

This **Pricing Guide** is your quick reference to charges for products and services offered by United Overseas Bank (UOB) - Hong Kong Branch (incorporated in Singapore with limited liability). This is only applicable to accounts maintained with UOB in the Hong Kong Special Administrative Region (HKSAR).

This pricing guide contains a list of charges for the most commonly used products and services offered by our branches in Hong Kong, namely,

- General Account Services
- Inward Remittance
- Outward Remittance
- Autopay Services
- Local Transfer in HKD / RMB via Faster Payment System (FPS)
- UOB Business Internet Banking Plus (BIBPlus)
- Trade Services – Import
- Trade Services – Export

### **Remarks**

- *The Bank reserves the right to revise the charges / commissions / or to introduce charges / commissions not included in this schedule.*
- *All interests, postages, telecommunication charges, other out of pocket expenses and correspondent's charges, etc. will be charged separately unless expressly mentioned the fees quoted are inclusive of such charges / commissions.*
- *This is a general schedule of charges / commissions only and are subject to change and not applicable to customers with separate agreements.*

**Effective Date: 1st August, 2020**
**Item**
**Charge**
**GENERAL ACCOUNT SERVICES**
**A. Audit Confirmation**

- Each confirmation HKD300 per account, min HKD600

**B. Banker's Endorsement on NON-UOB Group Documents**

- Each endorsement HKD200

**C. Bulk Deposits**

1. HKD notes deposit per customer per day
  - Deposit within 300 pieces (regardless of type) Waived
  - Deposit in excess of 300 pieces 0.25% of total value, min HKD125
2. Cheque deposit per customer per day
  - Deposit within 30 pieces Waived
  - Deposit in excess of 30 pieces HKD2 per cheque

**D. Cashier's Order**

1. Issue
  - By Business Internet Banking Plus HKD45 per item + postage
  - By Paper instruction HKD50 per item + postage
2. Replacement/Repurchase HKD50 per item
3. Report loss HKD80 per item + at cost of HKICL circular fee

**E. Cheque / Electronic Payment Returned**

- For insufficient funds HKD150 per item
- For reasons other than post-dated cheque HKD70 per cheque
- Postage of registered mail (if applicable) At cost, min HKD30

**F. Cheque Books**

- Ordinary cheque books Waived
- Special printed cheque books At cost

**G. Closure of Account within Three Months from Date of Account Opening**

- Each account HKD200

**H. Company Search**

- Local search HKD150 per search
- Singapore company search HKD150 per search
- Other overseas company search At cost, min HKD2,000

**I. Deposit of Foreign Currency Notes into Same Currency Account**

- All major currencies: RMB, USD, AUD, CAD, CHF, EUR, GBP, JPY, NZD, SGD 0.25% of the transaction amount, min HKD50

**Effective Date: 1st August, 2020**

Item	Charge
<b>J. Exchange Rate Quotation</b>	
- Each foreign currency receipt/draft to the credit of an account with UOB with exchange rate quoted from the local drawee bank over the telephone	Waived
- Each foreign currency receipt/draft to the credit of an account with UOB forwarded to the local drawee bank by messenger for exchange rate quotation	HKD200 + other bank charges
<b>K. Facsimile Services</b>	
- Up to 5 pages within Hong Kong	HKD50
- Up to 2 pages outside Hong Kong	HKD100
- Each additional page (all countries)	HKD50
<b>L. Foreign Currency Notes Exchange</b>	
- Handling fee	Waived for account holder
<b>M. Improperly Conducted Accounts Closed by the Bank</b>	
- Each account	HKD300
<b>N. Maintenance Fee</b>	
Applies if the average monthly account balance of current or savings account is below HKD1,000,000 (or equivalent amount in other currencies at the Bank's monthly prevailing exchange rate)	
	<b>MONTHLY MAINTENANCE FEE PER ACCOUNT</b>
- HKD	HKD 500
- RMB	RMB 450
- USD	USD 65
- AUD	AUD 85
- CAD	CAD 90
- CHF	CHF 65
- EUR	EUR 60
- GBP	GBP 55
- JPY	JPY 7,000
- NZD	NZD 90
- SGD	SGD 90
- "Swiss Franc" ("CHF") current and savings account are subject to a monthly maintenance fee based on 1.00% per annum of the average monthly balance of CHF in the current month. The monthly maintenance fee will be calculated in CHF.	
- "Euro" ("EUR") current and savings account are subject to a monthly maintenance fee based on 0.50% per annum of the average monthly balance of EUR in the current month. The monthly maintenance fee will be calculated in EUR.	
- "Japanese Yen" ("JPY") current and savings account are subject to a monthly maintenance fee based on 0.10% per annum of the average monthly balance of JPY in the current month. The monthly maintenance fee will be calculated in JPY.	

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Item	Charge
<b>O. Mark 'Good' Cheque</b>	
- Cheque presented directly to drawee bank for payment by UOB	HKD200 per cheque + other bank charges
- Cheque presented directly to UOB for payment	HKD50 per cheque
<b>P. Stop Cheque Payment</b>	
- On each or a series of cheques	HKD100 per cheque
- Cancellation of Stop Cheque Payment Order	HKD100 per request
<b>Q. Pre-mature Uplift of Fixed Deposit (at the Bank's absolute discretion)<sup>1</sup></b>	
- Handling fee	Replacement cost at prevailing rates + HKD200 per deposit
<b>R. Postage</b>	At cost, min HKD30
<b>S. Registered Mail / Courier Service</b>	At cost, min HKD150
<b>T. Request for Banker's Report / Document Copies</b>	
1. Account History Report	
- Within one year from the date of request	HKD250 per account
- Within two years from the date of request	HKD750 per account
- Within three years from the date of request	HKD1,000 per account
- Each additional year over three years (up to seven years)	HKD1,000 per account
2. Account Balance Confirmation	
- Each confirmation	HKD100
3. Bank Reference Letter	
- Issue of each letter	HKD300
4. Copies of Bank Documents	
- Deposit account statements, vouchers, cheques, transaction advices and other bank documents	HKD100 per page
- Loan Statements	
- Within two years from date of request	HKD100 per loan / year
- Each additional year up to seven years	HKD200 per loan / year
5. Personal Data Request (Privacy Ordinance)	
	HKD200 per request
6. Statement / Transaction Summary / Interim Statement	
- Daily / Weekly / Bi-weekly statement	HKD200 per month
- Duplicate monthly / quarterly / half-yearly / annually statement	HKD200 per annum
<b>U. Standing Instruction</b>	
- Set up	HKD100 per request
- Amendment	HKD100 per request
- Rejected item due to insufficient fund	HKD150 per occurrence

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Item	Charge
<b>V. Unauthorized Overdraft</b>	
- Handling fee	HKD100 + overdraft interest at prime rate +8% p.a. (calculated on a daily basis)
<b>W. Withdrawal of Foreign Currency Notes from Same Currency Account (subject to availability notes)</b>	
- All major currencies: RMB, USD, AUD, CAD, CHF, EUR, GBP, JPY, NZD, SGD	0.25% of the transaction amount, min HKD50
<b>X. Corporate Account Set-up Fee</b>	
- Local Company Account Opening	HKD1,000
- Overseas Company Account Opening*	HKD10,000

*\* Definition of "Overseas Company" - company not registered in Hong Kong, or company with any corporate shareholder incorporated overseas.*

### Remarks

#### 1. Criteria for Renewal or New Placement of Time Deposits

- 1.1 If a customer maintains a time deposit account and savings account and/ or current account and/ or call deposit account with the Bank, and has a total banking relationship balance equal or above HKD1,000,000 (or equivalent amount in other currencies at the Bank's monthly prevailing exchange rate), the minimum amount required for renewal or new placement of time deposit is listed below:

Currency	Minimum amount required for renewal or new placement of time deposit
HKD	200,000.00
RMB	165,000.00
USD	26,000.00
AUD	26,000.00
CAD	27,000.00
CHF	26,000.00
EUR	21,500.00
GBP	17,000.00
JPY	2,100,000.00
NZD	33,000.00
SGD	33,000.00

- 1.2 If a customer maintains a time deposit account and savings account and / or current account and/or call deposit account with the Bank, and has a total banking balance of below HKD1,000,000 (or equivalent amount in other currencies at the Bank's monthly prevailing exchange rate), the balance of the time deposit account will be uplifted upon maturity and credited to the savings account or current account or call deposit account.
- 1.3 If a customer only maintains a time deposit account with the Bank and has a total banking relationship balance below HKD1,000,000 (or equivalent amount in other currencies at the Bank's monthly prevailing exchange rate), the deposit will not be renewed upon maturity and will be repaid to the customer according to his/her specified instructions.

**Effective Date: 1st August, 2020**

Item	Charge
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### **INWARD REMITTANCES**

#### **A. Demand Drafts / Foreign Cheque Drawn Overseas Sent for Collection**

- |                      |  |
|----------------------|--|
| - Collection         | HKD300 + courier / cable + correspondent bank charges per cheque |
| - Return unpaid item | HKD300 + courier / cable + correspondent bank charges per cheque |

#### **B. Telegraphic Transfers**

- |  |   |
|--|---|
| 1. Credit to account of UOB                      |   |
| - By Telegraphic Transfer                        | HKD50 per transaction                         |
| - By Real Time Gross Settlement (RTGS)           | HKD50 per transaction                         |
| 2. Return of transfer at the request of remitter |   |
| - Telegraphic Transfer                           | HKD350 + postage / cable + correspondent bank |
| - Real Time Gross Settlement (RTGS)              | HKD180 per request                            |

### **OUTWARD REMITTANCES**

#### **A. Demand Drafts**

- |                                     |                                     |
|-------------------------------------|-------------------------------------|
| - Handling fee                      | HKD120 + postage                    |
| - Commission fee for issuing in     |                                     |
| - Different currency                | HKD50                               |
| - Same currency                     |                                     |
| - By Business Internet Banking Plus | HKD30                               |
| - By paper instruction              | HKD200                              |
| - Repurchase of demand draft        | HKD100 <sup>^</sup> + cable charges |
| - Stop payment of demand draft      | HKD250 <sup>^</sup> + cable charges |

#### **B. Telegraphic Transfers**

- |                                     |                                     |
|-------------------------------------|-------------------------------------|
| - Handling fee for issuing          |                                     |
| - By Business Internet Banking Plus | HKD150 <sup>^</sup> + cable charges |
| - By paper instruction              | HKD200 <sup>^</sup> + cable charges |

#### **C. Local Transfer in HKD / USD / RMB Via Real Time Gross Settlement (RTGS)**

- |                                     |                     |
|-------------------------------------|---------------------|
| - Handling fee for issuing          |                     |
| - By Business Internet Banking Plus | HKD130 <sup>^</sup> |
| - By paper instruction              | HKD180 <sup>^</sup> |
| - 'OUR' charge option               | HKD250 <sup>*</sup> |

*\* Please note that UOB does not guarantee that full payment can be made as it depends on the beneficiary bank's practice which is beyond our control, or where UOB does not have direct correspondent banking relationship with the beneficiary banks.*

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Item	Charge
<b>D. Amendment / Cancellation / Enquiry of outward remittance</b>	
- Each transfer	HKD200 <sup>^</sup> + cable charges
<b>E. Cable Charges</b>	HKD150
<b>F. Additional Charge for cable containing Chinese Characters</b>	HKD150
	<i><b>^ Plus Correspondent Charges (if applicable)</b> Subject to final notification from correspondent bank, whichever is higher, min HKD250</i>

### **AUTOPAY SERVICES**

#### **1. Autopay / Auto-collect (Direct Debit Initiation)**

- Set-up	HKD200	- Handling fee for issuing	
- By Business Internet Banking Plus			HKD1 per item
- By paper instruction			HKD1 per item, min HKD200

#### **2. Direct Debit Authorisation**

- Set-up		HKD15 per item
- Amendment (exclude amendment of debtor reference)		HKD15 per item
- Return item due to insufficient fund		HKD150 per item

### **LOCAL TRANSFER IN HKD / RMB VIA FASTER PAYMENT SYSTEM (FPS)**

#### **1. Handling fee for issuing - By Business Internet**

Banking Plus		
HKD 1,000,000 equivalent or below		HKD1 (same day) / HKD20 (immediate) per item
RMB 1,000,000 equivalent or below		RMB1 (same day) / RMB20 (immediate) per item

**Effective Date: 1st August, 2020**

Item	Charge
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<b>UOB BUSINESS INTERNET BANKING PLUS (BIBPLUS)</b>	
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**A. Subscription Fees**

- |  |                   |
|--|-------------------|
| 1. Basic Package (Account Enquiry)   |                   |
| - Set-up charge  | HKD500            |
| - Monthly charge   | HKD200            |
|  |                   |
| 2. Professional Package (Account Enquiry + Transaction)                              |                   |
| - Set-up charge  | HKD1,000          |
| - Monthly charge   | HKD200            |
|  |                   |
| 3. Premium Service (Bulk Service <sup>#</sup> + Beneficiary Advice)                  |                   |
| - Monthly charge   | Waived            |
|  |                   |
| 4. Group company setup with more than 6 Affiliated Companies (charge parent company) |                   |
| - Set-up charge  | HKD100 per entity |
| - Monthly charge   | HKD100 per entity |
|  |                   |
| 5. MT103 copy (available under Basic / Professional Package)                         |                   |
| - Set-up charge  | HKD200 per entity |
| - Monthly charge   | HKD200 per entity |

**B. Token Fees**

- |                                 |                  |
|---------------------------------|------------------|
| - One-off token fee             | HKD120 per token |
| - Replacement for lost token    | HKD120 per token |
| - Replacement for damaged token | Waived           |

**C. BIBPlus On-site Training**

- |             |          |
|-------------|----------|
| - Per visit | HKD1,000 |
|-------------|----------|

<sup>#</sup>*Bulk Service allows multiple transactions to be performed via file upload.*



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Item	Charge	
<b>TRADE SERVICES - IMPORT</b>		
<b>A. Opening DC and Amendments</b>		
1. Opening DC (for a period of 6 months)		
- General DC	1/4% on 1st USD50,000; 1/8% on balance	min HKD500
- Back-to-Back DC	1/4% on 1st USD50,000; 1/8% on balance	min HKD800
2. Amendment(s)		
- General DC		HKD400
- Back-to-Back DC		HKD500
3. Extension of Validity		
- Extension within the 6-month charged period		
- General DC		HKD400
- Back-to-Back DC		HKD500
- Extension beyond the 6-month charged period		
- General DC	1/4% on 1st USD50,000; 1/8% on balance	min HKD500
- Back-to-Back DC	1/4% on 1st USD50,000; 1/8% on balance	min HKD800
4. Increase in DC amount		
- General DC	1/4% on 1st USD50,000; 1/8% on balance	min HKD500
- Back-to-Back DC	1/4% on 1st USD50,000; 1/8% on balance	min HKD800

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Item	Charge	
<b>B. Import Bills and Other Charges / Commissions</b>		
1. H.K. Dollar Import Bills under DC	1/4% on 1st USD50,000; 1/8% on balance	min HKD350
2. Commission in Lieu of Exchange	1/4%	min HKD350
3. Acceptance/Deferred Payment Commission under DC	1/16% per month on the acceptance period	min HKD400
4. DC Overdrawn Commission	The charge and the scale is the same as Opening DC	
5. Drawing Commission for Revolving DC	1/8% on bill amount per drawing shall be charged after the original amount of the DC has been drawn	min HKD450
6. Import Collection		
- Normal	1/8%	min HKD400
- Irregular		HKD350permonth
7. Shipping Guarantee		
- Issued under DC		HKD300
- Commission shall be charged for each consecutive 3 months if unredeemable 3 months after shipping guarantee issuance	1/4%	min HKD350
8. Commission on Expired DC	1/4% on 1st USD50,000; 1/8% on balance	min HKD500 (general DC) min HKD800 (Back-to-Back DC)
9. Import invoice financing	1/4% on 1st USD50,000; 1/8% on balance	min HKD400
10. Discrepancy Fee		USD80
<b>C. Opening Guarantee or Bond / Standby DC</b>		
1. Opening	1/8% per month	min HKD800
2. Amendment		HKD400
3. Extension of validity		
- Extension within charged period		HKD400
- Extension beyond the charged period	1/8% per month (based on the outstanding amount of each new validity period of one month)	min HKD800
4. Increase in Amount	1/8% per month on increased amount	min HKD800

**Effective Date: 1st August, 2020**

Item	Charge	
<b>TRADE SERVICES - EXPORT</b>		
<b>A. Advising DC or Amendment</b>	HKD350 for customer / HKD450 for non-customer	
<b>B. Confirmation Commission</b>	<i>Quoted upon request (for DC involves acceptance or deferred payment, a further charge per month on the usance period)</i>	
<b>C. Negotiation / Purchase / Advance under HKD Export Bills</b>	1/4%	min HKD350
<b>D. Export Collection</b>	1/8%	min HKD350
<b>E. Small Bill Purchased/ Discounted</b>		
- Handling charge for bill amount less than USD10,000		HKD200
<b>F. Commission in Lieu of Exchange</b>	1/4%	min HKD350
<b>G. Checking Documents under DC</b>		
- Handling charge per each set of documents		HKD300
<b>H. Packing Loan</b>		HKD350
<b>I. Export Invoice Financing</b>	1/4% on 1st USD50,000; 1/8% on balance	min HKD400
<b>J. Commission on Transfer of DC</b>		
1. Whole Transfer of DC to 2 <sup>nd</sup> beneficiary		
- Domiciled in Hong Kong		HKD450
- Domiciled outside Hong Kong		HKD500
2. Partial Transfer of DC to 2 <sup>nd</sup> beneficiary		
- Domiciled in Hong Kong	1/4%	min HKD700
- Domiciled outside Hong Kong	1/4%	min HKD750
3. Amendment		
- General amendment		HKD500
- Covering increase in DC amount	1/4%	same as item 2