

DEPOSIT SERVICE CHARGE SCHEDULE

(Effective 4 November 2013)

Notes:

- “Account Minimum Balance Fee” is applicable to HK\$, US\$ and CNY savings and current accounts and single foreign currency savings accounts only.
- If the “Daily average consolidated balance” of customers’ deposit accounts in the previous month is below HK\$5,000, “Account Minimum Balance Fee” of HK\$50 (or its foreign currency equivalent) per month will be debited to customers’ applicable accounts (per account).
- “Daily average consolidated balance” is the daily average balance of customers’ deposit accounts (including HK\$, US\$ and CNY savings and current accounts, single foreign currency savings accounts, foreign currency combination savings accounts, fixed deposit accounts, pleasure savings accounts and paper gold accounts) in the same name in the previous month.
- The following customers are exempt from “Account Minimum Balance Fee”:
 - Aged 65 or above;
 - Aged below 18;
 - Recipients of Government Disability Allowance or Comprehensive Social Security Assistance (with valid supporting documents);
 - Customers maintaining any of the following accounts given the balance/outstanding amount is non-zero:
 - All-in-one Banking;
 - Securities or Securities Savings Scheme;
 - Wealth Management or Sunflower Service or Private Wealth Management; or
 - Loans (including personal loan, overdraft limit, fixed loans and mortgage loans).
 - Customers maintaining payroll accounts (limited to employers using our Bank’s payroll arrangement in the form of diskette or group standing instructions);
 - Policy owners of Hong Kong Life Insurance (applicable to insurance arranged by the Bank)

Items	Charges
<ul style="list-style-type: none"> Returned Cheque (Reasons :- “Insufficient Funds”, “Refer to Drawer” & “Not Arranged For”) 	HK\$150 / US\$19
<ul style="list-style-type: none"> Returned Cheque (other reasons) Mailing of Cheque Book(s) Overdraft Exceeding Pre-arranged Limit 	HK\$50 / US\$6.5 HK\$20 / US\$3 Handling charge of HK\$100/US\$13 plus overdraft interest (on the amount in excess of the pre-arranged limit) at prime rate* + 8% p.a. (calculated on a daily basis)
<ul style="list-style-type: none"> Unauthorised Overdraft 	Handling charge of HK\$100/US\$13 plus overdraft interest at prime rate* + 10% p.a. (calculated on a daily basis)
<ul style="list-style-type: none"> Drawing against Uncleared Items <ul style="list-style-type: none"> For uncleared amount of HK\$100,000 / US\$13,000 or below For uncleared amount over HK\$100,000 / US\$13,000 	HK\$50 / US\$6.5 HK\$100 / US\$13

Service charges of the above items are to be paid in original currency by debiting to the related HK\$ / US\$ current account.

* Wing Lung Bank’s US\$ Prime Rate and HK\$ Prime Rate will be applied for calculation of overdraft interest on US\$ and HK\$ current accounts respectively.

Items	Charges
<ul style="list-style-type: none"> Autodebit / Standing Instruction Rejection (Reasons :- “Insufficient Funds”, “Refer to Drawer” & “Not Arranged For”) 	HK\$150 / RMB ¥150
<ul style="list-style-type: none"> Deposit of Returned Cheque Transfer House Cheque / Cheque Outward Mark Good for Payment <ul style="list-style-type: none"> Transfer house cheque Cheque outward mark good presented by customer Cheque outward mark good presented by bank Cheque Inward Mark Good for Payment HK\$/US\$ Cheque Drawn on Guangdong / Shenzhen Sent for Collection Stop Payment / Cancel Stop Payment of Cheque Request for Duplicate Account of Statement(s) 	HK\$10 per cheque HK\$30 per cheque HK\$100 per cheque HK\$200 per cheque plus other bank’s charges HK\$50 per cheque HK\$100 / US\$13 per cheque
<ul style="list-style-type: none"> Request for Provision of Account Information to Law Firm / Accounting Firm Request for Provision of Duplicate Account Documents <ul style="list-style-type: none"> Records within 1 year from the date of request Records within 2 years from the date of request Records within 3 years from the date of request Records beyond 3 years (up to 7 years) from the date of request Printing of Special Cheques <ul style="list-style-type: none"> Single colour Two colours Over two colours Printing of Special Pay-in Slips Mailing of Returned Cheque(s) Business Registration / Company Search Wing Lung ATM Card Replacement of Wing Lung ATM Card ATM Cash Withdrawal in Macau / through China Unionpay Network (including cash withdrawal at HSBC and Hang Seng ATMs) JETCO Interbank Fund Transfer Replacement of Damaged / Lost Security Token (NET Banking) Report Loss of Passbook / Deposit Confirmation 	HK\$80 per instruction HK\$50 per page (plus a handling fee of HK\$300 per closed account) HK\$300 HK\$50 per page (plus a handling fee of HK\$300 per closed account) Waived Additional Charge Additional HK\$250 per account Additional HK\$500 per account Additional HK\$1,000 per account (plus HK\$1,000 per additional year) HK\$280 per thousand HK\$380 per thousand Negotiable Negotiable HK\$15 HK\$150 Free of Charge HK\$50 / RMB ¥50 HK\$20/RMB ¥20 per transaction HK\$10 per transaction HK\$100 HK\$50

Items	Charges
<ul style="list-style-type: none"> Early Uplift of Time Deposit Closure of Savings A/C / Current A/C within 3 months after A/C opening Closure of Pleasure Savings A/C within 6 months of A/C opening Closure of Bebihhichi Savings A/C prior to maturity Set-up / Amendment of Autopay Instructions Auto-Fund Collection / Payment Service <ul style="list-style-type: none"> Set-up fee Diskette Instruction <ul style="list-style-type: none"> A/C with Wing Lung Bank Ltd A/C with other banks Auto-credit /Auto-debit rejection Group Standing Instruction <ul style="list-style-type: none"> A/C with Wing Lung Bank Ltd A/C with other banks Confirmation of A/C Balance A/C Signature Verification Issuing of Bank Reference Letter Bank Confirmation Standing Instruction for Fund Transfer Issuance of Cashier’s Order Bank’s Endorsement of a Cashier’s Order to Certify the Purchaser’s Name Report Loss of Cashier’s Order Gift Cheque Bulk Cheque Deposit <ul style="list-style-type: none"> First 50 pieces per day For each additional cheque over 50 pieces per day Notes Deposit (over 200 pieces or over HK \$100,000 equivalent per customer per day) Coins Deposit (over 200 pieces per day) Coin Changing Overdue Rental Payment of Safe Deposit Box Loss of one Safe Deposit Box Key and replacement of lock Breaking open of Safe Deposit Box due to loss of keys Breaking open of Safe Deposit Box due to non-payment of rent Taking inventory of safe deposit box in the presence of our staff as witness Night Safe Annual Fee Loss / Damage of Night Safe Bag Replacement of one Night Safe Door Key Administration charge for on-site services provided by the Bank in relation to customer’s A/C Special Mail Instructions Dormant Account : Deposit account inactive for more than 1 year A/C Minimum Balance Fee ^{Notes} 	Subject to our Bank’s discretion HK\$150 HK\$50 HK\$200 HK\$50 / RMB ¥50 per instruction HK\$200 / RMB ¥200 Free of charge HK\$1.50 / RMB ¥1.50 per credit A/C (min. charge HK\$30 / RMB ¥30) HK\$2.50 / RMB ¥2.50 per item HK\$1.50 / RMB ¥1.50 per credit A/C (min. charge HK\$30 / RMB ¥30) HK\$2.50 / RMB ¥2.50 per credit A/C (min. charge HK\$30 / RMB ¥30) HK\$100 HK\$150 HK\$200 per letter (HK\$20 for each additional letter) HK\$300 HK\$50 per transaction plus relevant charges (if any) HK\$50 / US\$6.50 / RMB ¥50 (waived for senior citizens) HK\$40 per order HK\$50 plus \$300 payable to HKICL HK\$10 (waived for senior citizens) Free of charge HK\$1 HK\$0.50 per piece (calculated on the basis of total deposit amount, min. charge HK\$100) 2% of amount (min. charge HK\$100) HK\$2 per packet HK\$100 HK\$200 HK\$800 HK\$1000 plus overdue rent HK\$200 HK\$1000 per night safe bag issued HK\$250 per bag HK\$100 HK\$300 HK\$700 per A/C annually Free of Charge HK\$50 per A/C monthly

For US\$ Current Account, service charges of any applicable item(s) can be paid either in HK\$ or its US\$ equivalent at the exchange rate of US\$1=HK\$7.8. (The service charges, if paid in US\$, shall be debited to the subject account.)

