



# Hang Seng Private Banking Services

## Fees and Charges Schedule

Effective 28 February 2024

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- A. Account Administration and Deposit Account Services**
  - B. Remittance and Foreign Exchange Services**
  - C. Securities, Non-listed Bonds, Structured Products, Derivative Products, Investment Funds and Other Investment Services**
  - D. Credit Card Services**
  - E. Lending Services**
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This document is intended to offer customer a clear illustration of the fees charged for the most commonly delivered services in Hang Seng Bank Limited (the "Bank") Private Banking. The information in this guide is for customer's reference with regard to the charges for various services and 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 Private Banking Relationship Managers for details.



## A. Account Administration and Deposit Account Services

### A.1. Private Banking Account Administration Services

Items		Fees / Charges
Reference Letter		HK\$300 per letter
Certificate of Account Balance / Audit Confirmation		HK\$100 per certificate
Account History Record	Consolidated Statement for Current Year	HK\$100 per month
	Consolidated Statement for Prior Years	HK\$200 per month
	Transaction Advice	HK\$50 per copy
Account Service Fee		HK\$1,000 per month, applicable to account with total assets <sup>(1)</sup> below US\$2,500,000

**Note:**

(1) The total assets are the month-end aggregate mark-to-market balance of all deposit, gold, securities, investment funds, structured products and bonds in all same name account in the bank.

### A.2. Deposit Account and Services

**For the fees and charges related to Deposit Account and Services, please refer to the below path for details:**

Hang Seng Bank Website > Service Charges > Bank Tariff Guide for Hang Seng Wealth and Personal Banking Customers > Section A. Deposit Account and Services



## B. Remittance and Foreign Exchange Services

**For the fees and charges related to Remittance and Foreign Exchange Services, please refer to the below path for details:**

Hang Seng Bank Website > Service Charges > Bank Tariff Guide for Hang Seng Wealth and Personal Banking Customers > Section B. Remittances and Foreign Exchange Services

**Note:**

(1) Hang Seng Private Banking does not provide Foreign Currency Cheques Exchange services.



## C. Securities, Non-listed Bonds, Structured Products, Derivative Products, Investment Funds and Other Investment Services

### C.1. Local Securities<sup>(1)</sup>

#### Trade-Related <sup>(2)</sup> (Applicable to both Purchase and Sale unless otherwise stated)

Items		SEHK Listed Securities		
		Fees / Charges	Minimum	Maximum
Brokerage Fee for SEHK Listed Securities (excluding Notes/ Bonds)	Manned channel	0.25% of transaction amount	HK\$100	-
	Hang Seng Invest Express Mobile App	0.20% of transaction amount	HK\$100	-
Brokerage Fee for SEHK Listed Notes / Bonds	All local securities trading channels	0.20% of transaction amount	HK\$100	-
Private Placement Fee for SEHK Listed Securities (Applicable to Purchase only)		Up to 0.25% of consideration amount	HK\$100	-
Transaction Levy (collected by SFC)		0.0027% of transaction amount	-	-
Trading Fee (collected by HKEX)		0.00565% of transaction amount (rounded to the nearest cent)	-	-
Stamp Duty <sup>(3)(4)</sup> (collected by HKSAR Government)		0.10% of transaction amount (rounded up to the nearest dollar)	-	-
Transaction Levy (collected by Accounting and Financial Reporting Council)		0.00015% of transaction amount (rounded to the nearest cent)	-	-
Italian Financial Transaction Tax ("FTT") <sup>(5)</sup> (collected by Italian tax authorities)		Based on daily net increase of customer's beneficial holding of the same share/stock at account level on each settlement day x weighted average purchase price x 0.10%		

#### Notes:

- (1) For the purpose of this document, "Local Securities" refers to securities (mainly Hong Kong stocks) listed on The Stock Exchange of Hong Kong Limited (SEHK) and denominated in HKD, excluding securities listed in Hong Kong that are denominated in Renminbi, settled in US Currency or US Securities which are covered by sections "Hong Kong Listed Renminbi Denominated Securities/Bonds/ETF" and "Hong Kong Listed Securities/ETF Settled in US Currency and Hong Kong Listed US Securities" respectively. All charges are calculated on each security each transaction basis, except for those items with other charge basis specified.
- (2) For details of fees and charges of the ETF settled in US currency – ABF PAN ASIA BOND INDEX FUND (Stock Code: 02821), please refer to services charges for Hong Kong listed securities/ETF settled in US currency.
- (3) Not applicable to iBond/ Green Bond/ Silver Bond.
- (4) Hong Kong listed bonds and ETF are currently exempted from Stamp Duty (collected by HKSAR Government). For securities exempted from Hong Kong Stamp Duty (collected by HKSAR Government), it is subject to change from time to time and please refer to the latest announcement from HKEX's website at [www.hkex.com.hk](http://www.hkex.com.hk) for reference. Please note that the Bank will debit the transaction levy, trading fee and stamp duty for non-HKD denominated securities from customers in the non-HKD denomination based on the calculation provided in the above table and such fees and charges will be paid to the relevant authorities in HKD based on the exchange rate prescribed by the relevant authorities. If there are insufficient funds in your non-HKD settlement account (same as the currency of the securities) to settle the related fees and charges, the Bank shall have the right to collect such fees and charges in HKD from any of your HKD account. Hang Seng Bank Limited reserves the right to revise any charges, special offers and other services from time to time.
- (5) Customers who buy shares issued by Italian resident companies which are listed on The Stock Exchange of Hong Kong Limited via the Bank are required to pay the Italian FTT.

Customers may be required to pay the costs, fees and charges incurred or charged by third parties in relation to the provision of securities trading, custodian and/or nominee services by the Bank. Such third party costs, fees and charges are subject to change without prior notice and will be determined by the Bank. All fees and charges determined by The Government of Hong Kong Special Administrative Region/HKEX/HKSCC/SFC/AFRC/SSE/SZSE/CSRC/ChinaClear Shanghai/ChinaClear Shenzhen/STA/SEC are subject to change without prior notice. Hang Seng Bank Limited reserves the right to revise any charges, special offers and other services from time to time.

## C. Securities, Non-listed Bonds, Structured Products, Derivative Products, Investment Funds and Other Investment Services (cont'd)

### C.1. Local Securities<sup>(1)</sup>

#### Securities Deposit and Withdrawal

Items		SEHK Listed Securities		
		Fees / Charges	Minimum	Maximum
Physical Scrip Deposit	Deposit Fee	HK\$30 per securities per transaction	-	-
	Transfer Deed Stamp Duty (collected by HKSAR Government)	HK\$5 for each transfer deed	-	-
Physical Scrip Withdrawal	Withdrawal Fee	HK\$7.50 per lot per securities or part thereof	HK\$50	-
Through Central Clearing and Settlement System (CCASS)	Settlement Fee	0.002% of transaction amount	HK\$30	HK\$100
	Deposit Fee	Free	-	-
	Withdrawal Fee	0.002% of transaction amount	HK\$50	HK\$300

#### Nominee Services & Corporate Actions

Items		SEHK Listed Securities		
		Fees / Charges	Minimum	Maximum
Collection of Dividends / Interest <sup>(2)</sup> / Scrip Dividends / Cash Offer / Privatization (Receipt of Cash) / Conversion of Warrants (Cash Settled)		0.50% on amount collected	HK\$30	HK\$2,000
Receipt of Bonus Issues / Shares Consolidation / Splitting / Right Issues / Open Offer / Conversion of Warrants / Privatisation (Receipt of Securities)		HK\$50 per transaction	-	-
Registration by Registrar	Handling Charge	HK\$5 per board lot (or part thereof)	HK\$10	-
	Scrip Fee	HK\$2.50 per board lot (or part thereof)	-	-

#### Notes:

(1) For the purpose of this document, "Local Securities" refers to securities (mainly Hong Kong stocks) listed on The Stock Exchange of Hong Kong Limited (SEHK) and denominated in HKD, excluding securities listed in Hong Kong that are denominated in Renminbi, settled in US Currency or US Securities which are covered by sections "Hong Kong Listed Renminbi Denominated Securities/Bonds/ETF" and "Hong Kong Listed Securities/ETF Settled in US Currency and Hong Kong Listed US Securities" respectively. All charges are calculated on each security each transaction basis, except for those items with other charge basis specified.

(2) Not applicable to iBond.

Customers may be required to pay the costs, fees and charges incurred or charged by third parties in relation to the provision of securities trading, custodian and/or nominee services by the Bank. Such third party costs, fees and charges are subject to change without prior notice and will be determined by the Bank. All fees and charges determined by The Government of Hong Kong Special Administrative Region/HKEX/HKSCC/SFC/AFRC/SSE/SZSE/CSRC/ChinaClear Shanghai/ChinaClear Shenzhen/STA/SEC are subject to change without prior notice. Hang Seng Bank Limited reserves the right to revise any charges, special offers and other services from time to time.



## C. Securities, Non-listed Bonds, Structured Products, Derivative Products, Investment Funds and Other Investment Services (cont'd)

### C.1. Local Securities<sup>(1)</sup>

#### Other Services

Items		SEHK Listed Securities		
		Fees / Charges	Minimum	Maximum
Application of Newly-listed Securities (including IPO stock and IPO bonds) / Notes	Subscribe under Hang Seng Nominee	HK\$100 per application	-	-
	Subscribe in client's own name with endorsement of the Bank	HK\$50 per application	-	-
Dual Tranche, Dual Counter Transfer (From HKD-Traded Shares / ETF to RMB-Traded Shares / ETF)		HK\$30 per stock or ETF per transaction	-	-
Transfer of Securities (involving change of beneficial ownership, both parties' accounts should be the securities account held with the Bank)	Handling fee (paid by transferor and transferee each)	0.125% of the value of securities transferred per transaction per securities	HK\$100	-
	Stamp Duty <sup>(2)</sup> (paid by transferor and transferee each) (collected by HKSAR Government)	0.10% of the value of securities transferred (rounded up to the nearest dollar)	-	-
	Withdrawal Fee (paid by transferor)	HK\$7.50 per lot per securities or part thereof	HK\$50	-
	Transfer Deed Stamp Duty <sup>(2)</sup> (paid by transferor and transferee each) (collected by HKSAR Government)	HK\$5 for each transfer deed	-	-
Market Information Services		Free		

#### Charges For Account Maintenance

Items	SEHK Listed Securities		
	Fees / Charges		
Scrip Fee Chargeable at Book Close Date	HK\$1.50 per board lot (or per thereof) per net increase between book close dates		

#### Notes:

- (1) For the purpose of this document, "Local Securities" refers to securities (mainly Hong Kong stocks) listed on The Stock Exchange of Hong Kong Limited (SEHK) and denominated in HKD, excluding securities listed in Hong Kong that are denominated in Renminbi, settled in US Currency or US Securities which are covered by sections "Hong Kong Listed Renminbi Denominated Securities/Bonds/ETF" and "Hong Kong Listed Securities/ETF Settled in US Currency and Hong Kong Listed US Securities" respectively. All charges are calculated on each security each transaction basis, except for those items with other charge basis specified.
- (2) Hong Kong listed bonds and ETF are currently exempted from Stamp Duty (collected by HKSAR Government). For securities exempted from Hong Kong Stamp Duty (collected by HKSAR Government), it is subject to change from time to time and please refer to the latest announcement from HKEX's website at [www.hkex.com.hk](http://www.hkex.com.hk) for reference. Please note that the Bank will debit the transaction levy, trading fee and stamp duty for non-HKD denominated securities from customers in the non-HKD denomination based on the calculation provided in the above table and such fees and charges will be paid to the relevant authorities in HKD based on the exchange rate prescribed by the relevant authorities. If there are insufficient funds in your non-HKD settlement account (same as the currency of the securities) to settle the related fees and charges, the Bank shall have the right to collect such fees and charges in HKD from any of your HKD account. Hang Seng Bank Limited reserves the right to revise any charges, special offers and other services from time to time.

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## C. Securities, Non-listed Bonds, Structured Products, Derivative Products, Investment Funds and Other Investment Services (cont'd)

### C.2. Hong Kong Listed Renminbi Denominated Securities / Bonds / ETF

#### Trade-Related (Applicable to both Purchase and Sale unless otherwise stated)

Items		Fees / Charges	Minimum	Maximum
Brokerage Fee <sup>(1)</sup> for Securities / ETF	Manned channel	0.25% of transaction amount	RMB85	-
	Hang Seng Invest Express Mobile App	0.20% of transaction amount	RMB85	-
Brokerage Fee <sup>(1)</sup> for Bonds	All securities trading channels	0.20% of transaction amount	RMB85	-
Transaction Levy <sup>(3)</sup> (collected by SFC)		0.0027% of transaction amount	-	-
Trading Fee <sup>(3)</sup> (collected by HKEX)		0.00565% of transaction amount (rounded to the nearest cent)	-	-
Stamp Duty <sup>(3)</sup> (collected by HKSAR Government)		0.10% of transaction amount (rounded up to the nearest dollar)	-	-
Transaction Levy <sup>(3)</sup> (collected by Accounting and Financial Reporting Council)		0.00015% of transaction amount (rounded to the nearest cent)	-	-
Deposit Charge for Purchase Orders		RMB5 per lot per securities (not applicable to MOF bond <sup>(2)</sup> ) This charge will be waived if securities are sold before settlement	RMB25	RMB160

**Notes:**

(1) Any preferential brokerage or brokerage exemption is not applicable.

(2) Offshore RMB Bond Issued by The Ministry of Finance of the People's Republic of China (MOF).

(3) Hong Kong listed bonds and ETF are currently exempted from Stamp Duty (collected by HKSAR Government). For securities exempted from Hong Kong Stamp Duty (collected by HKSAR Government), it is subject to change from time to time and please refer to the latest announcement from HKEX's website at [www.hkex.com.hk](http://www.hkex.com.hk) for reference. Please note that the Bank will debit the transaction levy, trading fee and stamp duty for non-HKD denominated securities from customers in the non-HKD denomination based on the calculation provided in the above table and such fees and charges will be paid to the relevant authorities in HKD based on the exchange rate prescribed by the relevant authorities. If there are insufficient funds in your non-HKD settlement account (same as the currency of the securities) to settle the related fees and charges, the Bank shall have the right to collect such fees and charges in HKD from any of your HKD account. Hang Seng Bank Limited reserves the right to revise any charges, special offers and other services from time to time.

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## C. Securities, Non-listed Bonds, Structured Products, Derivative Products, Investment Funds and Other Investment Services (cont'd)

### C.2. Hong Kong Listed Renminbi Denominated Securities / Bonds / ETF

#### Securities Deposit and Withdrawal

Items		Fees / Charges	Minimum	Maximum
Physical Scrip Deposit	Deposit Fee	HK\$30 per securities per transaction	-	-
	Transfer Deed Stamp Duty <i>(collected by HKSAR Government)</i>	HK\$5 for each transfer deed	-	-
Physical Scrip Withdrawal	Withdrawal Fee	HK\$7.50 per lot per securities or part thereof	HK\$50	-
Through Central Clearing and Settlement System (CCASS)	Deposit Fee	Free	-	-
	Withdrawal Fee	HK\$7.50 per lot per securities or part thereof	HK\$50	HK\$300

#### Nominee Services & Corporate Actions

Items		Fees / Charges	Minimum	Maximum
Collection of Dividends / Interest / Scrip Dividends / Cash Offer / Privatization (Receipt of Cash) / Conversion of Warrants (Cash Settled)		0.50% on amount collected (not applicable to MOF Bond <sup>(1)</sup> )	RMB25	RMB1,700
Receipt of Bonus Issues / Shares Consolidation / Splitting / Right Issues / Open Offer / Conversion of Warrants / Privatisation (Receipt of Securities)		RMB40 per transaction	-	-
Registration by Registrar	Handling Charge	HK\$5 per board lot (or part thereof)	HK\$10	-
	Scrip Fee	HK\$2.50 per board lot (or part thereof)	-	-

**Note:**

(1) Offshore RMB Bond Issued by The Ministry of Finance of the People's Republic of China (MOF).

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## C. Securities, Non-listed Bonds, Structured Products, Derivative Products, Investment Funds and Other Investment Services (cont'd)

### C.2. Hong Kong Listed Renminbi Denominated Securities / Bonds / ETF

#### Other Services

Items		Fees / Charges	Minimum	Maximum
Application of Newly-listed Securities (including IPO stock and IPO bonds) / Notes	Subscribe under Hang Seng Nominee	RMB85 per application	-	-
	Subscribe in client's own name with endorsement of the Bank	RMB45 per application	-	-
Dual Tranche, Dual Counter Transfer (From RMB-Traded Shares / ETF to HKD-Traded Shares / ETF)		HK\$30 per stock or ETF per transaction	-	-
Transfer of Securities (involving change of beneficial ownership, both parties' accounts should be the securities accounts held with the Bank)	Handling fee (paid by transferor and transferee each)	0.125% of the value of securities transferred per transaction per securities	RMB85	-
	Stamp Duty <sup>(1)</sup> (paid by transferor and transferee each) (collected by HKSAR Government)	0.10% of the value of securities transferred (rounded up to the nearest dollar)	-	-
	Withdrawal Fee (paid by transferor)	HK\$7.50 per lot per securities or part thereof	HK\$50	-
	Transfer Deed Stamp Duty <sup>(1)</sup> (paid by transferor and transferee each) (collected by HKSAR Government)	HK\$5 for each transfer deed	-	-
	Physical Scrip Deposit Fee	HK\$30 per securities per transaction	-	-
Market Information Services		Free		

**Note:**

- (1) Hong Kong listed bonds and ETF are currently exempted from Stamp Duty (collected by HKSAR Government). For securities exempted from Hong Kong Stamp Duty (collected by HKSAR Government), it is subject to change from time to time and please refer to the latest announcement from HKEX's website at [www.hkex.com.hk](http://www.hkex.com.hk) for reference. Please note that the Bank will debit the transaction levy, trading fee and stamp duty for non-HKD denominated securities from customers in the non-HKD denomination based on the calculation provided in the above table and such fees and charges will be paid to the relevant authorities in HKD based on the exchange rate prescribed by the relevant authorities. If there are insufficient funds in your non-HKD settlement account (same as the currency of the securities) to settle the related fees and charges, the Bank shall have the right to collect such fees and charges in HKD from any of your HKD account. Hang Seng Bank Limited reserves the right to revise any charges, special offers and other services from time to time.

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## C. Securities, Non-listed Bonds, Structured Products, Derivative Products, Investment Funds and Other Investment Services (cont'd)

### C.3. Hong Kong Listed Securities / ETF Settled in US Currency and Hong Kong Listed US Securities Trade-Related (Applicable to both Purchase and Sale unless otherwise stated)

Items		Fees / Charges	Minimum	Maximum
<b>Hong Kong Listed Securities / ETF Settled in US Currency <sup>(1)</sup></b>				
Brokerage Fee	Manned channel	0.25% of transaction amount	US\$20	-
	Hang Seng Invest Express Mobile App	0.20% of transaction amount	US\$20	-
Transaction Levy (collected by SFC)		0.0027% of transaction amount	-	-
Trading Fee (collected by HKEX)		0.00565% of transaction amount (rounded to the nearest cent)	-	-
Stamp Duty <sup>(2)</sup> (collected by HKSAR Government)		0.10% of transaction amount (rounded up to the nearest dollar)	-	-
Transaction Levy (collected by Accounting and Financial Reporting Council)		0.00015% of transaction amount (rounded to the nearest cent)	-	-
Deposit Charge for Purchase Orders		US\$1 per lot	US\$4	US\$25
<b>Hong Kong Listed US Securities <sup>(1)</sup></b>				
Brokerage Fee	Manned channel	0.25% of transaction amount	US\$20	-
	Hang Seng Invest Express Mobile App	0.20% of transaction amount	US\$20	-
Transaction Levy (collected by SFC)		0.0027% of transaction amount	-	-
Trading Fee (collected by HKEX)		0.00565% of transaction amount (rounded to the nearest cent)	-	-
Stamp Duty <sup>(2)</sup> (collected by HKSAR Government)		0.10% of transaction amount (rounded up to the nearest dollar)	-	-
Transaction Levy (collected by Accounting and Financial Reporting Council)		0.00015% of transaction amount (rounded to the nearest cent)	-	-
Deposit Charge for Purchase Orders		HK\$10 per lot	HK\$30	HK\$2,000

**Notes:**

(1) Except listed charges, all other charges are the same as those for Section C.1.

(2) Hong Kong listed bonds and ETF are currently exempted from Stamp Duty (collected by HKSAR Government). For securities exempted from Hong Kong Stamp Duty (collected by HKSAR Government), it is subject to change from time to time and please refer to the latest announcement from HKEX's website at [www.hkex.com.hk](http://www.hkex.com.hk) for reference. Please note that the Bank will debit the transaction levy, trading fee and stamp duty for non-HKD denominated securities from customers in the non-HKD denomination based on the calculation provided in the above table and such fees and charges will be paid to the relevant authorities in HKD based on the exchange rate prescribed by the relevant authorities. If there are insufficient funds in your non-HKD settlement account (same as the currency of the securities) to settle the related fees and charges, the Bank shall have the right to collect such fees and charges in HKD from any of your HKD account. Hang Seng Bank Limited reserves the right to revise any charges, special offers and other services from time to time.

Customers may be required to pay the costs, fees and charges incurred or charged by third parties in relation to the provision of securities trading, custodian and/or nominee services by the Bank. Such third-party costs, fees and charges are subject to change without prior notice and will be determined by the Bank. All fees and charges determined by The Government of Hong Kong Special Administrative Region/HKEX/HKSCC/SFC/AFRC/SSE/SZSE/CSRC/ChinaClear Shanghai/ChinaClear Shenzhen/STA/SEC are subject to change without prior notice. Hang Seng Bank Limited reserves the right to revise any charges, special offers and other services from time to time.



## C. Securities, Non-listed Bonds, Structured Products, Derivative Products, Investment Funds and Other Investment Services (cont'd)

### C.3. Hong Kong Listed Securities / ETF Settled in US Currency and Hong Kong Listed US Securities Securities Deposit and Withdrawal

Items	Fees / Charges	Minimum	Maximum
<b>Hong Kong Listed US Securities <sup>(1)</sup></b>			
Withdrawal Fee for Physical Scrips	HK\$100 handling fee per request; plus HK\$600 DTC <sup>(2)</sup> charges per request and out-of-pocket expenses	-	-
Cross Border Transfer Fee for Receipt/Delivery of Foreign Securities	HK\$100 handling fee per request; plus HK\$200 DTC <sup>(2)</sup> charges per request and out-of-pocket expenses	-	-

### Nominee Services & Corporate Actions

Items	Fees / Charges	Minimum	Maximum
<b>Hong Kong Listed US Securities <sup>(1)</sup></b>			
Warrant Conversion, Voluntary Take-over, Tender Offer & Open Offer	HK\$100 handling fee per request; plus HK\$600 DTC <sup>(2)</sup> charges per request and out-of-pocket expenses	-	-
Collection of Dividends/Interest	0.75% on amount collected	HK\$60	HK\$2,500

### Other Services

Items	Fees / Charges
Market Information Services	Free

**Notes:**

(1) Except listed charges, all other charges are the same as section C.1.

(2) "DTC" means US Depository Trust Company.

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## C. Securities, Non-listed Bonds, Structured Products, Derivative Products, Investment Funds and Other Investment Services (cont'd)

### C.4. Stock Connect Northbound Securities (Stock Connect Securities) <sup>(1)</sup>

#### Trade-Related (Applicable to both Purchase and Sale unless otherwise stated)

Items		Fees / Charges	Minimum	Maximum
<b>SSE and SZSE-listed Stocks (A shares) under The Northbound List of Stock Connect Scheme</b>				
Brokerage Fee	Manned channel	0.25% of transaction amount	RMB85	-
	Hang Seng Invest Express Mobile App	0.20% of transaction amount	RMB85	-
Deposit Charge for Purchase Orders		RMB25 per transaction	-	-
Handling Fee <i>(collected by SSE/SZSE)</i>		0.00341% of transaction amount	-	-
Securities Management Fee <i>(collected by CSRC)</i>		0.002% of transaction amount	-	-
Transfer Fee <i>(collected by ChinaClear Shanghai / ChinaClear Shenzhen)</i>		0.001% of the value of securities transferred	-	-
Transfer Fee <i>(collected by HKSCC)</i>		0.002% of the value of securities transferred	-	-
Stamp Duty <i>(collected by the State Taxation Administration of the People's Republic of China (STA))</i>		0.05% of transaction amount (for sale transactions only)	-	-
Dividend Withholding Tax <i>(collected by STA)</i>		Will be collected based on the tax rate determined by STA from time to time	-	-
Capital Gain Tax <i>(collected by STA)</i> (if applicable)		Applicable to share disposal and will be collected based on the tax rate determined by STA from time to time	-	-

**Note:**

(1) Except listed charges, all other charges are the same as section C.2.

Customers may be required to pay the costs, fees and charges incurred or charged by third parties in relation to the provision of securities trading, custodian and/or nominee services by the Bank. Such third-party costs, fees and charges are subject to change without prior notice and will be determined by the Bank. All fees and charges determined by The Government of Hong Kong Special Administrative Region/HKEX/HKSCC/SFC/AFRC/SSE/SZSE/CSRC/ChinaClear Shanghai/ChinaClear Shenzhen/STA/SEC are subject to change without prior notice. Hang Seng Bank Limited reserves the right to revise any charges, special offers and other services from time to time.

## C. Securities, Non-listed Bonds, Structured Products, Derivative Products, Investment Funds and Other Investment Services (cont'd)

### C.4. Stock Connect Northbound Securities (Stock Connect Securities) <sup>(1)</sup>

#### Trade-Related (Applicable to both Purchase and Sale unless otherwise stated)

Items		Fees / Charges	Minimum	Maximum
<b>SSE and SZSE-listed ETFs under The Northbound List of Stock Connect Scheme</b>				
Brokerage Fee	Manned channel	0.25% of transaction amount	RMB85	-
	Hang Seng Invest Express Mobile App	0.20% of transaction amount	RMB85	-
Deposit Charge for Purchase Orders		RMB25 per transaction	-	-
Handling Fee <i>(collected by SSE/SZSE)</i>		0.004% of the consideration of a transaction per side	-	-
Securities Management Fee <i>(collected by CSRC)</i>		Waived	-	-
Transfer Fee <i>(collected by ChinaClear Shanghai / ChinaClear Shenzhen)</i>		Waived	-	-
Transfer Fee <i>(collected by HKSCC)</i>		0.002% of the consideration of a transaction per side	-	-
Stamp Duty <i>(collected by the State Taxation Administration of the People's Republic of China (STA))</i>		Waived	-	-
Dividend Withholding Tax <i>(collected by STA)</i>		Will be collected based on the tax rate determined by STA from time to time	-	-
Capital Gain Tax <i>(collected by STA)</i> (if applicable)		Applicable to share disposal and will be collected based on the tax rate determined by STA from time to time	-	-
Portfolio Fee <i>(collected by HKSCC)</i>		Accrued daily at fixed cumulative % per annum on the total daily stock portfolio value	-	-

### Securities Deposit and Withdrawal

Items		Fees / Charges	Minimum	Maximum
Through Central Clearing and Settlement System (CCASS)	Deposit Fee	Free	-	-
	Withdrawal Fee	0.008% of market value per securities	RMB40	-

**Note:**

(1) Except listed charges, all other charges are the same as section C.2.

Customers may be required to pay the costs, fees and charges incurred or charged by third parties in relation to the provision of securities trading, custodian and/or nominee services by the Bank. Such third-party costs, fees and charges are subject to change without prior notice and will be determined by the Bank. All fees and charges determined by The Government of Hong Kong Special Administrative Region/HKEX/HKSCC/SFC/AFRC/SSE/SZSE/CSRC/ChinaClear Shanghai/ChinaClear Shenzhen/STA/SEC are subject to change without prior notice. Hang Seng Bank Limited reserves the right to revise any of its charges, special offers and other services from time to time.



## C. Securities, Non-listed Bonds, Structured Products, Derivative Products, Investment Funds and Other Investment Services (cont'd)

### C.4. Stock Connect Northbound Securities (Stock Connect Securities) <sup>(1)</sup>

#### Other Services

Items	Fees / Charges
Market Information Services	Free

**Note:**

(1) Except listed charges, all other charges are the same as section C.2.

Customers may be required to pay the costs, fees and charges incurred or charged by third parties in relation to the provision of securities trading, custodian and/or nominee services by the Bank. Such third-party costs, fees and charges are subject to change without prior notice and will be determined by the Bank. All fees and charges determined by The Government of Hong Kong Special Administrative Region/HKEX/HKSCC/SFC/AFRC/SSE/SZSE/CSRC/ChinaClear Shanghai/ChinaClear Shenzhen/STA/SEC are subject to change without prior notice. Hang Seng Bank Limited reserves the right to revise any of its charges, special offers and other services from time to time.

## C. Securities, Non-listed Bonds, Structured Products, Derivative Products, Investment Funds and Other Investment Services (cont'd)

### C.5. Shenzhen and Shanghai B Shares <sup>(1)</sup>

#### Securities Deposit and Withdrawal

Items	Fees / Charges	Minimum	Maximum
<b>Shenzhen</b>			
Settlement Fee / Administrative Fee	According to the Bank's actual expenses	-	-
Handling Charge for Securities Transfer	HK\$200 per request for each securities	-	-
<b>Shanghai</b>			
Settlement Fee / Administrative Fee	According to the Bank's actual expenses	-	-
Handling Charge for Securities Transfer	HK\$400 per request for each securities	-	-

#### Nominee Services & Corporate Actions

Items	Fees / Charges	Minimum	Maximum
<b>Shenzhen</b>			
Collection of Dividends / Interest / Scrip Dividends / Cash Offer / Privatization (Receipt of Cash) / Conversion of Warrants (Cash Settled)	0.50% on amount collected	HK\$30	-
Receipt of Bonus Issues / Shares Consolidation / Splitting / Right Issues / Conversion of Warrants (Receipt of Securities)	HK\$30 per transaction	-	-
<b>Shanghai</b>			
Collection of Dividends / Interest / Scrip Dividends / Cash Offer / Privatization (Receipt of Cash) / Conversion of Warrants (Cash Settled)	0.50% on amount collected	HK\$160	-
Receipt of Bonus Issues / Shares Consolidation / Splitting / Right Issues / Conversion of Warrants (Receipt of Securities)	HK\$30 per transaction	-	-

**Note:**

(1) With effective from 1 August 2016, the Bank no longer supports the China B-shares services (including trading and services in connection with corporate actions).

Customers may be required to pay the costs, fees and charges incurred or charged by third parties in relation to the provision of securities trading, custodian and/or nominee services by the Bank. Such third-party costs, fees and charges are subject to change without prior notice and will be determined by the Bank. All fees and charges determined by The Government of Hong Kong Special Administrative Region/HKEX/HKSCC/SFC/AFRC/SSE/SZSE/CSRC/ChinaClear Shanghai/ChinaClear Shenzhen/STA/SEC are subject to change without prior notice. Hang Seng Bank Limited reserves the right to revise any charges, special offers and other services from time to time.

## C. Securities, Non-listed Bonds, Structured Products, Derivative Products, Investment Funds and Other Investment Services (cont'd)

### C.6. Singapore Securities <sup>(1)(2)</sup> (Limit to Designated Securities <sup>(3)</sup>)

#### Trade-Related (Applicable to both Purchase and Sale unless otherwise stated)

Items	Fees / Charges	Minimum	Maximum
Brokerage Fee	0.75% of transaction amount	US\$38	-
Handling Charge	0.25% of transaction amount	-	-
Trading Fee	0.0075% of transaction amount	-	-
Clearing Fee	0.0325% of transaction amount	-	-
Deposit Charge for Purchase Orders (only applicable to Jardine Group Stocks)	According to the Bank's actual expenses	-	-

#### Securities Deposit and Withdrawal

Items	Fees / Charges
Withdrawal Fee	According to the Bank's actual expenses
Transfer In/Out of Settlement Fee	HK\$400 per instruction

#### Nominee Services & Corporate Actions

Items	Fees / Charges	Minimum	Maximum
Collection of Dividends	1.00% of dividend amount per securities	HK\$150	HK\$2,500

#### Notes:

- (1) Excepted listed charges, all other charges are the same as section C.1.
- (2) Transfer-in/purchase service of Singapore Securities will not be provided to customers who are the citizen of Singapore or have residential/correspondence address in Singapore.
- (3) Designated Securities: Jardine Group securities and Hutchison Port Holdings Trust. For trading of Hutchison Port Holdings Trust, we only accept sell order.

Customers may be required to pay the costs, fees and charges incurred or charged by third parties in relation to the provision of securities trading, custodian and/or nominee services by the Bank. Such third-party costs, fees and charges are subject to change without prior notice and will be determined by the Bank. All fees and charges determined by The Government of Hong Kong Special Administrative Region/HKEX/HKSCC/SFC/AFRC/SSE/SZSE/CSRC/ChinaClear Shanghai/ChinaClear Shenzhen/STA/SEC are subject to change without prior notice. Hang Seng Bank Limited reserves the right to revise any charges, special offers and other services from time to time.



## C. Securities, Non-listed Bonds, Structured Products, Derivative Products, Investment Funds and Other Investment Services (cont'd)

### C.7. US Securities <sup>(1)</sup>

#### Trade-Related (Applicable to both Purchase and Sale unless otherwise stated)

Items		Fees / Charges	Minimum	Maximum
Brokerage Fee	Manned channel	0.55% of transaction amount	US\$38	-
	Hang Seng Invest Express Mobile App	0.25% of transaction amount	US\$15	-
SEC Fee <sup>(2)</sup> (collected by SEC)		0.0008% of transaction amount	US\$0.01	-

### Securities Deposit and Withdrawal <sup>(3)</sup>

Items	Fees / Charges
Deposit Fee	Free
Withdrawal Fee	US\$50 per securities per transaction

### Nominee Services & Corporate Actions

Items	Fees / Charges
Collection of Dividends / Interest / Scrip Dividends / Cash Offer / Privatization (Receipt of Cash) / Conversion of Warrants / Receipt of Bonus Issues / Shares Consolidation / Splitting / Right Issues / Open Offer / Conversion of Warrants / Privatisation (Receipt of Securities)	According to the Bank's actual expenses

### Charges For Account Maintenance

Items	Fees / Charges	Minimum	Maximum
Custody Fee (collected on semi-annual basis)	0.24% p.a. of the valuation calculated at each month end	US\$30	-

#### Notes:

- (1) Except listed charges, customers will need to pay if there are any other out-of-pocket expenses.  
(2) SEC fee is applicable to sell transaction only and is subject to review by U.S. Securities and Exchange Commission (SEC) from time to time.  
(3) Not accept physical deposit or withdrawal of scrips.

Customers may be required to pay the costs, fees and charges incurred or charged by third parties in relation to the provision of securities trading, custodian and/or nominee services by the Bank. Such third party costs, fees and charges are subject to change without prior notice and will be determined by the Bank. All fees and charges determined by The Government of Hong Kong Special Administrative Region/HKEX/HKSCC/SFC/AFRC/SSE/SZSE/CSRC/ChinaClear Shanghai/ChinaClear Shenzhen/STA/SEC are subject to change without prior notice. Hang Seng Bank Limited reserves the right to revise any charges, special offers and other services from time to time.



## C. Securities, Non-listed Bonds, Structured Products, Derivative Products, Investment Funds and Other Investment Services (cont'd)

### C.7. US Securities <sup>(1)</sup>

#### Other Services

Items	Fees / Charges
French Financial Transaction Tax (FTT) - for purchase of eligible French companies listed in US as American Depository Receipt (ADR). (Please refer to Euroclear France for latest eligible French company list)	0.30% of the purchase amount
Italian Financial Transaction Tax (IFTT) - for purchase of eligible Italian companies with market capitalization more than EUR500M and listed in US as ADR <i>(collected by Italian Government)</i>	0.10% on the net settlement amount (tax deduction from the intraday netting permitted based on the weighted average purchase price and the net purchase share quantity executed in the same settlement day)
Spanish Financial Transaction Tax (SFTT) – for purchase of eligible Spanish companies with market capitalization more than EUR1,000M and listed in US as ADR <i>(collected by Spanish Government)</i>	0.20% on the net settlement amount (tax deduction from the intraday netting permitted based on the weight average purchase price and the net purchase share quantity executed in the same settlement day)
American Depository Receipt (ADR) Fee (For US securities only)	Customers holding ADRs may be charged ADR fee regularly (e.g. annually) by the Depository Receipts Agent through the Bank. Fees will be automatically deducted from your account. ADR fee is subject to the final confirmation from the Depository Receipts Agent.
Market Information Services	Free

**Note:**

(1) Except listed charges, customers will need to pay if there are any other out-of-pocket expenses.

Customers may be required to pay the costs, fees and charges incurred or charged by third parties in relation to the provision of securities trading, custodian and/or nominee services by the Bank. Such third-party costs, fees and charges are subject to change without prior notice and will be determined by the Bank. All fees and charges determined by The Government of Hong Kong Special Administrative Region/HKEX/HKSCC/SFC/AFRC/SSE/SZSE/CSRC/ChinaClear Shanghai/ChinaClear Shenzhen/STA/SEC are subject to change without prior notice. Hang Seng Bank Limited reserves the right to revise any charges, special offers and other services from time to time.

## C. Securities, Non-listed Bonds, Structured Products, Derivative Products, Investment Funds and Other Investment Services (cont'd)

### C.8. Foreign Securities (For Exchange Listed Securities only) (exclude C.5, C.6 and C.7) <sup>(1)</sup>

#### Trade-Related (Applicable to both Purchase and Sale unless otherwise stated)

Items		Fees / Charges	Minimum	Maximum	
Brokerage Fee	CAD Securities (manned channel)	Stock Price < \$5 (stock currency)	CAD0.025 per securities	US\$38	-
		Stock Price ≥ \$5 (stock currency)	0.55% of transaction amount	US\$38	-
	Other Overseas Markets Securities (manned channel)	0.55% of transaction amount	US\$38	-	

#### Securities Deposit and Withdrawal

Items	Fees / Charges
Deposit Fee / Withdrawal Fee	US\$50 per securities per transaction

#### Nominee Services & Corporate Actions

Items	Fees / Charges
Collection of Dividends / Interest / Scrip Dividends / Cash Offer / Privatization (Receipt of Cash) / Conversion of Warrants / Receipt of Bonus Issues / Shares Consolidation / Splitting / Right Issues / Open Offer / Conversion of Warrants / Privatisation (Receipt of Securities)	According to the Bank's actual expenses

#### Charges For Account Maintenance

Items	Fees / Charges	Minimum	Maximum
Custody Fee (collected on semi-annual basis)	0.24% p.a. of the valuation calculated at each month end	US\$30	-

**Note:**

(1) Except listed charges, customers will need to pay if there are any other out-of-pocket expenses.

Customers may be required to pay the costs, fees and charges incurred or charged by third parties in relation to the provision of securities trading, custodian and/or nominee services by the Bank. Such third-party costs, fees and charges are subject to change without prior notice and will be determined by the Bank. All fees and charges determined by The Government of Hong Kong Special Administrative Region/HKEX/HKSCC/SFC/AFRC/SSE/SZSE/CSRC/ChinaClear Shanghai/ChinaClear Shenzhen/STA/SEC are subject to change without prior notice. Hang Seng Bank Limited reserves the right to revise any charges, special offers and other services from time to time.



## C. Securities, Non-listed Bonds, Structured Products, Derivative Products, Investment Funds and Other Investment Services (cont'd)

### C.9. Non-listed Bonds / Treasury Bills / Certificate of Deposit / Fixed Rate Note

#### Trade-Related (Applicable to both Purchase and Sale)

Items	Tenor	Commission	Minimum	Maximum
3rd Party Issued Non-listed Bond	All Tenor	Up to 1.00% of notional amount	HK\$400	-
3rd Party Issued Treasury Bills	All Tenor	Up to 5/32 Tick of notional amount	HK\$400	-
3rd Party Issued Certificate of Deposit / Fixed Rate Note	All Tenor	Up to 1.00% of notional amount	HK\$400	-

#### Scrip Handling and Settlement-Related

Items	Fees / Charges
Deposit / Withdrawal Fee	US\$30 per Non-listed Bonds / Treasury Bills / Certificate of Deposit / Fixed Rate Note per transaction

#### Nominee Services and Corporate Actions

Items	Fees / Charges
Collection of Dividends/ Scrip Dividends/ Cash Offer/ Privatization (Receipt of Cash)/ Conversion of Warrants (Cash Settled)/ Maturity Redemption	According to the Bank's actual expense

#### Charges For Account Maintenance

Items	Fees / Charges	Minimum	Maximum
Custody Fee (collected on semi-annual basis) Waived for all CNY Bonds	0.06% p.a. of the valuation calculated at each month end	US\$100	-



## C. Securities, Non-listed Bonds, Structured Products, Derivative Products, Investment Funds and Other Investment Services (cont'd)

### C.10. Equity Linked Structured Products

#### Trade-Related (Applicable to both Purchase and Unwind)

Products	Tenor	Commission
3rd Party Issued Equity Linked Note	All Tenor	Up to 3% of notional amount

#### Scrip Handling and Settlement-Related

Items	Fees/ Charges
Deposit / Withdrawal Fee	US\$30 per Equity Linked Structured Product per transaction

### C.11. Structured Products with Underlying Instruments other than Equity

#### Trade-Related (Applicable to both Purchase and Unwind)

Products	Tenor	Commission
3rd Party Issued Interest Rate Linked Note / Foreign Exchange Linked Note / Index Linked Note / Fund Linked Note (For Secondary Market)	All Tenor	Up to 3% of notional amount

#### Scrip Handling and Settlement-Related

Items	Fees / Charges
Deposit / Withdrawal Fee	US\$30 per Interest Rate Linked Note/ Foreign Exchange Linked Note/ Index Linked Note / Fund Linked Note per transaction



## C. Securities, Non-listed Bonds, Structured Products, Derivative Products, Investment Funds and Other Investment Services (cont'd)

### C.14. Investment Funds

The Bank will charge subscription fee or switching fee on fund transactions to the customer. For specific funds, redemption fee will be charged on behalf of the fund (not paid to HASE).

The Bank may also receive trailer fee from the product issuer, in form of a certain percentage of the annual management fee charged by the fund as ongoing commission every year throughout the term of the investment as set out in the offering documents.

Items	Fees / Charges
Subscription Fee <sup>(1)</sup> / Redemption Fee/ Management Fee / Other fees	Please refer to the respective offering documents of the relevant funds
Switching Handling Fee <sup>(2)(3)</sup> (applicable to switching between funds provided by the same fund house)	Up to 1.00%

**Note:**

- (1) Minimum amount for subscription is HK\$20,000 or equivalent (unless there is a higher amount stated in offering documents).
- (2) Minimum amount for switching is HK\$20,000 or equivalent (unless there is a higher amount stated in offering documents).
- (3) The switching handling fee is charged by the Bank in respect of switching of funds under the same/different fund series, customer is not required to separately pay the switching fee (if any) charged by the relevant fund.



## C. Securities, Non-listed Bonds, Structured Products, Derivative Products, Investment Funds and Other Investment Services (cont'd)

### C.15. Important Notes

**Investors should note that all investments involve risks (including the possibility of loss of the capital invested), prices of investment products may go up as well as down and past performance is not indicative of future performance. Investors should read the relevant offering documents (including the full text of the risk factors stated therein) in detail before making any investment decision.**

#### **When entering into financial transactions with you, the capacity in which the Bank is acting will depend on the transaction**

For investment products issued by the Bank, the Bank may act as principal in certain financial transactions with you. Where the Bank acts as principal in a financial transaction, the Bank may earn a spread by way of trading profit. You may refer to the Bank's disclosure on monetary benefit provided to you prior or at the point of entering into the relevant financial transaction.

For other investment products where the Bank may act as an agent for you in a financial transaction, the Bank will receive fees or commission from you. For more information, please refer to the information provided in this Fees and Charges Schedule.

The Bank may act as distributor for fund houses/ product issuers. In this case, the Bank may receive other monetary benefits or non-monetary benefits from other parties.

#### **Affiliation of the Bank with Product Issuers**

Investment products may be issued by an affiliate of the Bank, which includes, without limitation, HSBC or members of the HSBC Group. An investment product issuer that uses "HSBC" as part of its entity name is reasonably presumed to be a member of the HSBC Group. If you are in any doubt, please contact the Bank.

#### **Independent Intermediary Status**

##### **For transactions in investment products of which the Bank acts as principal as disclosed in relevant transaction:**

The Bank is NOT an independent intermediary because:

- 1) The Bank receives fees, commissions, or other monetary benefits from other parties in relation to the Bank's distribution of investment products to you. For details, you should refer to the Bank's disclosure on monetary benefits which the Bank is required to deliver to you prior to or at the point of entering into transaction in investment products

##### **For transactions in investment products of which the Bank acts as agent / distributor as disclosed in relevant transaction:**

The Bank is NOT an independent intermediary because:

- 1) The Bank receives fees, commissions, or other monetary benefits from other parties (which may include product issuers) in relation to the Bank's distribution of investment products to you. For details, you should refer to the Bank's disclosure on monetary benefits which the Bank is required to deliver to you prior to or at the point of entering into transaction in investment products; and/ or
- 2) The Bank receives non-monetary benefits from other parties, or have close links or other legal or economic relationships with issuers of products that the Bank may distribute to you.



### Disclosure of Monetary and Non-Monetary Benefits

The Bank and members of the HSBC Group may receive monetary and non-monetary benefits from HSBC affiliates or third parties in connection with the origination, distribution and/or sale of investment products or the referral of services to Customers. These products or services may be issued or provided by, the Bank, another member of the HSBC Group or by third parties.

The benefits which we may receive are determined based on a pre-defined set of criteria and variables often specific to a particular product or class of products or services. In general, not all such benefits are quantifiable or attributable to specific investment transactions or services subscribed for by Customers prior to or at the point of entering into a transaction or subscribing for a service.

#### Monetary Benefits

Monetary benefits may include trading profits made by the Bank and rebates receivable from product issuers or service providers in respect of distribution fees, initial charges, redemption fees, conversion fees, maintenance fees, servicing fees, contingent deferred sales charges, management fees, trailer fees etc. The Bank may also receive benefits from the origination, distribution and/or sale of investment products, which are not specifically disclosed in this Fees and Charges Schedule.

#### Non-Monetary Benefits

We may receive and retain from counterparties, brokers, agents or other companies within the HSBC Group, non-cash benefits such as investment seminar, research and advisory services, economic, political and/or market analysis or data and quotation services. We may also enter into commission-sharing arrangements\* with such parties in respect of: (a) any trades or transactions effected for or with you; (b) any hedges effected by us in connection with such trades or transactions; or (c) services provided for you in our capacity as principal (for over-the-counter transactions), as agent (for exchange traded products and securities or funds), as custodian or as nominee.

\* A 'commission sharing agreement' is an arrangement whereby the Bank may agree with its executing brokers to set aside a portion of the commissions generated from trading from its account to pay certain research providers on its behalf. Such investment research is used by our portfolio managers in their investment activities.

### Bank's Service Fees and Charges

The Bank is entitled to levy commissions, fees and charges for its services (including without limitation deposit charges on the credit balance of any account) in accordance with the Bank's prevailing rates notified to you from time to time and which may be varied from time to time, or as otherwise agreed with you.

We may, at our discretion, discount these commissions, fees and charges or take a lower spread depending on a number of factors, including, without limitation, our overall relationship with you.





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## D. Credit Card Services

**For the fees and charges related to Credit Card Services, please refer to the below path for details:**

Hang Seng Bank Website > Service Charges > Bank Tariff Guide for Hang Seng Wealth and Personal Banking Customers > Section D. Credit Card Services



## E. Lending Services

### E.1. Mortgage Loans Related

Service	Items	Fees / Charges
Copy of Document(s)	Copy of Title Deed Document(s): - Assignment - Mortgage Deed - Agreement for Sale and Purchase	<p><b>Please refer to the below path for fees and charges:</b></p> <p>Hang Seng Bank Website &gt; Service Charges &gt; Bank Tariff Guide for Hang Seng Wealth and Personal Banking Customers &gt; Section E. Lending Services</p>
	Letter of Offer	
	Repayment Schedule (Forecasted) / Interest Rate Change Advice	
Issuance/ Re-issuance of Document(s)	Interest and Principal Statement	
	Repayment History	
	Certification of Account Closure	
	Certification of Loan Settlement Figures	
	Certification of Loan Information	
Lease Consent		
Others	Late Charge	
	Autopay Returned Fee Due to Insufficient Funds	
	Using Debit Note for Repayment	
	Cancellation Fee	
	Change of Mortgage Terms / Mortgage Plan	
	Change of Repayment Plan to Mortgage-Link Loan Scheme	
	Fire Insurance Valuation Fee based on Reinstating Cost	
	Custody Fee of Non-discharged Title Deeds After Full Loan Repayment	

### E.2. Secured Revolving Loan and Secured Overdraft Related

Service	Items	Fees / Charges
Issuance/ Re-issuance of Document(s) (Property-Related)	Interest and Principal Statement	<p><b>Please refer to the below path for the fees and charges:</b></p> <p>Hang Seng Bank Website &gt; Service Charges &gt; Bank Tariff Guide for Hang Seng Wealth and Personal Banking Customers &gt; Section E. Lending Services</p>
	Repayment History	
	Certification of Account Closure	
	Certification of Loan Settlement Figures	
	Certification of Loan Information	
	Lease Consent	



**Remarks:**

- (1) The information in this guide is for customer's reference with regard to the charges for various services offered by Hang Seng Bank Limited ("the Bank").
- (2) All fees and charges determined by The Government of Hong Kong Special Administrative Region / HKEx / HKSCC / SFC / AFRC / mainland China Government / CSRC / SSE / SZSE / ChinaClear Shanghai / ChinaClear Shenzhen / STA / Italian Inland Revenue Office / SEC / French Government / Italian Government / Spanish Government are subject to change without prior notice.
- (3) Customers may be required to pay the costs, fees and charges incurred or charged by third parties in relation to the provision of securities trading, custodian and/or nominee services by the Bank. Such third-party costs, fees and charges may vary without prior notice and will be determined by the Bank.
- (4) Hang Seng Bank Limited reserves the right to revise any fees, charges, special offer and other services from time to time.
- (5) This Fees and Charges Schedule applies to standard transactions. Charges for non-standard transactions will be negotiated and agreed with you on a case-by-case basis.
- (6) For charges not listed in this guide, please contact your relationship manager for details.
- (7) Regarding the name of countries/regions posed on Foreign Securities, please contact your relationship manager for details.
- (8) The Bank reserves the right to suspend, vary or discontinue the above offers at any time without prior notice. In case of disputes, the decision of the Bank will be final. Investment involves risks. Investors should refer to relevant offering document of the relevant investment products before making any investment decision. Prices of investments may go up or down and may become worthless.
- (9) Effective on 1<sup>st</sup> October 2022, the Financial Reporting Council (FRC) has been renamed as Accounting and Financial Reporting Council (AFRC). The relevant Transaction Levy would hence be collected by AFRC accordingly starting from 1<sup>st</sup> January 2023.