除 "BEN" | HK\$50/US\$7/CNY50 HK\$150/US\$20/CNY150 另加 HK\$50/US\$7/CNY50 HK\$200/US\$25/CNY200 按本地收款銀行收費 |
| 電匯 ➤ 透過 e-Banking ➤ 透過其他途徑 ➤ 中文匯款 另加本行海外代理行收費 a. 從申請人賬戶扣除 "OUR" - 匯出美元 - 匯出歐元 - 其他貨幣 b. 從受益人賬戶扣除 "BEN" | HK\$50/US\$7/CNY50 或等值外幣 HK\$200/US\$25/CNY200 或等值外幣 另加 HK\$50/US\$7/CNY50 US\$25 EUR13 按本行海外代理行收費 按本行海外代理行收費 |
| 更改/取消/查詢電匯 | HK\$200 另加代理行收費 (如有) |

| | |
|---------|---|
| 匯票 | |
| ➤ 發出 | HK\$100 |
| ➤ 止付 | HK\$250 另加代理行收費 (如有) |
| ➤ 回購/取消 | HK\$100 |
| ➤ 發薪 | 《1 至 100 筆每批次收取 HK\$50/CNY50 或等值外幣》,《 101 至 500 筆每批次收取 HK\$250/CNY250 或等值外幣》,《501 筆或以上每批次收取 HK\$1,000/CNY1,000 或等值外幣》 |

IV. 匯入匯款

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|------------|--------------------------|
| 本地匯款 | HK\$15/US\$2/CNY15 |
| ➤ 電匯 | HK\$50/US\$7/CNY50 或等值外幣 |
| ➤ 托收外幣支票退回 | 每張 HK\$200 另海外銀行收費 |

V. 進口押匯交易

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|--------------------------------------|--|
| 信用證開立 (以六個月為一期) | |
| ➤ 不可撤銷信用證 | 首 US\$50,000 或等值收取 1/4%, 餘額 1/8%, |
| ➤ 背對背跟單信用證 | 最低收費 HK\$500 首 US\$50,000 或等值收取 1/4%, 餘額 1/8%, 最低收費 HK\$800 |
| 信用證修改 | |
| ➤ 增額或展期 | 與開立時相同 |
| ➤ 一般條款修改 | HK\$450 |
| 遠期匯票承兌/承擔延期付款 | 每月 (或一個月的部分) 收取 1/16%, 最低收費 HK\$400 |
| 來單單證不符 | HK\$600 |
| 擔保提貨 | |
| ➤ 加簽船公司擔保 | HK\$350 |
| ➤ 超過 1 個月仍未收到有關貨運文件 | 每月加收費 HK\$300 |
| ➤ 簽發擔保提貨 3 個月後本行未收到有關貨運文件或有關文件非經本行收單 | 1/4%, 最低收費 HK\$350 |
| 擔保書/備用信用證 | |
| ➤ 簽發 | 每月 (或一個月的部分) 收取 1/8%, 最低收費 HK\$500 |
| ➤ 增額或展期 | 與開立時相同 |

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|---------------------|--------------------|
| ➤ 一般條款修改 | HK\$450 |
| 托收進口單據 | |
| ➤ 手續費 | 1/8%, 最低收費 HK\$350 |
| ➤ 逾期單據(到期日一個月後仍未結算) | 每月另加 HK\$300 |
| ➤ 直接結算 | HK\$350 |
| 進口發票融資 | |
| ➤ 手續費 | 1/4%, 最低收費 HK\$450 |

VI. 出口押匯交易

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| 代理行的信用證及其修改書的通知 | |
| ➤ 本行客戶 | HK\$350 |
| ➤ 非本行客戶 | HK\$400 |
| 信用證保兌 | 每月 (或一個月的部分) 收費 1/16%, 最低收費 HK\$550(見備註) 由信用證屆滿日期起至收到延遲付款的 最後一日期間, 每月另收 1/16% (見備 註) 備註: 保兌收費視乎信用證開出地而定 |
| 信用證項下匯票之承兌/承擔延期付款 | 每月 (或一個月的部分) 收取 1/16% , 最低收費 HK\$350 |
| 信用證之議付/托收: | |
| ➤ 單據送予本地同業議付 | |
| a. 有追索權之議付 | 首 US\$50,000 或等值收取 1/4%, 餘額 1/8%, 最低收費 HK\$350 |
| b. 無追索權之議付 | 首 US\$50,000 或等值收取 1/8%, 餘額 1/16%, 最低收費 HK\$350 |
| ➤ 單據送予本地同業托收 | 1/8%, 最低收費 HK\$350 |
| ➤ 港元出口買單/貼現 | 首 US\$50,000 或等值收取 1/4% 餘額 1/8%, 最低收費 HK\$350 |
| ➤ 小額出口買單/貼現 (少於 US\$10,000 或 等值) | HK\$250 |
| 轉讓信用證 | |
| ➤ 原證轉讓 | HK\$600 |
| ➤ 更改條款轉讓 | 首 US\$50,000 或等值收取 1/4%, 餘額 1/8%, 最低收費 HK\$700 |
| ➤ 增額或延長有效期超過六個月 | 與更改條款轉讓信用證收費相同 |
| ➤ 一般條款修改 | HK\$500 |
| ➤ 附有或沒附有信用證之出口托收手 | 1/8%, 最低收費 HK\$350 |

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| <p>續費</p> <ul style="list-style-type: none"> ➤ 托收單據直接交收 (此費也適用於信用證托收單或任何退回拒付單或免費放單) ➤ 長期出口單據附加手續費 | <p>HK\$400</p> <p>每季 HK\$500</p> |
| <p>代替匯兌手續費</p> <ul style="list-style-type: none"> ➤ 外幣單據以原幣收取或清贖單款 | <p>1/4%, 最低收費 HK\$350</p> |
| <p>信用證審單費用</p> | <p>HK\$450</p> |
| <p>打包貸款</p> <ul style="list-style-type: none"> ➤ 提取貸款 ➤ 延期費 ➤ 直接交收 ➤ 用非原先打包貸款有關的出口單來償還打包貸款的手續費 | <p>HK\$150</p> <p>HK\$300</p> <p>貸款價值的 1%, 最低收費 HK\$300</p> <p>HK\$250</p> |
| <p>出口發票貼現</p> <ul style="list-style-type: none"> ➤ 手續費 | <p>1/4%, 最低收費 HK\$450</p> |

VII. 進出口押匯其他一般收費

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| <p>速遞費用</p> <ul style="list-style-type: none"> ➤ 本地郵遞 ➤ 亞太區(西部除外) ➤ 亞太區西部 (由印度起至中東), 非洲及南美 ➤ 歐洲及北美 | <p>HK\$100</p> <p>HK\$300</p> <p>HK\$400</p> <p>HK\$350</p> |
| <p>電報費</p> <ul style="list-style-type: none"> ➤ 信用證 ➤ 一般 | <p>最低收費 HK\$350, 如超過 3 頁, 每額外 1 頁收 HK\$100</p> <p>最低收費 HK\$200</p> |

VIII. 基金服務：

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|--|---|
| <ul style="list-style-type: none"> ➤ 認購費、贖回費 (如適用) ➤ 管理年費及其他收費 ➤ 同一基金公司轉換 ➤ 轉入 ➤ 轉出 | <p>每一筆交易之 2%</p> <p>按照個別基金銷售檔, 招股章程為準</p> <p>每一筆交易之 1%</p> <p>豁免</p> <p>按每項基金市場價值的 0.1%, 最低為港幣 200.00 (或等值)</p> |
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IX. 債券投資服務：

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| ➤ 債券交易手續費 | 按債券面值的 0.25% - 2% |
|-----------|-------------------|