



Banking Services

Fees and Charges

(Effective 28 Sept 2018)

A. Remittances Services

B. Lending Services

C. Prime Rates

The information in this guide is for customer's reference with regard to the charges for various services offered by Allied Banking Corporation (Hong Kong) Limited (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 us for details.

A. Remittances Services

Service	Charges	Commission in Lieu if settlement by
A. Outward Payment / Amendment 1. via SWIFT or CHATS or other means of payment to Beneficiary bank directly for both Local or Overseas	HKD150 or USD20 per item	Draft/Cheque (Min. HKD300) 0.5%
		T/T (Min. USD10/Max. USD150) 0.1%
2. via SWIFT or CHATS or other means of payment thru an Intermediary Bank for both Local or Overseas	HKD300 or USD40	Same as A.1.
3. Request for payment in Full	Another HKD150 or USD20 on top of the regular	Same as A.1.
B. Inward Payment 1. Proceeds paid in HKD	HKD50 / Nil for personal pick up	N.A.
2. Proceeds paid in Foreign \$ SWIFT or CHATS or other means of payment	Same as A.	T/T (Min. USD10/Max. USD150) 0.1%



B. Lending Services

Service	Free & Charge (per transaction) / Interest
<p>A. Loans and Advances:</p> <p>Release of mortgaged property for loans redemption</p> <p>Partial repayment of loans</p> <p>Prepayment / Early repayment of loans</p> <p>Revision of loan terms (Tenor, Due Date, Repayment Amount, etc.)</p> <p>Request for loan repayment records</p> <p>Advance payment rates / government rent / property management fee</p> <p>Loan repayment - cheque returned / dishonored</p> <p>Loan repayment – rejected autopay</p> <p>Loan repayment – autopay re-collection</p> <p>CHATS payment for loan drawdown or withdrawal / funds transfer</p> <p>SWIFT payment for loan drawdown or withdrawal / fund transfer</p> <p>Photocopy of bank statements or advices or repayment schedules or other documents</p> <p>Photocopy of mortgage deeds or other title deeds</p> <p>Photocopy of Facility Letter</p> <p>Lease consent letter on mortgaged property</p> <p>Monthly repayment of Instalment Loan Not via autopay / standing instruction</p>	<p>Handling fee : HKD1,100 per mortgage title deeds</p> <p>Handling fee : HKD1,100</p> <p>Handling fee : HKD1,100</p> <p>Handling fee : HKD900 per request</p> <p>Handling fee : HKD200 per request</p> <p>Handling fee : HKD700 per demand notice</p> <p>Handling fee : HKD200</p> <p>Handling fee : HKD200</p> <p>Handling fee : HKD100</p> <p>Handling fee : HKD200</p> <p>Handling fee : HKD300</p> <p>Handling fee : HKD40 per copy within one year HKD100 per copy over one year</p> <p>Handling fee : HKD20 per page or min. HKD400 per set, whichever is higher</p> <p>Handling fee : HKD200</p> <p>Handling fee : HKD600 per letter</p> <p>Administration fee : HKD300 per transaction</p>
<p>B. Overdue, over limit & delinquent accounts</p> <p>1. Instalment Loan/Term Loan</p> <p>Late charge</p> <p>Overdue interest</p> <p>2. Overdraft</p> <p>Over limit charge</p> <p>(For the average outstanding loan balance during the month which exceeds the credit limit as derived from the month end statement date.)</p>	<p>HKD450 for each overdue instalment</p> <p>Contract rate + 6% p.a. charged daily on each overdue repayment amount up to date of repayment</p> <p>Handling fee : HKD900 shall be posted to the next statement</p>

C. Prime Rates

HKD Prime Rate	5.375%
----------------	--------