



Service Charges for Deposit Accounts

● For General Service Charges ●

Types of Services	Charges (HK\$)
B/R & C/I Search	\$ 150.00 per item
Payroll Service: -by Worksheet	\$ 2.50 per item
-by Diskette	\$ 2.00 per item
Countersigning Audit Confirmation for Limited Co.	\$ 350.00 per item
ATM Card:	
-Shacom Card Annual Fee	\$ 50.00 per card
-Replacement of Lost ATM Card	\$ 50.00 per card
-Withdrawal through 'JETCO' ATM in Macau and Mainland	\$ 20.00 per item
-Withdrawal through ATM via 'CIRRUS' ATM Network	\$ 25.00 per item
-Withdrawal through ATM via 'PLUS' ATM Network	\$ 25.00 per item
Cheque Sent for "Mark Good for Payment"	
-by Customer	\$ 100.00 per item
-by Bank	\$ 200.00 per item plus drawee bank's charges
Cashier's Order:	
-Issuance of Cashier's Order	
i) For account holders of Shanghai Commercial Bank Ltd.	\$ 50.00 per item
ii) For non account holders of Shanghai Commercial Bank Ltd.	\$ 100.00 per item
-Report Loss of Cashier's Order	\$ 400.00 per item
-Repurchase of Cashier's Order	\$ 40.00 per item
Local Remittance by CHATS	\$ 150.00 per item
Standing Instruction	\$ 50.00 per item and plus remittances or CHATS charges (if applicable)
Set-up / Amend "Auto-Pay" Authorization	\$ 50.00 per item
Written Confirmation of Account Balance	\$ 100.00 per item
Banker's Endorsement on Customer's Signature	\$ 200.00 per item
Issuance of Financial Reference Letter	\$ 300.00 per item
Photocopy of Statement / Cheque / Related Documents of Account	\$ 50.00 per page
Record of Transactions (for non-statement accounts)	
-Record of Current Year	\$ 250.00 per item
-Record of Preceding Year	\$ 500.00 per item
-Record before the Last Calendar Year (charged on each calendar year)	\$1,000.00 per item
Bounced Cheque / Auto-Pay & Other Bounced Items:	
-Cheque / Auto-Pay due to "Insufficient Funds"	\$ 150.00 per item
-HK Clearing Investor Participants' Payment due to "Insufficient Funds"	\$ 200.00 per item
-Standing Instruction returned due to "Insufficient Funds"	\$ 100.00 per instruction
-Bounced Item for Other Reasons	\$ 50.00 per item
Deposit of HKD Cheques Drawn on Banks in Shenzhen and Guangdong, China	\$ 15.00 per item
Deposit of USD Cheques Drawn on Banks in Shenzhen, China	\$ 100.00 per item
Fund Withdrawal from Accounts with Insufficient Available Funds (including insufficient deposit, temporary overdraft, exceeding overdraft limit, funds in collection)	\$ 100.00 on transaction day
Stop Payment of Cheque	\$ 100.00 per cheque or series in sequential order
Cancellation of Stop Payment of Cheque	\$ 100.00 per cheque
Account Closed within 3 Months from Opening	\$ 150.00 per account
Gift Cheque	\$ 10.00 per item
Coins Exchange	\$ 2.00 per bag
Bulk Bank Notes Deposits (daily deposit of 300 pieces or more of Bank Notes)	\$ 0.25 on each Bank Note (min. charge HK\$75.00)
Bulk Coins Deposits (daily deposit of 100 coins or more)	2% on deposit amount (min. charge HK\$50.00)
Mailing Cheque Book / Withdrawal Slip	\$ 20.00 per mail
Retention of Account Statement / Other Bank Documents	\$ 800.00 per annum per account
Report Loss of Passbook / Chop	\$ 50.00 per item
Deposit Account Fee*	\$ 50.00 per month per account
-Daily Average Consolidated Balance falls below HK\$5,000	
Dormant Account Semi-annual Fee -to be Collected in March & September -for HKD Deposits Accounts Dormant for Over 12 Months & Balance Below HK\$1,000.00	\$ 100.00 per account
Account Opening for "Offshore Company"	\$2,000.00 per item
Interest Rate for Temporary Overdraft	P+10%p.a.

● For Foreign Currency Deposit Accounts ●

Types of Services	Charges
US Dollar (T/T) Account	
Deposit or Withdrawal of US Notes to / from US T/T Account	0.25% on transaction amount
Other Foreign Currencies T/T Accounts	
The Bank does not accept foreign currencies notes for deposit into / withdrawal from such accounts, and in case of acceptance, charges are calculated on exchange difference between the Bank's buying and selling rates of foreign currencies notes and T/T.	
Cheque Deposit	
Deposit of Foreign Currency Cheques Drawn on Banks Overseas (applicable to personal account only)	HK\$50.00 per transaction
Cheque Return Unpaid	
Foreign Currency Cheques Drawn on Banks Overseas Return Unpaid	HK\$80.00 per cheque plus agent charges
Deposit / Withdrawal of RMB Notes (daily deposit or withdrawal of 300 pieces or more of RMB Bank Notes on accumulated basis)	0.25% on transaction amount (min. charge HK\$75.00)
Deposit of Mutilated RMB Notes	Depends on the extent of mutilation of the banknotes (base on rules of Bank of China on charges)
Bulk Bank Notes Deposits (daily deposit of 300 pieces or more of Bank Notes on accumulated basis)	HK\$ 0.25 on each Bank Note (min. charge HK\$75.00)
Foreign Currencies Notes Exchange -For non account holders of Shanghai Commercial Bank Ltd.	HK\$50.00 per transaction

× Remarks:

- The "Daily Average Consolidated Balance" includes all-currencies Passbook Savings, Statement Savings, Checking, Fixed Deposits, Call Deposits and/or any deposit accounts maintained with our Bank from time to time (the "Account(s)")
- The Bank will calculate the Daily Average Consolidated Balance of the Account(s) in a monthly basis
- Should the Daily Average Consolidated Balance falls below HK\$5,000 (or its HKD equivalent), a service fee of HK\$50 will be levied on each applicable Account
- For customer maintains both single-named Account(s) and joint-named Account(s), the deposits balance of these two types account is counted separately

The Deposit Account service fee is not applicable to the following customers:

- Customers who are aged below 18
- Senior who are aged 65 years or above
- Customers who are granted with overdraft facilities
- Payroll account (provided that the employers are also the Bank's customers)
- Customers who receive Government's "Comprehensive Social Security Assistance" through Autopay to accounts of our bank
- Holders of Securities account with our bank with daily average value of stock or wealth products of not less than HKD5,000 in the month concerned
- Customers with outstanding loan balance
- Accounts under membership of our "Grow Our Sprouts" Plan