

Change of Banking Services Fees

Effective from 1 November 2011

Revised or New Renminbi (RMB) Charged Items

Deposit Account Services

Items	RMB(¥) ¹	Unit
Bounced Cheque		
- due to insufficient funds	150	per item
- due to other reasons	50	per item
Auto-pay Authorization / Standing Instruction		
- set up / amendment	50 ²	per item
- returned due to insufficient funds	150	per item
- returned due to other reasons	50	per item
HK Clearing Investor Participants' Payment Returned Due to Insufficient Funds	200	per item
Unauthorized Fund Withdrawal from Accounts with Insufficient Available Funds (including temporary overdraft, exceeding overdraft limit and funds in collection)	100 ³	on transaction day
Stop Payment of Cheque		
- instruction	100	per cheque
- cancellation of instruction	100	per cheque
Cheque Sent for "Mark Good for Payment"		
- by customer	100	per item
- by bank	200 ⁴	per item
Cashier's Order		
- issuance	60	per item
- report loss	400	per item
- repurchase	40	per item
ATM Card - Replacement of Lost ATM Card	50	per card
Bulk Bank Notes Deposit ⁵ (with 300 pieces or more of Bank Notes on accumulated basis per person per day)	0.25% min. 75	on transaction amount

Other Revised Charged Items

Deposit Account Services

Items	HKD(\$)	Unit
Bulk Bank Notes Deposit (with 300 pieces or more of Bank Notes on accumulated basis per person per day; applicable to all currencies)	0.25% min. 75 ⁶	on transaction amount
Dormant Account Fee	100 ⁶	per account
- for deposit accounts dormant for over 1 year and balance below HK\$5,000 (or its equivalent in other currencies)		per half year

Loan & Overdraft Account Services

Items	HKD(\$)	Unit
Lease Consent Letter on Charged Property	1,000	per property

¹ Applicable to RMB accounts or RMB services only

² Plus remittances or CHATS charges (if applicable)

³ Applicable to corporate customers only; Plus overdraft interest which is calculated daily and charged monthly at the Bank's prevailing interest rate + 10%

⁴ Plus drawee bank's charges

⁵ Plus charges based on rules of Bank of China for deposit of mutilated RMB notes

⁶ Or its equivalent in other currencies

Inward Remittance Services

Items	US\$/HK\$	Unit
Deposit to Our Customer's Account		
- by SWIFT	HK\$60 ⁶	per item
Transfer to Other Banks in		
- Hong Kong / China / Macau / Taiwan	HK\$220 ⁶	per item
- Overseas ⁷	HK\$270 ⁶	per item
Deposit to Notes Account	min. HK\$60 ⁶	

Outward Remittance Services

Items	US\$/HK\$	Unit
Telegraphic Transfer		
- Hong Kong dollars ⁸	min. HK\$170 ⁶	
- foreign currencies ⁸	US\$22 / HK\$170 ⁶	per item
- Renminbi ⁸	HK\$150 ⁶	per item
- CHATS - local remittance by CHATS	US\$22 / HK\$170 ⁶	per item
- enquiry / amendment / cancellation ⁸	HK\$200 ⁶	per item
- telegraphic transfer instruction which contains Chinese words	Additional HK\$100 ⁶	per item

New Charged Items

Deposit Account Services

Items	HKD(\$)	Unit
Improperly Conducted Account Closed by the Bank	150	per account
Personal Data Access Request via "Data Access Request Form" as Specified by the Privacy Commissioner for Personal Data	300 max. 500	per request (circumstantial)

Securities Account Services

Items	HKD(\$)	Unit
Claim of Dividends, Bonus Share & Rights Entitlement (collected irrespective of the result of benefit claim)	300 ⁹	per stock per claim
Handling Fee on Selling Physical Share (not including physical shares deposit handling fee and transaction services fee)	100	per stock per transaction

Loan & Overdraft Account Services

Items	HKD(\$)	Unit
Handling Fee on Payment of Government or Mortgaged Property Charges (e.g. Government Rate, Management Fee)	500	per item
Mortgage Loan - partial prepayment handling fee	1,000	per request
Instalment Loan - Late Charge (excluding handling fee for auto-pay returned due to insufficient fund)	400	per item

Remark:

- The above changes will be binding on you if you continue using our services on or after the effective date. If you do not accept the above changes, we may not be able to continue providing services to you.
- If there is any conflict between the English and Chinese versions of this notice, the English version shall prevail.

Enquiry Hotline: 2818 0282

Website: www.shacombank.com.hk

⁷ Plus any additional fee levied by correspondent banks

⁸ Plus cable charges and additional fee levied by correspondent banks (if applicable)

⁹ Plus other related charges