

# Schedule of Fees and Charges

Effective 18<sup>th</sup> July 2011

## Product Disclosure Statement & Terms and Conditions

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中國銀行  
BANK OF CHINA

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## Section 1: Introduction

This schedule contains information on fees and charges relating to the following accounts and services provided by the Bank:

- Savings and Investment Accounts
- Term Deposit Accounts
- Debit Card
- Great Wall Prepaid (GWPP) Card
- Safe Deposit Box
- Inward & Outward Remittances
- Internet Banking Services
- Bank Cheques
- Account Overdrawn
- Account Statements & Bank Vouchers
- Direct Debit & Credit Services
- Funds Transfer via RTGS
- Foreign Exchange Transactions
- Cash Handling Transactions
- Other Charges

Our Bank provides you a wide range of financial services no matter whether you hold an account with the Bank or not. The Bank recommend you to consider the Product Disclosure Statement and Terms and Conditions together with this Schedule before making any decisions regarding any of the accounts and/or services provided by the Bank. This Schedule enables you to identify which fees may apply to you.

The Bank will notify you the following event:

Type of Change	Method of Notification	Time Frame
Changes of fees and charges	Website or media advertisement or by written notice	No later than the day the change takes effect
Introduction of a fee or charge	In writing or email	At least 30 days before the change takes effect

Government taxes may be imposed by legislation on certain accounts and transaction types. The Bank may pass on such taxes arising in connection with the accounts and the services.

When currency conversion is required, the spot exchange rate set by the Bank at the time of conversion applies.

Terms used in this Schedule are defined in the "Definition" section of this document.

## Section 2: Fees and Charges

### 1. Savings and Investment Accounts

#### 1.1 Demand Deposit Accounts<sup>#</sup>

Eligible Customer: Existing Customer			
Description	Amount of Fee		Remarks
Monthly account keeping fee	AUD5.00 USD5.00 HKD30.00 CNY30.00	Per month	This fee is waived if your Monthly Average Balance is equal or above the Minimum Balance set out below*.
Account closure within 6 months of opening date	AUD30.00 USD20.00 HKD100.00	Per account	This fee will be applied if there is no additional account with the bank.
Company search fee	AUD30.00 USD25.00	Per search	The fee is applicable to Non-individual Customers only. The fee will be charged when: <ul style="list-style-type: none"> <li>a Non-individual Customer initially opens this account; or</li> <li>a Non-individual Customer requests the Bank to change their business or other company details.</li> </ul>
Branch withdrawals and deposits	Free of service charge (Other charges may apply.)	Per transaction	N/A

<sup>#</sup>Individual Customer may access the account by using a passbook or by presenting their personal ID together with a periodic statement at one of the Bank's branches in NSW and VIC or via the Bank's internet banking; and the account dominated in AUD may also be accessed by a debit card via ATM and EFTPOS within Australia. Non-individual Customer may access the account by presenting their personal ID together with a periodic statement at one of the Bank's branches in NSW and VIC or via the Bank's internet banking. See Debit Card and Internet Banking Services below for further details of fees and charges in relation to debit card and internet banking.

\* For Individual Customers, Minimum Balance is AUD1,000; USD500; HKD5,000; CNY5,000.

For Non-individual Customers, Minimum Balance is AUD2,000; USD2,000; HKD10,000.

#### Notes:

##### Individual Customers:

- Minimum opening balance: AUD1,000; USD500; HKD5,000, CNY5,000.
- Minimum balance for interest payment: AUD1,000; USD500; HKD5,000, CNY5,000.

##### Non-individual Customers:

- Minimum opening balance: AUD2,000; USD2,000; HKD10,000
- Minimum balance for interest payment: AUD2,000; USD2,000; HKD10,000

#### 1.2 Cheque Accounts<sup>#</sup>

Eligible Customer: Existing Customer			
Description	Amount of Fee		Remarks
Monthly account keeping fee	AUD5.00	Per month	This fee is waived if your Monthly Average Balance is equal or above the minimum balance of AUD2,000.00.
Account closure within 6 months of opening date	AUD30.00	Per account	This fee will be applied if there is no additional account with the bank.
Company search fee	AUD30.00	Per search	This fee is applicable to Non-individual Customers only. This fee will be charged when: <ul style="list-style-type: none"> <li>a Non-individual Customer opens the account; or</li> <li>a Non-individual Customer requests the Bank to change their business or other company details.</li> </ul>
Withdrawal fee for any withdrawal over the Withdrawal Limit*	AUD0.30	Per transaction	N/A
Cheque book orders	AUD50.00	Per book	This fee is waived if the account balance is equal or above AUD2,000.00 when the cheque books are ordered.
Outward cheques dishonored due to insufficient funds in the account	AUD30.00	Per cheque	N/A
Outward cheques dishonored due to incorrect details provided by the customer	AUD20.00	Per cheque	N/A
Stop Cheque because the cheque is lost or stolen	AUD20.00	Per cheque	N/A
Cancellation of Cheque books	AUD100.00	Per book	N/A
Branch withdrawals and deposits	Free of service charge (Other charges may apply.)	Per transaction	N/A

<sup>#</sup> The account can only be maintained in AUD. Customers may access the account by using a cheque or via the Bank's internet banking. Individual Customer may also access the account by a debit card via ATM and EFTPOS within Australia. See Debit Card and Internet Banking Services below for further details of fees and charges in relation to debit card and internet banking.

\*The customers may conduct 40 withdrawals per quarter free of charge (Withdrawal Limit). However, if the number of withdrawals exceeds the Withdrawal Limit, every withdrawal in that quarter will be charged a fee.

#### Notes:

- Minimum opening balance is AUD2,000;
- Minimum balance for interest payment is AUD2,000.

### 1.3 Overseas Student Accounts<sup>#</sup>

Eligible Customer: Individual Customer			
Description	Amount of Fee		Remarks
Monthly account keeping fee	Free	Per account	N/A
Account closure within 6 months of the opening date	AUD30.00 USD20.00 HKD100.00	Per account	This fee will be applied if there is no additional account with the bank.
Branch withdrawals and deposits	Free of service charge (Other charges may apply.)	Per transaction	N/A

<sup>#</sup> Customers may access the account dominated in AUD by using a passbook or by presenting their personal ID together with a periodic statement at one of the Bank's branches in NSW and VIC or a debit card via ATM and EFTPOS within Australia or via the Bank's internet banking. Customers may access the account dominated in USD, HKD and CNY by using a passbook or by presenting their personal ID together with a periodic statement at one of the Bank's branches in NSW and VIC or via internet banking. See below under Debit Card and Internet Banking Services for further details of fees and charges in relation to debit card and internet banking.

**Notes:**

- (1) No minimum opening balance for this account;
- (2) Minimum balance for interest payment is AUD1,000, USD500, HKD5,000 or CNY5,000.

### 1.4 Online Saver Accounts<sup>#</sup>

Eligible Customer: Individual Customer			
Description	Amount of Fee		Remarks
Monthly account keeping fee	Free	Per month	N/A
Account closure within 6 months of opening date	AUD35.00	Per account	This fee will be applied if there is no additional account with the bank.
Branch withdrawals	AUD5.00 for service charge (Other charges may apply)	Per transaction	N/A
Branch deposits	Free of service charge (Other charges may apply.)	Per transaction	N/A

<sup>#</sup> Online Saver Account can only be maintained in AUD. Customers may access the account via internet or by using their passbooks or by presenting their personal ID together with a periodic statement at one of the Bank's branches in NSW and VIC or debit cards via ATM and EFTPOS within Australia. See below under Debit Card and Internet Banking Services for further details of fees and charges in relation to debit card and internet banking.

**Notes:**

- (1) No minimum opening balance for this account;
- (2) Online Saver Interest Rate payable on account balances of AUD3,000 and above. Balances of less than AUD3,000 attract interest at the Demand Deposit interest rate applicable from time to time.

### 1.5 Cash Management Call Accounts<sup>#</sup>

Eligible Customer: Existing Customer			
Description	Amount of Fee		Remarks
Monthly account keeping fee	AUD5.00 USD5.00	Per month	This fee is waived if your Monthly Average Balance is equal or above the minimum balance of AUD500.00 or USD500.00.
Account closure within 6 months of opening date	AUD30.00 USD20.00	Per account	This fee will be applied if there is no additional account with the bank.
Company search fee	AUD30.00 USD25.00	Per search	The fee is applicable to Non-individual Customers only. The fee will be charged when: <ul style="list-style-type: none"> <li>• a Non-individual Customer opens the account; or</li> <li>• a Non-individual Customer requests the Bank to change their business or other company details.</li> </ul>
Branch withdrawals and deposits	Free of service charge (Other charges may apply.)	Per transaction	N/A

<sup>#</sup> The account can be accessed by using specific channels, such as telephone appointment prior to access.

**Notes:**

- (1) The minimum opening balance is AUD5,000 or USD5,000;
- (2) Minimum balance for interest payment is AUD5,000 or USD30,000.

## 2. Term Deposit Accounts<sup>#</sup>

Eligible Customer: Existing Customer			
Description	Amount of Fee		Remarks
Branch withdrawal prior to maturity	Free of service charge (Other charges may apply.)	Per transaction	N/A
Branch whole or partial withdrawal	Free of service charge (Other charges may apply.)	Per transaction	N/A
Branch deposits	Free of service charge (Other charges may apply.)	Per transaction	N/A
Company search fee	AUD30.00 USD25.00	Per search	<p>The fee is applicable to Non-individual Customers only. The fee will be charged when:</p> <ul style="list-style-type: none"> <li>a Non-individual Customer opens the account; or</li> <li>a Non-individual Customer requests the Bank to change their business or other company details.</li> </ul>

<sup>#</sup>Customers can access the account by presenting their personal ID together with term deposit confirmations at one of the Bank's branches in NSW and VIC or via internet banking. See below under Internet Banking Services for further details of fees and charges in relation to Internet Banking.

### Notes:

- Please contact the Bank for information concerning the minimum opening balances and their correspondent terms and interest rates;
- For early withdrawal interest payment, please contact the Bank.

## 3. Debit Card<sup>#</sup>

Eligible Customer: Individual Customer				
Description	Amount of Fee		Remarks	
Issue a new card and a new password when a new linked account is opened	Free	Each card and password	N/A	
Renewal of card with a new password when the card is expired	Free	Each card and password	N/A	
Replacement of card	AUD5.00	Each card	The fee is charged when the customer applies for a replacement card prior to the expiry date.	
Re-issue of a password	AUD5.00	Each password	The fee is charged when the customer applies for issuing a new password before the expiry date.	
Cancellation of card	AUD10.00	Each card	The fee is charged when the customer requests the Bank to cancel the card within 6 months from the date on which the card was first issued.	
All Bank of China ATM withdrawals and balance inquires from the linked account(s) dominated in AUD	Free of service charge	Per withdrawal and inquiry	N/A	
Non-Bank of China ATM withdrawals and balance inquires from the linked account(s) dominated in AUD	Up to five aggregate withdrawals and balance inquiries per month	Free of service charge	Per withdrawal and inquiry	N/A
	More than five aggregate withdrawals and balance inquires per month	AUD1.50	Per withdrawal	N/A
All EFTPOS transactions from the linked account(s) dominated in AUD	Up to five transactions per month	Free of service charge	Per transaction	N/A
	More than five transactions per month	AUD1.00	Per transaction	N/A

<sup>#</sup> Debit card service is only available within Australia.

#### 4. Great Wall Prepaid (GWPP) Card\*

Eligible Customer: Individual Customer		
Description	Amount of Fee	Remarks
Starter Pack Fee	Free	One GWPP Card for each currency (AUD or CNY)
Back-up Card Fee	AUD15.00	Each Back-up GWPP Card for each currency (AUD or CNY)
Load and Reload Fee*	0.5% of load/reload amount Min charge: AUD3.00/CNY15.00; Max charge: AUD50.00/CNY250.00	Load/reload from customer's savings account with us
	1% of load/reload amount Min charge: AUD3.00/CNY15.00; Max charge: AUD100.00/CNY500.00	Loan/reload by cash payment
	1% of load/reload amount Min charge: AUD20.00; Max charge: AUD100.00/CNY500.00	Load/reload by cheque payment
Annual Fee / Monthly Fee	Free	N/A
POS/EFTPOS Transaction Fee	Free	N/A
Cross currency conversion fee	Free	When a transaction is made in a currency other than the denominated currency.
Dormant Card Fee	AUD30.00; CNY150.00	Charged for any twelve months time in which no transaction has been made; Charged directly from your GWPP Card Value.
Card Closure Fee	AUD10.00	Charged when you close the GWPP Card Value.
Replacement Card Fee	AUD30.00 per card	In some circumstances we may waive this fee. ^
CNY Cash Handling Fee	1.5% of the total amount of loading/reloading	Payable at the time of loading or reloading in CNY cash.
	1.5% of the total amount of withdrawal	Payable at the time of cancellation of your GWPP Card when a withdrawal in CNY cash is requested. Cash withdrawal is subject to notes available.
Returned/ Dishonoured Cheque	AUD20.00 per cheque	Note: when returned/dishonoured cheque(s) occurs, the load/reload fee will not be refunded.
Copy of Sales Slip	AUD 30 per copy	N/A
Balance and Transaction history enquiry via iService	Free	N/A

\*The GWPP Card is a reloadable prepaid card and is available in two currencies, Australian Dollars and Chinese Yuan. The GWPP Card allows you to pay directly for goods and services at thousands of shops, restaurants, hotels and any other outlets outside Australia where China Unionpay sponsored cards are accepted. The GWPP Card allows you to lock in the exchange rate at the time of purchase or reload and provides you with a convenient way to spend overseas at the chosen currency. Please refer to the Product Disclosure Statement of GWPP for detailed information.

^The GWPP Card replacement fee can only be waived when all the following criteria have been satisfied: (a) its magnetic stripe is either defective/damaged; (b) it contains a remaining value; (c) it has yet to expire; and (d) the GWPP Card is returned to us. If your GWPP Card is close to expiry date and you still want to use your GWPP Card, you must inform us within 6 months before the GWPP Card expiry date. We may then issue you with a replacement card free of charge after 7 Business Days from the date of your request. We reserve the right not to issue a replacement GWPP Card to you (for example, if we lately find any unlawful activity on your card by you) and refund any remaining value on your card less any charges to you.

GWPP Card Transaction Limits		
Description	Denomination of GWPP CARD Value	
	AUD	CNY
Minimum initial load and reload amount	AUD 100	CNY 500
Maximum initial load and reload amount	AUD 20,000	CNY 100,000
Maximum credit balance at any one time	AUD 20,000	CNY 100,000
Total amount you may load onto the prepaid card during any 12 months time	AUD 45,000	CNY 250,000
Maximum number of reloads per day	Unlimited	Unlimited
Maximum value of POS/EFTPOS transactions in 24 hours	AUD 5,000	CNY 25,000
Maximum number of POS/EFTPOS transactions per day	Unlimited	Unlimited
Minimum Card balance for automatic reload	AUD 2,000	CNY 10,000
Automatic reload amount option A	AUD 2,000	CNY 10,000
Automatic reload amount option B	AUD 5,000	CNY 25,000

## 5. Safe Deposit Box<sup>#</sup>

Eligible Customer: Individual Customer (Existing Customer only)				
Description		Amount of Fee		Remarks
Establishing fee (Inc.GST)		AUD55.00	Each box	N/A
Deposit		AUD250.00	Each box	N/A
Annual Hire Fee (Inc.GST)	Type A Size 64x116x535	AUD128.00	Each box	N/A
	Type B Size 115x116x535	AUD188.00	Each box	N/A
	Type C Size 64x252x535	AUD218.00	Each box	N/A
	Type D Size 115x252x535	AUD288.00	Each box	N/A
	Type E Size 144x252x535	AUD358.00	Each box	N/A
Key replacement		AUD85.00	Each key	The Key can only be replaced if one of the two keys possessed by the customer is lost. If both keys are lost, the box will be drilled open with the authority of the customers and a box drilling and lock replacement fee applies.
Box drilling and lock replacement		AUD395.00	Each box	The fee is charged when: <ul style="list-style-type: none"> <li>both keys are misplaced; or</li> <li>the Bank opens the box by force pursuant to clause 15 of the Agreement for Hire of Safe Deposit Box.</li> </ul>
Appointment of Power of Attorney		AUD33.00	Per attorney	The fee is charged when the customer appoints an attorney to operate the Box.
Payment is due but unpaid for more than one month but within six months		AUD30.00	Each box	The fee is charged when the whole or part of the annual rental has been due but unpaid for more than one month but within six months.
Payment is due but unpaid for six months or more		AUD60.00	Each box	The fee is charged when the whole or part of the annual rental has been due but unpaid for six months or more.

<sup>#</sup>Customers are required to open a demand deposit account dominated in AUD or having an existing account in order to be eligible to apply for a safe deposit box. The Safe Deposit Box service is currently available at Haymarket Branch and Hurstville Branch in NSW.

## 6. Inward Remittances<sup>#</sup>

Eligible Customer: All Customers				
Description		Amount of Fee		Remarks
The amount received via TT* is to be credited to an account held with the Bank		AUD10.00 USD10.00 HKD60.00	Per transaction	This charge will be waived if the amount is credited into an Overseas Student Account opened in mainland China.
The amount received via TT is to be forwarded to a Non-customer by issuing a bank cheque		AUD15.00	Per cheque	N/A
The amount received via TT is to be transferred to a Non-customer who holds an account with another domestic bank or overseas bank		AUD15.00 USD25.00 HKD180.00	Per transaction	N/A
The amount received via DD* is to be credited to the beneficiary's account held with the Bank		Free	Per draft	N/A
A DD payment for a Non-customer over the counter		AUD15.00 USD10.00	Per draft	A cash handling transaction fee may apply, please see clause 16 of this schedule for detail.
The amount in AUD received via DD is to be transferred to a Non-customer who holds an account dominated in AUD with another domestic bank		Free	Per draft	The DD is delivered from another domestic bank to the Bank through local cheque exchange clearance house.
Returned payment		AUD5.00 USD5.00	Per transaction	Funds returned to the Bank due to: <ul style="list-style-type: none"> <li>the destination account is closed;</li> <li>incorrect beneficiary detail is provided by the remitter and no amendment received after inquiry.</li> </ul>
Cancellation of inward remittance		AUD20.00 or equivalent in other currency	Per transaction	The Bank reserves full discretion as to whether the Bank will process the cancellation request made by the beneficiary or the remitter.

<sup>#</sup>Inward remittance via Real Time Gross Settlement (RTGS) is not included. See below under Funds transfer via RTGS for further details of fees and charges in relation to RTGS.

\* TT means Telegraphic Transfer; DD means Demand Draft.

## 7. Outward Remittances

### 7.1 Remittances made by Existing Customer

Eligible Customer: Individual Customer			
Description	Amount of Fee		
	TT	MT*or DD	
<b>Non-cash transaction</b>			
Remittance fee for a transaction made from a customer's account with the Bank	AUD28.00 USD20.00 HKD150.00	AUD18.00 USD12.00 HKD100.00	Per transaction
Remittance fee for transaction made from a customer's account with the Bank and with currency conversion from AUD to other currencies or from USD or HKD to AUD	AUD28.00	AUD18.00	Per transaction
Remittance fee for CNY pre-settlement remittance <sup>#</sup> from a customer's account with the Bank and with currency conversion from AUD or USD to CNY	AUD28.00 USD20.00	N/A	Per transaction
Remittance fee for CNY international remittance* from a customer's account with the Bank	CNY150.00 AUD28.00	N/A	Per transaction

\* MT means Mail Transfer.

<sup>#</sup>CNY pre-settlement remittance is a method of funds transfer to mainland China. Both the remitters and beneficiaries must be Individual Customers only. And the entire amount of funds subject to TT must be from the customer's account with the Bank. If the funds subject to remittance is deposited into the customer's account on the day as the date on which the funds are transferred, the fees apply to Non-customers may still apply.

\* The name of the beneficiary and the name of the remitter must be the same; and the total amount to be remitted under the same customer must not exceed the limit set by the bank. The current limit is RMB 80,000 per person per day. The beneficiary must have a bank account with a Bank of China Limited branch in China (excludes Taiwan).

Eligible Customer: Non-individual Customer <sup>*</sup>			
Description	Amount of Fee		
	TT or DD		
<b>Non-cash transaction</b>			
Remittance fee for transaction made from a customer's account with the Bank	AUD30.00 USD25.00 HKD180.00		Per transaction
Remittance fee for transaction made from a customer's account with the Bank and with currency conversion from AUD to other currencies <sup>#</sup> or from USD or HKD to AUD	AUD30.00		Per transaction

\* MT is not available for Non-individual Customer;

<sup>#</sup>CNY remittance is not available for Non-individual Customer.

### 7.2 Remittances made by Non-customer<sup>#</sup>

Eligible Customer: Natural Persons			
Description	Amount of Fee		
	TT	MT or DD	
<b>Cash transaction*</b>			
Remittance fee for a transaction amount up to AUD5,000.00	AUD33.00	AUD25.00	Per transaction
Remittance fee for a transaction amount above AUD5,000.00	AUD33.00 and plus a cash handling transaction fee of 0.15% of the remittance amount	AUD25.00 and plus a cash handling transaction fee of 0.15% of the remittance amount	Per transaction
Remittance fee for CNY pre-settlement remittance with currency conversion from AUD or USD to CNY	AUD35.00	N/A	Per transaction
Remittance fee for CNY international remittance	CNY 180.00 and plus a cash handling transaction fee of 1.5% of the remittance amount	N/A	Per transaction
Remittance fee for transaction made with currency conversion from AUD to other currencies or from USD, HKD, JPY, EUR or CNY to AUD**	AUD33.00	AUD25.00	Per transaction
Remittance fee for transaction made in foreign currency cash**	USD25.00 HKD180.00 JPY2400.00 EUR20.00 and plus a cash handling transaction fee of 1.5% of the remittance amount	USD15.00 HKD120.00 JPY1200.00 EUR12.00 and plus a cash handling transaction fee of 1.5% of the remittance amount	Per transaction
<b>Non-cash transaction</b>			
Remittance fee for CNY pre-settlement remittance with currency conversion from AUD or USD to CNY	AUD35.00	N/A	Per transaction
Remittance fee for CNY international remittance	AUD35.00	N/A	Per transaction
Remittance fee for transaction made with currency conversion from AUD to other currencies	AUD33.00	AUD25.00	Per transaction
Remittance fee for transaction made by local cheques*** dominated in AUD without any currency conversion	AUD33.00	AUD25.00	Per transaction

\*The fees apply to Non-customers will also apply to the Existing Customers (both individual and non-individual customers) who do not transfer funds completely from their accounts with the Bank. If the funds subject to remittance is deposited into the customer's account on the day as the date on which the funds are transferred, the fees apply to Non-customers may still apply.

\* This fees and charges apply to cash transactions as well as part cash and part non-cash transactions

\*\*Other foreign currencies (not included in the above currency options) may be available from time to time. Please make inquiries with one of the branches for further information.

\*\*\*Where the funds subject to remittance is provided by a cheque dominated in AUD, the remittance fees must be paid in cash and the Bank will transfer the funds after the cheque is cleared. If the cheque is dishonored, a cheque dishonor fee will apply and the remittance fee is non-refundable.

### 7.3 Others

Eligible Customer: Existing Customers			
Description	Amount of Fee*		Remarks
Cancellation of TT or MT transactions	AUD20.00	Per transaction	N/A
Inquiry or amendment of TT, MT or DD transactions	AUD20.00	Per transaction	N/A
Bank repurchase of DD at the request of the customers	AUD20.00	Per transaction	The original DD should be presented over the counter.
Report loss or stop payment of DD	AUD20.00	Per transaction	N/A
Replacement of DD	AUD38.00	Per transaction	N/A

Eligible Customer: Non - Customers			
Description	Amount of Fee*		Remarks
Cancellation of TT or MT transactions	AUD25.00	Per transaction	N/A
Inquiry or amendment of TT, MT or DD transactions	AUD25.00	Per transaction	N/A
Bank repurchase of DD at the request of the customers	AUD25.00	Per transaction	The original DD should be presented over the counter.
Report loss or stop payment of DD	AUD25.00	Per transaction	N/A
Replacement of DD	AUD38.00	Per transaction	N/A

Eligible Customer: All Customers			
Description	Amount of Fee*		Remarks
Intermediary bank payments	AUD30.00 USD25.00 HKD180.00	Per Item	The fee will apply when the Bank acts as the intermediary bank. The Bank will either deduct the fees from the funds received or request the fees to be paid by the remitting bank, depending on the payment instruction received.
Intermediary bank fees claim	AUD45.00 USD35.00 HKD230.00	Per Item	If the Bank has to send additional message in order to obtain the fees from the remitting bank, the customers are liable to pay the fee for each additional message.

\*Customers and Non-customers are liable to pay charges imposed by the destination bank in addition to the charges from the Bank.

## 8. Internet Banking Services

### 8.1 Personal Internet Banking

Description	Amount of Fee*		Remarks
<b>Domestic Funds Transfers</b>			
From account in any currency to AUD account	Free	Per transaction	N/A
From AUD account held with the Bank to USD or HKD account held with the Bank	Free	Per transaction	N/A
From AUD account to USD account otherwise	AUD20.00	Per transaction	N/A
From USD account to USD account	USD18.00	Per transaction	N/A
From HKD account to USD account	HKD120.00	Per transaction	N/A
<b>Personal Cheque</b>			
Stop cheque instruction	AUD20.00	Per cheque	N/A

International Funds Transfers			
From AUD account	AUD20.00	Per transaction	N/A
From USD account	USD18.00	Per transaction	N/A
From HKD account	HKD120.00	Per transaction	N/A
Others			
Foreign Exchange (occurring as part of the funds transfer)	Free (other than any relevant funds transfer fee)	Per transaction	<p>The exchange will be at the foreign exchange rate applicable at the time of the funds transfer.</p> <p>Foreign exchange rates change frequently and are dependent on market conditions.</p>
Manual amendment / cancellation fee for international funds transfers or domestic funds transfers in foreign currency	AUD20.00	Per amendment or cancellation request	<p>Payable when the Bank receives an inquiry from the financial institution that has received your funds transfer and cannot deposit it because:</p> <ul style="list-style-type: none"> <li>the currency of the transferred funds does not match the currency of the account you nominated to be credited with the funds; or</li> <li>the account number or any other information you provided is incorrect.</li> </ul> <p>By personally attending the Bank, you may amend your original instruction requesting the foreign exchange transaction to correct the error or cancel your instruction and have your funds returned to you.</p>
Returned domestic funds transfer	AUD7.50 plus charges incurred by any intermediary bank (currently an additional AUD2.50)	Per returned transaction	Payable when a domestic funds transfer instruction is returned to the Bank.

BPAY investigation fee	AUD20.00	Per investigation request	<p>Payable when you request the Bank to investigate a BPAY payment.</p> <p>Where the investigation indicates an unauthorized BPAY transaction has occurred, this fee will be refunded to you.</p>
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\* Fees may be payable on the customer's underlying accounts which may be accessed by Personal Internet Banking (see the product disclosure statements for those accounts for information on these fees).

## 8.2 Corporate Internet Banking

Description	Amount of Fee		Remarks
Domestic Funds Transfers			
From account in any currency to AUD account	Free	Per transaction	N/A
From account in any currency to USD account	AUD25.00 USD20.00 HKD120.00	Per transaction	N/A
Funds transfer via RTGS from account in any currency to AUD account (The fund will enter the destination account on the same day)	AUD10.00	Per transaction	N/A
International Funds Transfers			
From AUD account	AUD25.00	Per transaction	N/A
From USD account	USD20.00	Per transaction	N/A
From HKD account	HKD120.00	Per transaction	N/A
Others			
Annual fee	AUD120.00	Per Year	N/A
Manual amendment/cancellation fee for international funds transfers or domestic funds transfers in foreign currency	AUD20.00	Per amendment or cancellation request	<p>Payable when the Bank receives an inquiry from the financial institution that has received your funds transfer and cannot deposit it because:</p> <ul style="list-style-type: none"> <li>the currency of the transferred funds does not match the currency of the account you nominated to be credited with the funds; or</li> <li>the account number or any other information you provided is incorrect.</li> </ul> <p>By personally attending the Bank,</p>

			you may amend your original instruction requesting the foreign exchange transaction to correct the error or cancel your instruction and have your funds returned to you.
Returned domestic funds transfer	AUD7.50 plus charges incurred by any intermediary bank (currently an additional AUD2.50)	Per returned transaction	Payable when a domestic funds transfer instruction is returned to the Bank.
E-token replacement fee	AUD50.00	Each e-token	N/A

### 9. Bank Cheques

Eligible Customer: Existing Customer			
Description	Amount of Fee		Remarks
Issue fee	AUD8.00	Per cheque	<p>If the Bank's staff receives any cash from the customer, cash handling transaction fee may also apply which is equivalent to 0.15% of the face value of the cheque.</p> <p>If the amount used to issue bank cheque is deposited into the customer's account on the day on which the cheque is issued, cash handling transaction fee may still apply.</p>
Repurchase fee	AUD20.00	Per cheque	The original bank cheque should be presented over the counter.
Stop payment due to bank cheque is lost or stolen	AUD20.00	Per cheque	N/A

### 10. Account Overdrawn

Eligible Customer: Existing Customer		
Description	Amount of Fee	
A withdrawal against uncleared funds	AUD20.00	Per transaction
An account overdraws without the Bank's approval	AUD20.00	Per transaction
Insufficient funds in the account at the time of withdrawal	AUD20.00	Per transaction
A request from the customer to transfer funds from an account held with the Bank to the overdrawn account in order to put the overdrawn account in credit	AUD20.00	Per request

### 11. Account Statements

Eligible Customer: Existing Customer			
Description	Amount of Fee		Remarks
Account statement	Free for one statement per statement period		<p>No statement will be mailed to the customer if:</p> <ul style="list-style-type: none"> <li>the customer only holds a passbook account with the Bank;</li> <li>no transaction occurs within the statement period.</li> </ul>
Additional periodical account statement	AUD10.00 - within 3 years AUD20.00 - over 3 years	Per sheet	The Bank may generate additional account statement at the requested of the customer.
A copy of account statements which have already been sent to the customer	AUD10.00	Per statement	N/A

## 12. Bank Vouchers

Eligible Customer: All Customers			
Description	Amount of Fee		Remarks
Inquiry fee in responding to customer inquiries on transactions – search for transaction voucher(s) (including remittance records, foreign exchange receipts, deposit or withdrawal slips and other bank records)	AUD60.00	Per hour for searching the vouchers	Minimum charge is AUD60.00.
Copy of vouchers	AUD10.00 - Current year AUD20.00 - Within 3 years AUD50.00 - Over 3 to 5 years AUD100.00 - Over 5 to 7 years	Per voucher	Records for transactions occurred more than 7 years ago are not retained by the Bank.

## 13. Direct Debit & Credit Services

Eligible Customer: Existing Customer			
Description		Amount of Fee	
Direct Debit	Successful direct debit transaction	Free	Per transaction
	Dishonor fee (e.g. insufficient funds)	AUD20.00	Per transaction
Direct Credit	Direct credit transaction	Free	Per transaction

## 14. Funds Transfer via RTGS<sup>#</sup>

Eligible Customer: All Customers				
Description		Amount of Fee		
RTGS (inward)	The amount received via RTGS is to be credited to an account held with the Bank	Free	Per transaction	
RTGS (outward)	The funds subject to transfer come from customer's account	below AUD10,000.00	AUD10.00	
		AUD 10,000.00 or more	AUD15.00	
	The funds subject to transfer come from cash supplied by customers or Non-customers	below AUD10,000.00	AUD15.00	Per transaction
		AUD 10,000.00 or more	AUD20.00	Per transaction

<sup>#</sup>RTGS means Real Time Gross Settlement which is a fund transfer of AUD to or from another local bank account.

## 15. Foreign Exchange Transactions<sup>#</sup>

Eligible Customer: All Customers			
Currency Options		Amount of Fee	
CNY	Free	Per transaction	
HKD			
USD			
EUR			
JPY			

<sup>#</sup> Foreign exchange transactions are subject to notes availability. Other foreign currencies (not included in the above currency options) may be available from time to time. Please make inquiries with one of the branches for further information.

## 16. Cash Handling Transactions

Eligible Customer: All Customers			
Description		Amount of Fee	Remarks
Cash withdrawal or deposit of foreign currency notes	USD HKD CNY	1.5% of the total cash amount	Withdrawal transaction is subject to note availability.
	below AUD20,000	Free	Withdrawal transaction is subject to note availability.
	AUD20,000 or more	0.05% of the total cash amount	Withdrawal transaction is subject to note availability.
Cash withdrawal	below AUD30,000	Free	N/A
	AUD30,000 or more	0.15% of the total cash amount	The fee is waived for making deposits into a newly opened account. This fee exemption only applies if the deposit is not withdrawn on the day of the deposit.
Cash deposit	AUD30,000 or more	0.15% of the total cash amount	
Coin handling fee		5% of the total transaction amount	N/A

## 17. Others Charges

Eligible Customer: All Customers			
Description	Amount of Fee		Remarks
Replacement of passbook	AUD10.00	Per book	N/A
Issuing fee for balance certificate	AUD15.00	Per certificate	N/A
Foreign currency cheque collection	USD30.00 HKD200.00 plus courier costs and agent bank charges	Per cheque	Payable upon presentation of cheque
Facsimile instructions to operate an account	AUD5.00 USD5.00 HKD30.00 CNY30.00	Per instruction	Available only for those accounts which may be operated by facsimile instructions.(Other charges may apply)
Collection of unclaimed money	AUD25.00	Per item	N/A
Deceased account settlement fee	AUD55.00	Per account	N/A
Account settlement fee for fraudulent cheques	Settlement fee for the first three fraudulent cheques is AUD55.00 (minimum applicable fee: AUD55.00); subsequent cheques will be charged AUD27.50 per cheque	N/A	N/A
Special clearance of cheques	AUD15.00	Per cheque	N/A
Inward Cheques dishonor fee	AUD20.00	Per cheque	N/A

## 18. Definitions:

All Customers include Existing Customers and Non-customers.

Existing Customer means a customer who holds accounts with the Bank.

Non-customer means a customer who does not hold an account with the Bank.

Individual Customer means the Existing Customers who are natural persons.

Non-individual Customer includes those Existing Customers who are sole traders, partnerships or corporations.

Monthly Average Balance is calculated based on the following formula: aggregate daily balance of your account divided by the number of the dates in the month.