

**ALLIED BANKING CORPORATION (HONG KONG) LIMITED**  
**A Restricted Licence Bank**

Schedule of Fees/Charges/Commissions for Trade and Loan Services

with effect from 1<sup>st</sup> July 2023

**Trade Services**

**A. Import**

| Service   | Charge (per transaction)   |
|---|--|
| Documentary Credit (DC) Issuance                          |  |
| 1. Ordinary DC  | 0.25% on 1 <sup>st</sup> USD50,000 or equivalent*<br>0.125% on balance*<br>(Minimum: HKD500) |
| 2. Back-to-Back DC  | 0.25% on 1 <sup>st</sup> USD50,000 or equivalent*<br>0.125% on balance*<br>(Minimum: HKD800) |
| 3. Standby DC   | 0.125% per month<br>(Minimum: HKD1,000)  |
|   | *For each validity period of 6 months (or part thereof)                                      |
| DC Amendment  |  |
| 1. For extension of validity over 6 months                | 0.25% on 1 <sup>st</sup> USD50,000 or equivalent*<br>0.125% on balance*<br>(Minimum: HKD500) |
| 2. Increase of DC amount                                  | 0.25% on 1 <sup>st</sup> USD50,000 or equivalent*<br>0.125% on balance*<br>(Minimum: HKD500) |
| 3. Other terms & conditions                               | HKD500   |
|   | *For each validity period of 6 months (or part thereof)                                      |
| Discrepancy Fee   | HKD700 or equivalent   |
| Bills drawn under Acceptance/Deferred Payment DC          | 0.0625% per month<br>(Minimum: HKD500)   |
| Inward Bills for collection                               |  |
| 1. Handling commission                                    | 0.125%<br>(Minimum: HKD500)  |
| 2. Deferred settlement<br>- Over one month after due date | Additional HKD500 per month  |

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|---|---|
| Shipping Guarantee  |   |
| 1. Countersigning of shipping guarantee   | HKD400  |
| 2. For shipping guarantee outstanding for more than one month                               | Additional HKD300 per month   |
| 3. Related documents not received by the Bank or ultimately not channeled through the Bank. | 0.25%<br>(Minimum HKD350)   |
| Delivery Order Issuance   | HKD400  |
| Storage of merchandise in godown  | HKD400  |
| Account Payable (Import Invoice Financing)  |   |
| - Handling Commission   | 0.25% on 1 <sup>st</sup> USD50,000 or equivalent<br>0.125% on balance<br>(Minimum : HKD500) |

## B. Export

| Service  | Charge (per transaction)   |
|--|--|
| Bills Purchased/Financed   |  |
| - Bills purchased/financed with or without DC  | 0.25% on 1 <sup>st</sup> USD50,000 or equivalent<br>0.125% on balance<br>(Minimum: HKD500) |
| Export Bills drawn under DC passed to Local Banks for negotiation (non-financed)                   |  |
| 1. With recourse   | 0.25% on 1 <sup>st</sup> USD50,000 or equivalent<br>0.125% on balance<br>(Minimum: HKD500) |
| 2. Without recourse  | 0.125%<br>(Minimum: HKD500)  |
| Bills Checking Fee   | HKD550 per set of invoices   |
| Packing Loan   |  |
| 1. Commission for granting of Packing Loan   | 0.125%<br>(Minimum : HKD500)   |
| 2. Handling charge for direct settlement of Packing Loan (not retired by relative export proceeds) | 0.125% on repayment amount<br>(Minimum: HK\$300)   |
| Collection Bills   |  |
| - With or without DC   | 0.125%<br>(Minimum: HKD550)  |
| Acceptance/Deferred Payment undertaking for bills drawn under DC                                   | 0.0625% per month<br>(Minimum: HKD500)   |

|   |  |
|---|--|
| <p>DC Transfer commission</p> <p>1. Full transfer</p> <p>2. Partial transfer</p> <p>3. Amendment to transferred DC</p> <p>- For increase in amount or extension of validity over 6 months</p> <p>- Other terms &amp; conditions</p> | <p>HKD500 - Transferee domiciled in HK</p> <p>HKD600 - Transferee domiciled outside HK</p> <p>0.25% on 1<sup>st</sup> USD50,000 or equivalent*</p> <p>0.125% on balance*</p> <p>(Minimum : - Transferee domiciled in HK HKD700</p> <p>- Transferee domiciled outside HK HKD800</p> <p>0.25% on 1<sup>st</sup> USD50,000 or equivalent*</p> <p>0.125% on balance*</p> <p>(Minimum : - Transferee domiciled in HK HKD700</p> <p>- Transferee domiciled outside HK HKD800</p> <p>HKD600</p> <p>* For each validity period of 6 months (or part thereof)</p> |
| <p>DC/Amendment Advising Fee</p> <p>1. Act as first advising bank</p> <p>2. Act as second advising bank</p>   | <p>HKD400</p> <p>HKD400</p>  |
| <p>DC confirmation Commission</p> <p>1. Adding confirmation for the validity of DC</p> <p>2. Adding confirmation for deferred reimbursement DC from expiry date to the latest date of payment is received</p>                       | <p>0.125% per month</p> <p>(Minimum: HKD500)</p> <p>Confirmation charges may vary by country</p> <p>Additional 0.125% per month or part thereof</p> <p>(Minimum: HKD500)</p>   |
| <p>Account Receivable (Export Invoice Financing)</p> <p>- Handling Commission</p>   | <p>0.25% on 1<sup>st</sup> USD50,000 or equivalent</p> <p>0.125% on balance</p> <p>(Minimum : HKD500)</p>  |

### C. Other Fees/Charges/Commissions/Interest

| Service   | Charge (per transaction) / Interest  |
|---|--|
| <p>Commission in lieu of Exchange</p> <p>i.) Chargeable when foreign currency is paid to or received from customer in respect of transaction in the same foreign currency (Import / Export)</p> | <p>0.25% on 1<sup>st</sup> USD50,000 or equivalent</p> <p>0.125% on balance</p> <p>(Minimum: HKD500)</p> |
| <p>Handling commission for Import/Export bills amount less than USD10,000 or equivalent</p>   | <p>HKD400</p>  |

|   |   |
|---|---|
| Hong Kong Dollars Bills Commission<br>- Import / Export   | 0.25% on 1 <sup>st</sup> USD50,000 or equivalent<br>0.125% on balance<br>(Minimum: HKD500)  |
| Irregular/Overdue Bills<br>- For loan repayment and/or interest payment is not paid on each Maturity Date and/or Due Date | i. Default interest :<br><b>8% p.a. on top of contract rate</b> charged daily on each overdue amount, calculating from the date of overdue up to the date of repayment (Minimum : HKD500)<br>ii. Late administrative charge :<br>HKD500 for each overdue amount |
| Commission on Reimbursement claimed by correspondent Bank   | 0.125% on reimbursing amount<br>(Minimum: USD60 & Maximum USD150)   |
| Handling Charge for direct settlement of Collection Bills   | HKD400  |
| Amending Instructions to the Bank   | HKD150  |
| Verification of Signature   | HKD150  |
| CHATS Fee   | HKD200  |
| SWIFT Fee   | i.) For DC Issuance : Minimum HKD700 for 1 <sup>st</sup> 3 pages plus HKD200 per additional page<br>ii.) For other message : HKD300 per page  |
| Handling Charge for cheque returned/dishonored on bills repayment   | HKD250  |
| Handling Charge on request for cheque image/copy retrieval from collecting bank   | HKD100 per copy   |
| Postage/Courier   | Depending on destination and weight of documents  |
| Bank Confirmation of account balance and information for audit purposes   | HKD500 per confirmation for last financial year ended   |
| Bank reference letter<br>- Each letter<br>- Each supplementary copy if more than one letter issued at the same time       | HKD300<br>HKD50   |
| Bank Guarantee/Bond   | Commission : 2% p.a. - 2.5% p.a.<br>Subject to respective facility arrangement for issuing purposes<br>(Minimum : HKD2,000)   |

## Loan Services

| Service  | Fee & Charge (per transaction) / Interest   |
|--|---|
| <p>I. 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 for rates / government rent / property management fee</p> <p>Loan repayment - cheque returned / dishonored</p> <p>Loan repayment – rejected autopay-In</p> <p>Loan repayment - autopay re-collection</p> <p>Bank confirmation of account balance and information for audit purposes</p> <p>CHATS payment for loan drawdown or withdrawal / funds transfer</p> <p>SWIFT payment for loan drawdown or withdrawal / funds transfer</p> <p>Issuance of bank cheque / draft / cashier order</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>Custody of non-discharged /non-released title deeds and documents after full repayment</p> <p>Lease consent letter on mortgaged property</p> <p>Self-arrangement for fire insurance of mortgaged property on request</p> <p>Monthly repayment of Instalment Loan NOT via autopay / standing instructions</p> <p>Request for cheque copy/image retrieval from collection bank</p> | <p>Redemption fee : HKD1,200 per mortgage title deeds</p> <p>Handling fee : HKD1,200</p> <p>Handling fee : HKD1,200</p> <p>Handling fee : HKD1,100 per request</p> <p>Handling fee : HKD300 per request</p> <p>Handling fee : HKD700 per demand notice</p> <p>Handling fee : HKD250</p> <p>Handling fee : HKD250</p> <p>Handling fee : HKD100</p> <p>Handling fee : HKD500 per confirmation for last financial year ended</p> <p>Handling fee : HKD200</p> <p>Handling fee : HKD300</p> <p>Handling fee : HKD150</p> <p>Handling fee : HKD50 per copy within one year<br/>HKD100 per copy over one year</p> <p>Handling fee : HKD30 per page or<br/>min. HKD400 per set, whichever is higher</p> <p>Handling fee : HKD300</p> <p>Custody fee : HKD3,000 per year</p> <p>Handling fee: HKD600 per letter</p> <p>Review fee : HKD300 per policy per year</p> <p>Administration fee : HKD300 per transaction</p> <p>Handling fee : HKD100 per copy</p> |

|   |   |
|---|---|
| <p>II. Overdue and delinquent accounts</p> <p>1. Instalment Loan</p> <p>- For instalment repayment is not paid on each Due Date (applied to instalment repayment on monthly/quarterly/half-yearly basis)</p> <p>2. Term Loan</p> <p>- For loan repayment and/or interest payment is not paid on each Maturity Date and/or Due Date (applied to principal and/or interest payment on monthly/quarterly/half-yearly basis)</p> <p>3. Revolving Loan</p> <p>- For loan repayment and/or interest payment is not paid on each Maturity Date and/or Due Date (applied to principal and/or interest payment on monthly/quarterly/half-yearly basis)</p> <p>4. Overdraft Facility</p> <p>i.) For the average overdrawn balance during the month which exceeds the approved overdraft limit as derived from the month end statement date</p> <p>ii.) For any amount is not paid upon Demand Letter issued by the Bank</p> | <p>i.) Default interest :</p> <p>a) <b>8% p.a. on top of contract rate</b> charged daily on each overdue amount, calculating from the date of overdue up to the date of repayment (Minimum : HKD500)</p> <p>b) After demand, <b>8% p.a. on top of contract rate</b> charged daily on the whole outstanding principal, calculating from the date of overdue up to the date of repayment</p> <p>ii.) Late administrative charge :</p> <p>HKD500 for each overdue instalment</p> <p>i.) Default interest :</p> <p><b>8% p.a. on top of contract rate</b> charged daily on each overdue amount, calculating from the date of overdue up to the date of repayment (Minimum : HKD500)</p> <p>ii.) Late administrative charge :</p> <p>HKD500 for each overdue amount</p> <p>i.) Default interest :</p> <p><b>8% p.a. on top of contract rate</b> charged daily on each overdue amount, calculating from the date of overdue up to the date of repayment (Minimum : HKD500)</p> <p>ii.) Late administrative charge :</p> <p>HKD500 for each overdue amount</p> <p>i.) Overlimit handling charges :</p> <p>HKD1,100 shall be posted to the next statement</p> <p>ii.) Default interest :</p> <p><b>8% p.a. on top of contract rate</b> charged daily on outstanding balance of the account, calculating from the date of overdue up to the date of repayment (Minimum : HKD1,000)</p> |
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**ALLIED BANKING CORPORATION (HONG KONG) LIMITED**  
**A Restricted Licence Bank**

Schedule of Fees and Charges for Treasury Department Services

with effect from 1<sup>st</sup> July 2023

| Service   | Charges                                       | Commission in Lieu if settlement by                                   | Remarks   |
|---|---|---|---|
| <b>A. Outward Payment / Amendment</b>   |   |   |   |
| 1. via SWIFT or CHATS or other means of payment to Beneficiary bank directly for both Local or Overseas | HKD150 or USD20                               | Draft/ Cheque (Min./ HKD300) 0.5%<br>T/T (Min. USD10/Max.USD150) 0.1% | Payment for credit to A/C with any branch of PNB will be free from commission |
| 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 HKD300 or USD40 on top of the regular | Same as A.1.  |   |
| <b>B. Inward Payment</b>  |   |   |   |
| 1. Proceeds paid in HKD   | HKD50 / Nil for personal pick up              |   | Same as A.  |
| 2. Proceeds paid in foreign \$ SWIFT, CHATS or other means of payment                                   | Same as A.                                    | T/T (Min. USD10/Max. USD150) 0.1%                                     |   |
| <b>C. Stop Payment</b>  |   |   |   |
| 1. Local Currency   | HKD200  | N/A   |   |
| 2. SWIFT or CHATS or other means of payment   | HKD150 or USD20                               | N/A   |   |
| <b>D. Returned Unpaid Cheque</b>  |   |   |   |
| 1. Local Currency   | HKD250  | N/A   |   |
| <b>E. Inquiry / Confirmation</b>  |   |   |   |
|   |   | N/A   |   |

|  |                    |     |                                |
|--|--------------------|-----|--------------------------------|
| 1. via Ordinary Mail   | HKD100             |     | *for last financial year ended |
| 2. via SWIFT or other electronic means   | HKD150 or<br>USD20 | N/A |                                |
| 3. Audit Confirmation*   | HKD500             | N/A |                                |
| 4. A/C Statement / History   |                    |     |                                |
| a. each copy beyond latest 2 months  | HKD50              | N/A |                                |
| b. each copy over one year   | HKD100             | N/A |                                |
| 5. Bank reference letter   |                    |     |                                |
| a. Each letter   | HKD300             | N/A |                                |
| b. Each supplementary copy if<br>more than one letter issued<br>at the same time | HKD50              | N/A |                                |



Please note the followings :

1. The rates quoted in this schedule are applied to normal transactions for all personal and corporate accounts, additional charges may be made when you request special services.
2. SWIFT/CHATS costs, courier charges, postage or other out-of-pocket expenses incurred as well as correspondent charges, if any, will be for client's account unless otherwise instructed.
3. For the charges which are not mentioned in this schedule, please contact the relevant departments or your Relationship Manager for details.
4. All fees; charges and commissions are subject to the Accounts and Related Services Terms and Conditions. We reserve our right to change from time to time and to introduce other service charges which are not included in this schedule.
5. Each kind of the loans financed is subject to our lending interest rate as stipulated in the Facility Letter.
6. Unless otherwise specified, interest on loans denominated in HKD/GBP and other Foreign Currencies is calculated on a 365-day and a 360-day year basis respectively.

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