



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 2022

The information in this guide is for 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 registered in Hong Kong under Part 16 of the Companies Ordinance (applicable to limited companies only) and the Business Registration Ordinance 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 - Trust account 	HK\$10,000 per account
Account Opening application via video conference	HK\$2,000 per account
<p>Account Management Fee (with effect from 1 July 2014)</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>Client with daily average deposit balance not less than HK\$500,000 or having utilized loan facility in the past 3 calendar months, the Account Management Fee will be waived.</p> <p>*A client who maintains a single-named account and joint-named account(s) concurrently will be considered as</p>

	different clients.
Account closed within 6 months from its opening	HK\$500 per account
Account reactivation fee	HK\$2,000 per account

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.
Cashier Order	
➤ Issuance	HK\$50 per item
➤ Repurchase	HK\$50 per item
➤ 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

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
➤ Contains Chinese characters	Additional HK\$50/US\$7/CNY50
Plus our Oversea Correspondent Banks' charges	
a. Debit from Ordering Customer "OUR"	
- Remit US\$	US\$10
- Remit EUR	EUR13
- Other Currencies	On overseas Correspondent Banks' charges
b. Deduct from Beneficiary A/C "BEN"	On overseas Correspondent Banks' charges
Amendment/Cancellation/SWIFT Enquires	HK\$200 plus correspondent bank charges, if any
Demand Draft Issuance	
➤ Issuance	HK\$100
➤ Stop payment	HK\$250 plus correspondent bank charges, if any
➤ Repurchase/Cancellation	HK\$100
➤ 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

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

Letter of Credit Issuance (for each validity period for 6 months) ➤ 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 ➤ Increase in amount or extension in Validity ➤ Other terms & conditions	Same scale as Letter of Credit issuance HK\$450
Bills drawn under deferred payment LC	1/16% per month or part of a month min. HK\$400
Discrepancy Fee	HK\$600
Shipping Guarantee ➤ 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 ➤ 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 ➤ 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)	

➤ Handling Commission	1/4%, min. HK\$450
-----------------------	--------------------

VI. Export

Letter of Credit/Amendment Advising Fee	
➤ For our customer	HK\$350
➤ For non-customer	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
Export Bills Negotiation/Collection	
➤ Bills presented to local bank for negotiation	
a. With Recourse:	First US\$50,000 or equivalent at 1/4%, balance 1/8%, min. HK\$350
b. Without Recourse:	First US\$50,000 or equivalent at 1/8%, balance 1/16%, min. HK\$350
➤ Bills presented to local bank for Collection	1/8%, min. HK\$350
➤ HK\$ Export Bill Purchased/Discounted	First US\$50,000 or equivalent at 1/4%, balance 1/8%, min. HK\$350
➤ Small Bill Commission for Bill Purchased/Discounted of amount less than US\$10,000 or equivalent	HK\$250
Letter of Credit Transfer	
➤ Fully transfer	HK\$600
➤ Partial transfer	First US\$50,000 or equivalent at 1/4%, balance 1/8%, min. HK\$700
➤ Amendment to transferred L/Cs (For increase in amount or extension of validity over 6 months)	Same scale as Letter of Credit Transfer

➤ Other terms and conditions	HK\$500
➤ Handling Commission on Export Bills for Collection under LC or DA/DP	1/8%, min. HK\$350
➤ Unpaid or Direct settlement of Export Bills for Collection under LC or not under LC (released fee of payment)	HK\$400
➤ Long outstanding Export Bills commission	HK\$500 per quarter on each export bill
Commission In Lieu of Exchange	
➤ To be charged when foreign currency is paid to or received from customer in respect of transaction in the same foreign currency	1/4%, min. HK\$350
Bills Checking Fee	HK\$450
Packing Loan	
➤ Draw down commission	HK\$150
➤ Extension fee	HK\$300
➤ Direct settlement (free of payment)	1% on loan amount, min. HK\$300
➤ 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)

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



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

銀行服務收費

二零二二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)適用於並無根據公司條例第16部及商業登記條例在香港登記之海外公司，或(2)香港成立的公司擁有海外註冊公司股東和/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 - 信託基金戶口	每帳戶 HK\$10,000
透過視像會議處理開戶申請	每帳戶 HK\$2,000
賬戶管理費 (二零一四年七月一日起生效) 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) 如相關扣收日所在月份向前推算三個日曆月份，日均存款結餘不低於港元五十萬或有提用過本行之貸款服務，將獲得豁免。 * 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。
銷戶 (開戶不足六個月)	每帳戶 HK\$500
重新啟動戶口	每帳戶 HK\$2,000

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	每張 HK\$50

<ul style="list-style-type: none"> ➤ 回購 ➤ 報失 	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 <ul style="list-style-type: none"> ➤ 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
商業登記查冊 <ul style="list-style-type: none"> ➤ 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 <ul style="list-style-type: none"> ➤ 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

本地匯款 <ul style="list-style-type: none"> ➤ 透過 e-Banking ➤ 透過其他途徑 ➤ 中文匯款 另加本地收款銀行收費 <ul style="list-style-type: none"> 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 <ul style="list-style-type: none"> ➤ 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 <ul style="list-style-type: none"> a. 從申請人賬戶扣除 “OUR” 	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

- 匯出美元	US\$10
- 匯出歐元	EUR13
- 其他貨幣	按本行海外代理行收費
b. 從受益人賬戶扣除 “BEN”	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

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

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

<ul style="list-style-type: none"> ➤ 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 <ul style="list-style-type: none"> ➤ 簽發 ➤ 增額或展期 ➤ 一般條款修改 	每月 (或一個月的部分) 收取 1/8%，最低收費 HK\$500 與開立時相同 HK\$450
托收進口單據 <ul style="list-style-type: none"> ➤ 手續費 ➤ 逾期單據(到期日一個月後仍未結算) ➤ 直接結算 	1/8%，最低收費 HK\$350 每月另加 HK\$300 HK\$350
進口發票融資 <ul style="list-style-type: none"> ➤ 手續費 	1/4%，最低收費 HK\$450

VI. 出口押匯交易

代理行的信用證及其修改書的通知 <ul style="list-style-type: none"> ➤ 本行客戶 ➤ 非本行客戶 	HK\$350 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: <ul style="list-style-type: none"> ➤ 單據送予本地同業議付 <ul style="list-style-type: none"> a. 有追索權之議付 b. 無追索權之議付 ➤ 單據送予本地同業托收 ➤ 港元出口買單/貼現 ➤ 小額出口買單/貼現 (少於 US\$10,000 或等值) 	首 US\$50,000 或等值收取 1/4%，餘額 1/8%，最低收費 HK\$350 首 US\$50,000 或等值收取 1/8%，餘額 1/16%，最低收費 HK\$350 1/8%，最低收費 HK\$350 首 US\$50,000 或等值收取 1/4% 餘額 1/8%，最低收費 HK\$350 HK\$250
轉讓信用證	

<ul style="list-style-type: none"> ➤ 原證轉讓 ➤ 更改條款轉讓 ➤ 增額或延長有效期超過六個月 ➤ 一般條款修改 	<p>HK\$600</p> <p>首 US\$50,000 或等值收取 1/4%，餘額 1/8%，最低收費 HK\$700</p> <p>與更改條款轉讓信用證收費相同</p> <p>HK\$500</p>
<ul style="list-style-type: none"> ➤ 附有或沒附有信用證之出口托收手續費 ➤ 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>1/8%，最低收費 HK\$350</p> <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

<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>