E.SUN Commercial Bank, Ltd. Hong Kong Branch Fees and Charges

Effective from 1 December 2026

REMITTANCE SERVICES

***Outward Remittance**	
1.Branches/subsidiaries of E.Sun Bank【Note 1】	USD15 per transaction
2.Remittance via RTGS (USD, HKD or CNY to other RTGS participating banks in Hong Kong)	USD25 per transaction
3.Remittance via SWIFT	USD30 per transaction
(Other than the above remittance methods)	(intermediary agent charges may apply, if applicable)
4.Special Cases:	
4. (1)Full amount to creditor agent/Additional cable	Additional USD10 per transaction
4. (2)「Full Amount to creditor account」 -in USD -Other than in USD	Additional USD40 per transaction Subject to the actual correspondent bank service fee
4. (3)Chinese Commercial Code(CCC) Translation Fee	Up to 3 Chinese characters: USD15 per transaction, More than 3 Chinese characters: USD20 per transaction
5. Amendment/Enquiry/Cancellation	USD25 per transaction (intermediary agent charges may apply, if applicable)
***Inward Remittance**	USD10 per transaction
1.Branches/subsidiaries of E.Sun Bank【Note 1】	Waived for inward remittance transactions from any E.SUN Bank branches or subsidiaries
2.Remittance Cancellation	USD25 / HKD200 / CNY200 per transaction
(Charges are payable in the transaction currency. For currencies other than USD, HKD and CNY, the charge will be converted at the Bank's prevailing exchange rate as USD)	

CHEQUE AND DEPOSIT SERVICES【Note 2】

***Account Opening Fee【Note 3】**	
1.Individual Account/Joint Account	USD250
2.Corporate Account	Companies registered in Taiwan or Hong Kong: USD250 Companies registered in other jurisdictions: USD1,500
***Cheque (Charges based on the cheque currency)**	
1.Cheque Book Issuance	HKD50/USD7 per cheque book (50 cheques)
2.Returned Cheque	
2. (1)Insufficient Funds	HKD150/USD20 per cheque
2. (2)Other Reasons	HKD100/USD15 per cheque
3.Insufficient Fund Cheque Notice (Cheque Not Returned)	HKD100/USD13 per cheque
4.Overdraft Interest	7% of the difference between the Current Account balance and amount required for cheque payment
5.Stop Payment Order	HKD100/USD15 per cheque
6.Mark 'Good' Cheque	
6. (1)Dispatched by The Bank	HKD300/USD39 (plus drawee bank charges)
6. (2)Dispatched by customer	HKD60/USD8 (plus drawee bank charges)
***Bank Certificate**	
1. Bank Reference (Minimum 3-month account history required)	HKD250/USD32 per copy Each additional copy HKD200/USD25
2. Certificate of Account Balance	HKD250/USD32 per copy Each additional copy HKD150/USD20
3. Audit Confirmation	HKD350/USD45 per copy
4. Certificate of Account Details (for estate administration)	HKD350/USD45 per copy
***Change of Authorized Signature**	HKD500/USD65 each
***Cashier's Order**	
1. Cashier's Order Issuance	HKD50/USD7 each
2. Cancellation of cashier's order and redeposit into applicant's account	HKD100/USD13 each
3. Report loss of a cashier's order to HKICL	HKD100/USD13 each plus HKICL charges
***Request for extra copy of statement/advice (within the last 7 years)**	
1. HKD100 / USD13 per statement month / per advice within 1 year	
(1)Request for extra copy of statement / advice and provided by a non-designated delivery method	
(2)Issuance of paper statement / advice	
(3)Request for extra copy of advice from 3 Months to 1 Year	
2. Request for extra copy of statement or advice issued over 1 year ago: HKD300/USD40 per statement month / per advice	

***Account Management Fee【Note 3】**	USD15 per customer per month if the Average Total Relationship Balance【Note 4】does not exceed the stipulated exemption threshold for the Account Management Fee	
Account Management Fee Waiver Threshold	**Corporate Account or Customers Holding Investment Account**	**Individual and Joint Account Holders with Savings Accounts Only**
Requirement of the average total relationship balance	>USD 100,000	>USD 30,000
***Dormant Account Reactivation Fee**	USD150 per account	

EXPORT SERVICES

***L/C & amendment(s) advising**	USD35 per transaction, HKD390/USD50 per transaction for Non-E.SUN HK customers	
***Export Negotiation**		
1.Export Negotiation Checking Fee	USD35 per transaction	
2.Negotiation Commission	Based on the export negotiation amount	
Minimum charge	First USD50,000	Balance over USD50,000
USD35	1/8%(0.125%)	1/16%(0.0625%)
3.Commission in lieu of exchange/HKD bill commission -Refer to the Miscellaneous Charges section		
4.Handling Commission for Small Amount Negotiation	USD35 per transaction (An additional USD35 per transaction will be charged if the negotiation amount is less than USD 10,000)	
5.Export Negotiation Interest		
Interest for 10 days at the Bank's prevailing applicable rate for the relevant currency Upon receipt of proceeds from the overseas bank, additional interest and foreign charges will be collected based on the actual number of days and amount credited		
6.Export Negotiation Discount Interest	Calculated based on the actual number of discount days at the Bank's prevailing applicable rate for the relevant currency	
7.Reimbursement Fee	USD40 per transaction	
***Collection under L/C**		
1.Document Checking Fee	USD35 per transaction	
2.Collection Commission		Based on the collection amount
Minimum charge	First USD50,000	Balance over USD50,000
USD35	1/8%(0.125%)	1/16%(0.0625%)
3.Commission in lieu of exchange/HKD bill commission -Refer to the Miscellaneous Charges section		
4.Reimbursement Fee	USD40 per transaction	
***Export Collections (D/P, D/A)**		
1.Collection Commission	Based on the bill amount	
Minimum charge	First USD50,000	Balance over USD50,000
USD35	1/8%(0.125%)	1/16%(0.0625%)
2.Amendment of Collection Instructions	USD25 plus relevant cable charges	
3.Commission in lieu of exchange/HKD bill commission -Refer to the Miscellaneous Charges section		
***L/C Confirmation Commission**		
1/16% (0.0625%) of the confirmed amount per month or part thereof, subject to a minimum charge of USD 50 per transaction		
***Transfer of Letter of Credit (L/C)**		
1.Transfer Fee without Substitution	The Second Beneficiary	
	Local (Hong Kong)	Outside Hong Kong
	USD50 per transaction	USD60 per transaction
2.Transfer Fee with Substitution	Based on the transfer amount and validity period	
	First USD50,000	Balance over USD50,000
	1/4%(0.25%)	1/8%(0.125%)
Minimum Charge for the Second Beneficiary	Local (Hong Kong)	Outside Hong Kong
	USD65 per transaction	USD75 per transaction
	(Charged per 6-month period or part thereof)	
3.Amendment Fee		
(1)Extension of Validity / Increase in Amount	Same as 2.Transfer Fee with Substitution	
(2)Other Amendment	USD50	
***Credit Investigation Fee**	USD40 per transaction	
***Bills Overdue for Payment (under L/C and D/P, D/A)**		
For bills overdue for more than 2 months (from the mailing date for sight and unaccepted usance bills; from the maturity date for accepted usance bills), USD40 per transaction per month or part thereof will be charged.		

IMPORT SERVICES

***Letter of Credit Issuance**

1.(1)Letter of Credit (L/C) Issuance Fee (including Sight L/C & Usance L/C) -Based on the credit amount and validity period

Minimum charge	First USD50,000	Balance over USD50,000
USD45	1/4%(0.25%)	1/8%(0.125%)

(Charged per 6-month period or part thereof)

1.(2)Back-to-Back L/C

Same rates as 1.(1), subject to a minimum charge of USD65 per L/C

1.(3)Standby L/C / Letter of Guarantee

1/8% (0.125%) of the issued amount per month or part thereof, subject to a minimum charge of USD55 per transaction

2.L/C Overdrawn Commission

The excess amount will be charged at the rates specified in 1.(1), subject to a minimum charge of USD35 per transaction

3.L/C Issuance Cable Charge

First Cable Charge: USD40(MT700/MT710/MT720),

Each additional cable: USD15(MT701/MT711/MT721)

*** L/C Amendment (Commercial L/C, Back-to-Back L/C, Letter of Guarantee / Standby L/C)**

1.(1)Increase in Amount / Extension of Validity

Same as L/C Issuance Fee, subject to a minimum charge of USD45 per amendment

1.(2)Other Amendments: subject to a minimum charge of USD40 per amendment

2.L/C Amendment Cable Charge

First Cable Charge: USD 30(MT707)
Each additional cable: USD15(MT799)

***Acceptance commission for usance L/C**

1/16% (0.0625%) of the bill amount per month or part thereof, subject to a minimum charge of USD40 per transaction.

***Settlement or Repayment under Import L/C Bills**

1.Commission in lieu of exchange / HKD bill commission

-Refer to the Miscellaneous Charges section

2.Payment Cable Charge — USD80 per transaction

3.Import Bills Discrepancy Fee — USD80 per transaction

***Import Documentary Collection**

1.Document Collection Commission — Based on the bill amount

Minimum charge	First USD50,000	Balance over USD50,000
USD35	1/8%(0.125%)	1/16%(0.0625%)

2.Commission in lieu of exchange/HKD bill commission

-Refer to the Miscellaneous Charges section

3.Payment Cable Charge — USD80 per transaction

***Shipping Guarantee / Bill of Lading Endorsement Fee** — USD40 per transaction

***Credit Investigation Fee** — USD40 per transaction

MISCELLANEOUS CHARGES

***Courier / Cable Charge (For cheques or other documents)**

1.Courier fee【Note 5】	Cheque Books / Returned Cheques / Other Documents	Import and Export Trade Documents
Local Courier	HKD50/USD7	USD25
Asia - Taiwan / Mainland	HKD100/USD13	
Asia - East Asia / Southeast Asia	HKD200/USD25	
North America, Australia and New Zealand	USD35	USD35
Europe	USD40	USD40
Asia - South Asia	USD45	USD45
Others	USD60	USD60
2.Other Cable Charges	USD25 per cable	

***To receive Paper Statement (Waived for customers aged 65 or above)** — USD2 per month

***Commission in lieu of exchange/HKD bill commission-Based on the bill amount**

Minimum charge	First USD50,000	Balance over USD50,000
USD35	1/4%(0.25%)	1/8%(0.125%)

E-BANKING SERVICES

***E.SUN eBanking**	
1.OTP Device	HKD160/USD20 per card
2.Replacement of Lost OTP Device	HKD160/USD20 per card
3.eCertificate Fee	HKD500/USD65 every 2 years
4.Smart Card (Token)	HKD250/USD32 per device
5.System Service Fee	HKD5,000/USD625 per annum
6.Password Reset	HKD100/USD13 per request

INVESTMENT SERVICES

***Funds (including Lump-sum Investment / Dollar-Cost Averaging)**	
Subscription Fee	Not exceeding 5% of the principal amount invested
Switching Fee	Payable upon switching, either deducted from the switching amount or charged separately, subject to the fund house's terms
***ETFs / Stocks**	
Subscription Fee	Not exceeding 3% of the transaction amount
Redemption Fee	Not exceeding 1% of the transaction amount
***Bonds**	
Subscription Fee	Not exceeding 1.5% of the transaction amount
Sales Service Fee	Not exceeding 3% of the face value. The actual fee rate will be disclosed on the transaction date. Please refer to the Bank's transaction documents for details.
***Structured Products**	
Subscription Fee	Not exceeding 3% of the transaction amount
Sales Service Fee	Not exceeding 3% of the face value for short-term products (up to one year) and 5% for medium- to long-term products (over one year). The actual fee rate will be disclosed on the transaction date. Please refer to the Bank's transaction documents for details
***Investment Balance Certificate**	HKD250 per copy
***Transfer-out of Investment Products【Note 6】**	USD200 per transaction

Note:

1.Branches/Subsidiary of E.SUN Bank include E.SUN Bank (China) Co., Ltd., but exclude Union Commercial Bank PLC.

2.The fees listed under Cheque and Deposit Services are application fees. If original documents, such as cheque books or certificates, are required to be delivered by mail, courier fee will apply. Please refer to Miscellaneous Charges – Postage.

3.Fees are charged on a per-customer basis. Reserve Accounts, Margin Accounts and Vostro Accounts are exempt from these fees.

4.Average Total Relationship Balance includes deposit balances, the market value of investment products (including funds, bonds, ETFs, the principal amount of structured products and stocks), and premiums paid for insurance policies that remain in force.

5.Cheque book charges are calculated per 100 cheques. Courier charges for documents are based on a maximum weight of 0.5 kg; any excess will be charged according to the actual weight.

6.The Transfer-out of Investment Products Fee applies to all investment products offered by the Bank, including but not limited to funds, bonds, structured products, ETFs and stocks.

7.Fee Charging Principles for the Currencies Listed in this Schedule:

1) Unless otherwise specified or agreed with the customer, where a fee is quoted in both HKD and USD, the fee will be charged in HKD. If the available HKD balance is insufficient to cover the fee in full, the fee will be charged in USD. If payment is made in a currency other than HKD or USD, the amount will be converted into the equivalent HKD amount at the Bank's prevailing exchange rate.
2) Except as stated in paragraph (1) above, where a fee is paid in a currency other than the currency quoted, the amount will be converted into the equivalent amount in the quoted currency at the Bank's prevailing exchange rate.

8.If you have any questions regarding the fees and charges, please contact the Bank for confirmation.

9.The above fees and charges are not exhaustive. Please contact the Bank for further details.

10.If there is any inconsistency between the English and Chinese versions, the English version shall prevail.