



BANK SERVICE FEES AND CHARGES

Effective from 9 Aug 2010

Service Items	Fees and charges
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CITICfirst WEALTH MANAGEMENT

- | | |
|---|---------------------|
| 1. Quarterly maintenance fee
- if the average daily relationship balance is lower than HK\$1,000,000 | HK\$600 per quarter |
| 2. CITICfirst ATM Card annual fee | Free |

VALUE SAVINGS ACCOUNT

- | | |
|---|---------------------|
| 1. Monthly service fee
- if the average monthly account balance is lower than HK\$10,000 | HK\$100 per month * |
|---|---------------------|

NOW ACCOUNT

- | | |
|--|-----------------------------|
| 1. Monthly service fee
- if the average monthly account balance is lower than HK\$10,000 | HK\$100 per month * |
| 2. Cheque processing fee
- the first 5 cheques presented within a month
- from the 6 th cheque presented within a month | Free
HK\$10 per cheque * |

CURRENT ACCOUNT

- | | | |
|---|---|--|
| 1. Returned cheque due to insufficient fund | HK\$150 / US\$18 per cheque | |
| 2. Returned cheque for other reasons | HK\$50 / US\$7 per cheque | |
| 3. Dormant account charges
(Account balance below HK\$1,000 / US\$125 and inactive over 6 months) | HK\$20 / US\$3 per month | |
| 4. Mailing cheque book - Personal account (local surface mail)
(max. 2 booklets) - Company account (local registered mail) | Free
HK\$20 / US\$3 per order | |
| 5. Stop cheque payment | HK\$100 / US\$13 per request
(per cheque or series in sequential order) | |
| 6. Cancel stop cheque request | HK\$100 / US\$13 per request
(per cheque or series in sequential order) | |
| 7. Unauthorized overdraft(s)
(for HKD and USD account only) | - Handling charge
- OD interest
General customer
CITICfirst customer | HK\$100 / US\$13 per transaction
Prime rate + 8.5% p.a.
Prime rate + 4% p.a. |

SAVINGS ACCOUNT

- | | |
|---|---|
| 1. Report loss of passbook | HK\$50 per account |
| 2. Dormant account charges
- HKD Account balance below HK\$1,000 and inactive over 6 months
- CNY Account balance below CNY1,000 and inactive over 6 months | HK\$20 per month
CNY20 per month |
| 3. Account history report
- within 1 year
- within 2 years
- more than 2 years | HK\$250 per account
HK\$600 per account
HK\$1,000 per account |

TIME DEPOSIT ACCOUNT

- | | |
|---------------------------------|--|
| 1. Early uplift on Time Deposit | Forfeiture of contracted time deposit interest nor savings deposit interest, plus early uplift penalty fee |
|---------------------------------|--|

ATM CARD

- | | |
|---|---------------------------|
| 1. Annual fee | HK\$50 / CNY50 * per card |
| 2. Card replacement | HK\$50 / CNY50 per card |
| 3. Withdrawal fee at JETCO terminals at selected locations out of Hong Kong | HK\$25 per transaction |
| 4. Withdrawal fee at 「銀聯」 terminals at selected locations | CNY15 per transaction |

* waived for CITICfirst customers

Service Items	Fees and charges
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SAFE DEPOSIT BOX SERVICE	
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1. Annual rental fee	Refer to separate schedule posted at branch
2. Lost 1 key	HK\$200 per key
3. Force open (lost 2 keys)	HK\$650 plus legal fee HK\$300
4. Overdue charge	HK\$50 (charge at 1 st month after overdue)

GENERAL SERVICE	
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1. Gift Cheque handling charge	HK\$10 per cheque *
2. Cashier Order issuance - Bank's customer - non-Bank's customer (need Branch Manager approval)	HK\$50 per Cashier Order * HK\$100 per Cashier Order
3. Cashier Order report lost	HK\$100 per Cashier Order plus HKICL standard charge HK\$300
4. Cheque marked-good on other banks (requested by customer) - performed by customer - performed by Bank	HK\$100 / US\$13 per cheque plus corresponding bank charge HK\$200 / US\$26 per cheque plus corresponding bank charge
5. Auto debit returned due to insufficient fund	HK\$150 per transaction
6. Close of account within 3 months after opening	HK\$150 per account
7. Bank statement duplicate	HK\$55 / US\$7 / CNY55 per copy (1 copy = 1 month's statement)
8. Photocopy of Bank's document	HK\$50 per page
9. Reference letter - original copy - certified true copy	HK\$250 per letter HK\$20 per copy
10. Business Registration search / Limited company search fee	HK\$150 per item
11. Audit confirmation	HK\$350 per confirmation
12. Banker endorsement or verification of customer's signatures	HK\$150 per item
13. Certificate of balance	HK\$120 per certificate
14. Request for Personal Data	HK\$200 per account
15. Hold mail service	HK\$700 per year
16. Coins exchange	HK\$3 per bag or roll
17. Coins deposit in bulk (over 200 coins)	2% of the deposit amount, min. HK\$50 per deposit
18. Notes deposit in bulk - any CNY deposit with over 200 notes per account per day - any currency deposit (except CNY) with over 200 notes per account per day	0.25% of the deposit amount, min. HK\$50 0.5% of the deposit amount, min. HK\$125
19. Cheque deposit in bulk - first 30 pieces per day - over 30 pieces per day	Free HK\$2 per cheque
20. Foreign currency cash pay-in / withdrawal (no exchange involved) (waived for daily pay-in / withdrawal of USD2,500 or below)	0.25% of total cash amount (min. HK\$50)
21. Foreign currency note exchange (non-Bank customer only)	HK\$50 per transaction

PAYROLL SERVICE	
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1. Information input by our Bank	HK\$2 per transaction
2. Information input by customer - installation - our Bank account - other Bank account	HK\$200 per request HK\$0.5 per transaction HK\$3 per transaction
3. Instruction executed at counter (on request) - 30 transactions or below - over 30 transactions	HK\$50 per request HK\$2 per transaction

* waived for CITICfirst customers

Service Items	Fees and charges
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REMITTANCE SERVICE	
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Outward Telegraphic Transfer	
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1. CHATS transfer out	HK\$150 per instruction
2. Telex/SWIFT plus handling charge	HK\$200 per transaction
3. Additional Telex/SWIFT charges for non-domicile currency TT (OTT to People's Republic of China, Taiwan and Macau EXEMPT)	HK\$100 per transaction
4. Payment details with Chinese characters (over 10 characters)	HK\$100 per transaction
5. Commission in lieu of exchange	0.25% of transaction amount (min. HK\$50)
6. Correspondent bank charge (borne by remitter)	HK\$200 per transaction + additional charge which is subject to beneficiary bank's charge scheme, if applicable
7. Cancellation/amendment/enquiry via Telex	HK\$100 per item plus HK\$150 Telex/SWIFT plus corresponding bank charge (if applicable)

Outward Demand Draft	
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1. Issuance	EUR: HK\$100 per draft * Other currencies: HK\$60 per draft *
2. Commission in lieu of exchange	0.25% of transaction amount (min. HK\$50)
3. Mailing of Demand Draft on behalf of customer	HK\$50 handling fee plus registered mail fee
4. Enquiry via Telex/Stop Payment	HK\$150 per item plus HK\$150 Telex/SWIFT plus corresponding bank charge (if applicable)
5. Cancellation	HK\$100 handling charge plus 0.25% commission in lieu of exchange (min. HK\$50)

Inward Telegraphic Transfer	
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1. CHATS transfer in	HK\$20 per instruction
2. Credit to accounts at the Bank	HK\$50 per transaction
3. Credit to accounts at other banks - payment by T/T or Demand Draft - payment by Cashier Order or CHATS	HK\$300 per transaction HK\$200 per transaction
4. Collection by receiver (non-Bank's customer) - cash payment in same currency - payment by HKD Cash	0.25% of transaction amount (min. HK\$100) HK\$150 per transaction

Inward Mail Transfer	
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1. Handling fee	HK\$20 per transaction
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Cheque Purchase	
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1. Handling fee - commission in lieu of exchange or - exchange involved plus additional fee if cheque or draft over 15 pieces plus corresponding bank charge (if applicable)	0.25% of transaction amount (min. HK\$50) HK\$30 per cheque or draft HK\$3 per cheque or draft
2. Cheque returned	HK\$150 handling fee plus bills rate + 1% p.a. plus corresponding bank charge
3. Postage	HK\$30 per transaction per drawee bank

Clean Cheque for Collection	
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1. Handling fee If cheque drawn on Macau and cheque amount over HK\$200,000	HK\$200 per cheque plus HK\$30 postage plus corresponding bank charge 0.1% of transaction amount plus HK\$30 postage plus corresponding bank charge
2. Cheque returned	HK\$150 per cheque plus corresponding bank charge

TRAVELLER CHEQUE	
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1. Encashment : Japanese Yen : Other currencies plus commission in lieu of exchange (pay by same currency cash) plus additional charge for over 15 cheques	HK\$120 per transaction HK\$30 per transaction 0.25% of transaction amount (min. HK\$50) HK\$3 per additional cheque
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* waived for CITICfirst customers

Service Items	Fees and charges
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MORTGAGE LOAN SERVICE*	
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1. Repayment schedule - within 1 year - whole tenor	HK\$100 per copy HK\$300 per copy
2. Repayment history	HK\$100 per year
3. Bank confirmation	HK\$100 per confirmation
4. Change of loan terms (tenor/installment due date/repayment method/repayment amount)	HK\$1,000 per request
5. Copy of assignment / mortgage deed	HK\$300 per set
6. Change of mortgagor	HK\$1,000 handling charge and need to re-apply
7. Change of guarantor	HK\$1,000 handling charge and need to re-apply
8. Tenancy agreement approval / renewal consent letter	HK\$500 per request
9. Copy of loan confirmation / facility letter	HK\$100 per copy
10. Valuation fee	Refer to the fee schedule of the approved valuation firms
11. Late payment charge - Fixed handling fee Monthly installment Bi-weekly installment - Overdue interest	HK\$400 or US\$50 (applicable for US dollar mortgage loan service) per overdue payment HK\$200 or US\$25 (applicable for US dollar mortgage loan service) per overdue payment plus contracted mortgage rate+2% p.a. on overdue installment amount
12. Early redemption (full/partial) after penalty period handling fee	HK\$500 per property (Not applicable to mortgage cases under Home Ownership Scheme (HOS) and Tenant Purchase Scheme (TPS))
13. Mortgage deed discharge handling fee	HK\$300 per property (Not applicable to mortgage cases under Home Ownership Scheme (HOS) and Tenant Purchase Scheme (TPS))
14. Custody charges of uncollected title deeds & related documents	HK\$2,000 per set per year
15. Fire insurance self-arrangement fee	HK\$300 per policy per year
16. Adoption of re-building cost/value or reinstatement value as the sum insured (to set up/change or renew annually)	HK\$1,000 per policy per year
17. Confirmation notice on property title / mortgage details / outstanding loan amount	HK\$200 per property
18. Interest rate change notice re-issue	HK\$100 per property

DOLLAR\$MART INSTALLMENT LOAN	
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1. Early loan settlement handling fee	1.5% of approved loan amount (min. HK\$500)
2. Late charge	3% of past due amount (min. HK\$100)
3. Request for Bank confirmation letter handling fee	HK\$150 per copy
4. Rejected autopay transaction handling fee	HK\$150 per item
5. Change of repayment date handling fee	HK\$150 each time
6. Handling fee	Please refer to the related promotional terms and conditions

DOLLAR\$MART CASH CARD	
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1. Annual fee	HK\$250 per annum
2. Handling fee on cash withdrawal via non-JETCO ATMS	2% of transaction amount (min. HK\$50)
3. Late charge - Fail to pay Minimum Payment Due by Payment Due Date	5% of Minimum Payment Due (min. HK\$130)
4. Overlimit charge - Outstanding balance exceeds assigned credit limit	HK\$130 each time
5. Returned cheque handling fee	HK\$150 per item
6. Statement copy retrieval fee	HK\$55 per copy
7. Credit balance withdrawal fee	HK\$55 per cheque (By cheque / Cashier Order) HK\$150 each time (CHATS transfer out)
8. Rejected autopay transaction handling fee	HK\$150 per item
9. Card replacement fee	HK\$120 per card
10. Request for Bank confirmation letter handling fee	HK\$150 per copy

* The fees and charges under Mortgage Loan Services are not applicable to Wholesale Banking Group customers.

Service Items	Fees and charges
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PERSONAL LINE OF CREDIT	
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1. Annual fee	Please refer to the related approval confirmation letter or annual review letter
2. Minimum monthly payment	3% on outstanding statement balance (min. HK\$50)
3. Late repayment charge	10% on minimum monthly payment (min. HK\$100)
4. Request for Bank confirmation letter handling fee	HK\$150 per copy
5. Rejected autopay transaction handling fee	HK\$150 per item
6. ATM Card replacement fee	HK\$50 per card

CREDIT CARD	
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1. Annual fee	
CITIC Bank International Platinum Credit Card	
- Principal Card	HK\$1,200 per annum
- Supplementary Card	HK\$600 per annum
CITIC Bank International Gold Credit Card	
- Principal Card	HK\$500 per annum
- Supplementary Card	HK\$250 per annum
CITIC Bank International Credit Card	
- Principal Card	HK\$250 per annum
- Supplementary Card	HK\$125 per annum
2. Finance charge ^{Note (1)}	
- Annual Interest Rate	Retail transactions: 26.40% Cash advance: 27.60%
- Annualized Percentage Rate	Retail transactions: 29.84% Cash advance: 32.95%
- Annual Interest Rate for Aqua Credit Card is 36% for retail transactions and cash advance (Annualized Percentage Rate is 42.58% for retail transactions and 44.50% for cash advance).	
- Annual Interest Rate for SEED Credit Card is 26.40% for retail transactions and 27.60% for cash advance (Annualized Percentage Rate is 29.84% for retail transactions and 32.95% for cash advance).	
3. Cash advance handling charge	
- Over the Bank counter or via JETCO ATM or VISA/MasterCard ATM Network	3% of transaction amount (min. HK\$55)
4. Cash advance service charge	
- Over the Bank counter	HK\$20 per transaction
5. Minimum Payment Due	3.5% of the statement balance (4% for Aqua Credit Card) (min. HK\$50)
6. Late charge	
- Fail to pay Minimum Payment Due by Payment Due Date	5% of Minimum Payment Due (min. HK\$150; max. HK\$200)
7. Handling fee on over-the-counter payment at Branch (cash transactions)	HK\$20 per transaction
- not applicable to CITIC Bank International RMB Credit Card	
- Handling fee will be debited from Cardmember's Credit Card Account on the next working day after payment	
8. Rejected autopay transaction & bounced cheque handling fee	HK\$150 per item
9. Card replacement fee	HK\$120 per card
10. Sales Slip copy fee	HK\$55 per copy
11. Statement copy fee	HK\$55 per copy
12. Credit balance withdrawal handling fee	
- By cheque / Cashier Order	HK\$55 per cheque
- CHATS transfer out to other bank's account	HK\$150 each time
13. Overlimit charge	
- Outstanding balance exceeds assigned credit limit	HK\$150 each time
14. Request for Bank confirmation letter handling fee	HK\$150 per copy

BUSINESS BANKING SERVICE	
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BUSINESS NOW Account	
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1. Account service fee	
- if monthly average balance below HK\$50,000	HK\$100 per month
2. Cheque processing fee	Free
3. ATM Card annual fee	HK\$50 per card
4. ATM Card replacement	HK\$50 per card
5. Withdrawal fee at JETCO terminals at selected locations out of Hong Kong	HK\$25 per transaction

Note (1):

- The minimum finance charge per month is HK\$20.
- When Minimum Payment Due is not received by the Payment Due Date, Annualized Percentage Rate would become 42.58% for retail transactions and 44.27% for cash advance (45.93% and 47.90% for Aqua Credit Card), effective from the starting date of the next statement cycle till the end of the cycle; during which the Minimum Payment Due must be received and starting from the following cycle, normal rate will be applied.
- Annualized Percentage Rate is calculated according to the standard method set out in the Code of Banking Practice.

The Bank reserves the right to revise any charges and introduce new charge items from time to time. The service charges listed in this bank charges schedule are correct at the time of printing but remain subject to change with notice. For charges not listed in this schedule, or any enquiries regarding the fees and charges contained in this schedule, please contact our branch staff for details.



銀行服務收費

2010年8月9日生效

服務項目	手續費
CITICfirst 財富管理	
1. 服務費 - 若每季平均理財總值低於HK\$1,000,000	每季HK\$600
2. CITICfirst自動櫃員機提款咭年費	免費
活定期港元儲蓄戶口	
1. 戶口服務費 - 若每月平均戶口結餘少於HK\$10,000	每月HK\$100*
劃時理財戶口	
1. 戶口服務費 - 若每月平均戶口結餘少於HK\$10,000	每月HK\$100 *
2. 支票手續費 - 每月的首5張支票 - 同月的第6張支票起	免費 每張HK\$10 *
往來戶口	
1. 因存款不足而退還之支票	每張HK\$150 / US\$18
2. 因其他理由而退還之支票	每張HK\$50 / US\$7
3. 不動戶 (戶口結存低於HK\$1,000 / US\$125及6個月內並無進支交易)	每月HK\$20 / US\$3
4. 郵寄支票簿 (最多兩本)	- 個人客戶(本地平郵) 免費 - 公司客戶(本地掛號) 每次HK\$20 / US\$3
5. 支票止付	每次HK\$100 / US\$13 (每張或連續順序支票)
6. 取消支票止付	每項HK\$100 / US\$13 (每張或連續順序支票)
7. 臨時透支 (適用於港元及美元戶口)	- 手續費 每項HK\$100 / US\$13 - 利息 一般客戶 最優惠利率 + 8.5% p.a. CITICfirst客戶 最優惠利率 + 4% p.a.
儲蓄戶口	
1. 報失存摺	每戶HK\$50
2. 不動戶 - 港幣戶口結存低於HK\$1,000及6個月內並無進支交易 - 人民幣戶口結存低於CNY1,000及6個月內並無進支交易	每月HK\$20 每月CNY20
3. 戶口紀錄副本	- 一年內 每戶HK\$250 - 二年內 每戶HK\$600 - 超過二年 每戶HK\$1,000
定期存款	
1. 到期前提取定期存款	取消所有利息 (包括儲蓄利率) 另加罰款
自動櫃員機提款咭	
1. 年費	每張HK\$50 / CNY50 *
2. 補發提款咭	每張HK\$50 / CNY50
3. 經「銀通」香港以外指定地區之自動櫃員機提款收費	每項HK\$25
4. 經「銀聯」指定地區之自動櫃員機提款收費	每項CNY15

* CITICfirst客戶獲豁免此費用

服務項目	手續費
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保管箱服務	
1. 租金	請參閱貼於分行的保管箱收費表
2. 遺失一條鎖匙	每條HK\$200
3. 鑿箱(遺失兩條鎖匙)	每次HK\$650, 另加律師費HK\$300
4. 逾期繳交租金	每次HK\$50 (逾期後第一個月收取)

一般服務	
1. 禮券手續費	每張HK\$10 *
2. 簽發本票	
- 本行客戶	每張HK\$50 *
- 非本行客戶 (需分行經理批准)	每張HK\$100
3. 報失本票	每張HK\$100另加香港銀行同業結算有限公司通告費HK\$300
4. 支票保付	
- 客戶自行保付	每張HK\$100 / US\$13另附加代理銀行所收取之有關費用
- 銀行代客戶保付	每張HK\$200 / US\$26另附加代理銀行所收取之有關費用
5. 因存款不足而退還之自動轉賬	每項HK\$150
6. 開戶不足三個月銷戶	每戶HK\$150
7. 申請月結單副本	每份HK\$55 / US\$7 / CNY55 (1份=1個月之月結單)
8. 銀行文件影印本	每張HK\$50
9. 財務諮詢函件	
- 正本	每份HK\$250
- 銀行認證副本	每份HK\$20
10. 商業登記或有限公司查冊費	每項HK\$150
11. 核數証明	每項HK\$350
12. 銀行加簽/戶口印鑑證明	每份HK\$150
13. 戶口結餘證明	每份HK\$120
14. 申請個人紀錄資料	每戶HK\$200
15. 託管郵件服務	每年HK\$700
16. 輔幣兌換	每包/卷HK\$3
17. 大量輔幣存款 (每次超過200枚)	存款金額之2%或不少於HK\$50
18. 大量紙幣存款	
- 每戶每日超過200張人民幣之紙幣存款	存入金額之0.25%或不少於HK\$50
- 每戶每日超過200張其他貨幣之紙幣存款	存入金額之0.5%或不少於HK\$125
19. 大量支票存款	
- 一日內不超過30張	免費
- 一日內超過30張	每張HK\$2
20. 存入/提取外幣現鈔(無兌換) (美元低於USD2,500除外)	存入/提取總金額之0.25% (最低HK\$50)
21. 外幣現鈔兌換 (非本行客戶)	每次HK\$50

自動轉賬發薪	
1. 資料由銀行輸入	每項HK\$2
2. 資料由客戶輸入	
- 安裝費用	每次HK\$200
- 受薪戶口為本行戶口	每項HK\$0.50
- 受薪戶口為其他銀行戶口	每項HK\$3
3. 透過分行櫃員指示	
- 30項交易或以下	每次HK\$50
- 30項交易以上	每項HK\$2

* CITICfirst客戶獲豁免此費用

服務項目

手續費

匯款服務

匯出電匯

1. 經CHATS轉出款項	每項HK\$150
2. 電報及手續費	每次HK\$200
3. 非當地貨幣匯款額外電報費 (電匯至中華人民共和國、台灣及澳門豁免)	每次HK\$100
4. 中文匯款(超過10個字)	每次HK\$100
5. 無兌換手續費	每次金額之0.25% (最低HK\$50)
6. 代理銀行收費(由匯款人支付)	每次HK\$200另加收款銀行 費用(如適用)
7. 取消/更改/透過電報查詢電匯情況	每項手續費HK\$100另加 電報費HK\$150及代理銀行 費用(如適用)

匯出匯票

1. 發出匯票	歐羅: 每張HK\$100 * 其他貨幣: 每張HK\$60 *
2. 無兌換手續費	每次金額之0.25% (最低HK\$50)
3. 代客寄出匯票	每次手續費HK\$50另加 掛號郵費
4. 透過電報查詢匯票情況/止付	每項手續費HK\$150 另加 電報費 HK\$150及代理 銀行費用(如適用)
5. 取消匯出匯票	每次HK\$100另加總額之 0.25% (最低HK\$50)

匯入電匯

1. 經CHATS轉入款項	每項HK\$20
2. 存入本行戶口	每次HK\$50
3. 存入其他銀行戶口 - 以電匯 / 匯票形式 - 以本票 / CHATS形式	每次HK\$300 每次HK\$200
4. 收款人提款(非本行客戶) - 以相同之外幣現鈔支付 - 以港幣支付	金額之0.25% (最低HK\$100) 每次HK\$150

匯入信匯

1. 手續費	每次HK\$20
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外幣支票存入

1. 手續費 - 無兌換手續費 - 有兌換手續費 另額外手續費(如超過15張支票) 另加代理銀行費用(如適用)	每次金額之0.25% (最低HK\$50) 每張HK\$30 每張HK\$3
2. 退票	手續費每張HK\$150另加 押匯利率+1% p.a., 及代理 銀行費用(如適用)
3. 郵費	每付款銀行每項交易 HK\$30

託收海外支票

1. 手續費 若支票於澳門兌現及金額超過HK\$200,000	每張HK\$200另加郵費 HK\$30及代理銀行費用 金額之0.1%另加郵費 HK\$30及代理銀行費用
2. 退票	手續費每張HK\$150另加 代理銀行費用(如適用)

旅行支票

1. 兌現 - 日圓支票 - 其他支票 另加無兌換手續費(以相同貨幣之現金支付) 另額外手續費(如超過15張支票)	每次HK\$120 每次HK\$30 金額之0.25% (最低HK\$50) 每張HK\$3
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* CITICfirst客戶獲豁免此費用

服務項目	手續費
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樓宇按揭服務 +

1. 供款表	
- 一年內	每份HK\$100
- 全期	每份HK\$300
2. 還款紀錄	每年HK\$100
3. 銀行確認書	每份HK\$100
4. 更改貸款細節 (年期/供款日/供款方式/供款金額)	每次HK\$1,000
5. 樓契/按揭契副本	每份HK\$300
6. 更改按揭人	手續費HK\$1,000及需重新申請
7. 更改擔保人	手續費HK\$1,000及需重新申請
8. 按揭物業出租/租約續期同意書	每次HK\$500
9. 貸款通知書副本	每份HK\$100
10. 估價費	按估價公司費用
11. 逾期還款費用	
- 定額手續費	
每月供款	每次HK\$400 或US\$50 (適用於美元貸款)
每兩星期供款	每次HK\$200 或US\$25 (適用於美元貸款)
- 逾期還款利息	另加按逾期還款額徵收， 利率為按揭利率 +2% p.a.
12. 於罰息期後提前償還全數/部份貸款之手續費	每物業HK\$500 (「居者有其屋計劃」及「租者置其屋計劃」之按揭除外)
13. 贖回按揭契約之手續費	每物業HK\$300 (「居者有其屋計劃」及「租者置其屋計劃」之按揭除外)
14. 未領回樓契/按揭契及有關文件之託管費	每年每份HK\$2,000
15. 樓宇按揭火險 - 自行辦理手續費	每年每份HK\$300
16. 以「重建成本」作計算火險保額的基準的估值及行政費用	每年每份HK\$1,000
17. 業權/按揭資料/尚餘欠款額確認書	每物業HK\$200
18. 補發改息通知書	每物業HK\$100

Dollar\$mart 分期貸款

1. 提早償還貸款手續費	按批核貸款額之1.5%計算 (最低收費為HK\$500)
2. 逾期費用	按逾期欠款數額之3%計算 (每次最低收費為HK\$100)
3. 索取賬戶證明書手續費	每張HK\$150
4. 自動轉賬退回手續費	每項HK\$150
5. 更改供款日期手續費	每次HK\$150
6. 手續費	請參閱有關推廣條款及細則

Dollar\$mart 循環備用現金

1. 年費	每年HK\$250
2. 非「銀通」櫃員機提款手續費	交易額之2% (最低為HK\$50)
3. 逾期還款手續費	
- 未能於指定繳款日期前繳付最低付款額	最低付款額之5% (最低為HK\$130)
4. 超逾信用額手續費	
- 戶口總結欠超逾循環備用現金賬戶之信用額	每次HK\$130
5. 退回支票手續費	每項HK\$150
6. 索取月結單副本手續費	每份HK\$55
7. 賬戶結餘提款費	以銀行支票/本票提取 (每次HK\$55) 經銀行電子過賬系統轉出款項 (每項HK\$150)
8. 自動轉賬退回手續費	每項HK\$150
9. 補發新咭手續費	每張HK\$120
10. 索取賬戶證明書手續費	每張HK\$150

+ 以上樓宇按揭服務不適用於所有企業銀行之客戶。

服務項目

手續費

支票透支服務

1. 年費	請參閱有關批核通知書或周年審核通知書
2. 每月最低還款額	月結單結欠的3% (最低為HK\$50)
3. 逾期還款手續費	每月最低還款額之10% (最低收費為HK\$100)
4. 索取賬戶證明書手續費	每張HK\$150
5. 自動轉賬退回手續費	每項HK\$150
6. 補發自動櫃員機提款咭費用	每張HK\$50

信用咭

1. 年費	
CITIC Bank International 白金信用咭	
- 主咭	每年HK\$1,200
- 附屬咭	每年HK\$600
CITIC Bank International 金咭	
- 主咭	每年HK\$500
- 附屬咭	每年HK\$250
CITIC Bank International 信用咭	
- 主咭	每年HK\$250
- 附屬咭	每年HK\$125
2. 財務費用 註一	
- 年息	一般零售交易: 26.40% 現金透支: 27.60%
- 實際年利率	一般零售交易: 29.84% 現金透支: 32.95%
- Aqua信用咭之一般零售交易及現金透支年息為36% (實際年利率分別為42.58%及44.50%)	
- SEED信用咭之一般零售交易及現金透支年息為26.40%及27.60% (實際年利率分別為29.84%及32.95%)	
3. 現金透支手續費	
- 經銀行櫃檯、「銀通」或VISA/MasterCard自動櫃員機網絡	交易額之3% (最低為HK\$55)
4. 現金透支服務費	
- 經銀行櫃檯	每次HK\$20
5. 最低付款額	月結單總結欠之3.5% (Aqua信用咭為4%) (最低為HK\$50)
6. 逾期費用	
- 未能於指定繳款日期前繳付最低付款額	最低付款額之5% (最低為HK\$150, 最高為HK\$200)
7. 銀行櫃位繳付賬項手續費(現金交易)	每次HK\$20
- 不適用於 CITIC Bank International 人民幣信用咭	
- 手續費將於繳費後下一個工作天誌賬於會員之信用咭賬戶	
8. 自動轉賬退回或退票手續費	每項HK\$150
9. 補領信用咭費用	每張HK\$120
10. 索取信用咭購物單據副本費用	每份HK\$55
11. 索取月結單副本費用	每份HK\$55
12. 賬戶結餘提款手續費	
- 以銀行支票 / 本票提取	每次HK\$55
- 經 CHATS 轉出款項到其他銀行戶口	每次HK\$150
13. 超逾信用額手續費	
- 賬戶總結欠超逾信用咭賬戶之信用額	每次HK\$150
14. 索取賬戶證明書手續費	每份HK\$150

商務理財服務

劃時商貿理財戶口

1. 戶口服務費	
- 若每月平均戶口結餘少於HK\$50,000	每月HK\$100
2. 支票手續費	免費
3. 提款咭年費	每張HK\$50
4. 補發提款咭費用	每張HK\$50
5. 經「銀通」香港以外指定地區之自動櫃員機提款收費	每項HK\$25

註一:

• 財務費用之每月最低金額為HK\$20。

• 如未能於信用咭月結單所列之到期繳款日或之前繳付應付之最低付款額，由下次月結單開始當日起至該月結單週期完結為止，則一般零售交易及現金透支交易之實際年利率分別調整為42.58%及44.27% (「Aqua信用咭」分別為45.93%及47.90%)，而尚欠之最低付款額需於週期內繳清，方可於週期後回復正常息率。

• 實際年利率乃按<銀行營運守則>所載之方法計算。

本行保留不時修訂各項收費和增設新收費項目之權利。本收費表內所載之服務費於付印時為最新資料，內容若有更改，本行將於作出通知後始作調整。若本收費表未有列出客戶所需要的服務收費資料，或客戶對所列之收費及費用有任何疑問，請向各分行職員查詢。