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銀行服務收費

Banking Service Charges

2021年10月生效
Effective from October 2021

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上海商業銀行
SHANGHAI COMMERCIAL BANK

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Notice of Amendment of Loan & Overdraft Accounts Service Charges

With effect from 1 January 2022, our Bank will supplement the following charge for retail banking and corporate banking to item of "Applicable to Other Loans" under Loan & Overdraft Accounts Services as follows:

Type of Services	Charges
Review of insurance policy on collateral not arranged by our Bank	HKD350 per policy per annum

For enquiries, please contact our branch staff, or call our Customer Service Hotline on 2818 0282, or visit our website at www.shacombank.com.hk.

有關修訂放款及透支服務收費

由2022年1月1日起，本行補充以下零售銀行及企業銀行之收費至放款及透支服務的「其他貸款適用」項目如下：

服務類別	收費
審閱非經本行安排為抵押品投保之保單	每保單每年 HKD350

如有任何查詢，歡迎親臨本行與本行職員聯絡、致電客戶服務熱線 2818 0282 或瀏覽本行網頁 www.shacombank.com.hk。

If there is any conflict between the English and Chinese versions of this notice, the English version shall prevail.

此通知之中英文版本如有任何歧異，概以英文版本為準。

Notice of Amendment to Securities Account Services Charges

With effect from 1 January 2022, payment of levies payable by sellers and purchasers of securities to the Financial Reporting Council ("FRC Transaction Levy") will commence as follows:

New Item	Charges (HK\$)
Financial Reporting Council Transaction Levy	0.00015%* (on transaction value)

*Remarks:

1. Rounded to the nearest cent on transaction value
2. There is no FRC Transaction Levy on securities market making transactions, sales and purchases of China Connect Securities through the use of the China Connect Service by a China Connect Exchange Participant, or stock option transactions

For enquiries, please contact our branch staff, or call our Customer Service Hotline on 2818 0282, or visit our website at www.shacombank.com.hk.

有關修訂證券服務收費通知

由2022年1月1日起，證券買賣雙方須繳付徵費予財務匯報局（「財匯局交易徵費」）：

新增項目	收費 (HK\$)
財匯局交易徵費	0.00015%* (按交易金額計)

*備註：

1. 按交易金額計至最接近的仙位數
2. 證券莊家交易、中華通交易所參與者經中華通服務買入及賣出中華通證券或股票期權交易均無須繳付財匯局交易徵費

如有任何查詢，歡迎親臨本行與本行職員聯絡、致電客戶服務熱線 2818 0282 或瀏覽本行網頁 www.shacombank.com.hk。

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Notice of Amendment to Securities Account Services Charges

With effect from 29 April 2022, the Transfer Fee (collected by ChinaClear) for sale or purchase of any A shares on Shanghai Stock Exchange (SSE) and Shenzhen Stock Exchange (SZSE) will be revised as follows:

Type of Services	Charges (HK\$)	
	Existing	Revised
Transfer Fee (collected by ChinaClear)	0.002% (on transaction value)	0.001% (on transaction value)

For enquiries, please contact our branch staff, or call our Customer Service Hotline on 2818 0282, or visit our website at www.shacombank.com.hk.

有關修訂證券服務收費通知

由二零二二年四月二十九日起，買賣滬深市場A股交易過戶費（由中國結算收取）將會作出以下修訂：

收費項目	收費 (HK\$)	
	目前收費	新收費
過戶費 (由中國結算收取)	0.002% (按成交金額計)	0.001% (按成交金額計)

如有任何查詢，歡迎親臨本行與本行職員聯絡、致電客戶服務熱線 2818 0282 或瀏覽本行網頁 www.shacombank.com.hk。

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Notice of Amendments to Credit Card Services Charges

Thank you for using Shanghai Commercial Bank ("the Bank") Credit Card services. From 1 August 2022, the following changes will be made to the Bank's Credit Card Services Charges:

Items	Existing Fee	Revised Fee
Annualized Percentage Rate (APR) for Purchase Finance Charge	APR 34.49% (0.0822% per day) or Minimum HK\$5/ RMB5 (whichever is higher)	APR 32.92% (0.0789% per day) or Minimum HK\$5/ RMB5 (whichever is higher)
APR for Cash Advance Interest Rate	Chargeable interest on the daily unpaid cash advance balance from the date of cash advance APR 36.11% (0.0822% per day)	Chargeable interest on the daily unpaid cash advance balance from the date of cash advance APR 35.00% (0.0789% per day)
Special Purchase Finance Charge [#]	APR 37.67% (0.0888% per day)	APR 36.07% (0.0855% per day)
Special Cash Advance Interest Rate [#]	APR 39.42% (0.0888% per day)	APR 38.31% (0.0855% per day)

[#] Chargeable on the delinquent account who have failed to pay the Minimum Payment Amount for consecutive two statements until payment has resumed normal

Note: Please note that the above amendments shall be binding on you if you continue to use or retain your credit card(s) after the Effective Date. Please also note that the Bank will not be able to continue providing these credit card services to you if you do not accept the above amendments. If you have any queries, please contact our Credit Card Customer Service Hotline at (852) 2818 8236.

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Retail Banking Service Charges Schedule

Effective from 18 October 2021

Deposit Account Services

Types of Services	Charge	Unit
Bounced Cheque		
• Due to insufficient funds	HKD150 / RMB150 ¹	per cheque
• Due to other reasons	HKD80 / RMB80 ¹	per cheque
Auto-pay Authorization / Standing Instruction		
• Set-up / amendment of auto-pay	HKD50 / RMB50 ¹	per item
• Processing / amendment of standing instruction ²	HKD50 / RMB50 ¹	per item
• Returned due to insufficient funds	HKD150 / RMB150 ¹	per item
• Returned due to other reasons	HKD50 / RMB50 ¹	per item
HK Clearing Investor Participants ⁷	HKD200 / RMB200 ¹	per item
Payment Returned Due to Insufficient Funds		
Unauthorized Overdraft ³ (including temporary overdraft, exceeding overdraft limit and funds in collection)	HKD150 / RMB150 ¹	on transaction day
Stop Payment of Cheque		
• Instruction	HKD100 / RMB100 ¹	per cheque
• Cancellation of instruction	HKD100 / RMB100 ¹	per cheque
Cheque Sent for "Mark Good for Payment"		
• By customer	HKD100 / RMB100 ¹	per item
• By bank ⁴	HKD200 / RMB200 ¹	per item
Cashier's Order		
• Issuance ⁵	HKD60 / RMB60 ¹	per item
• Report loss	HKD400 / RMB400 ¹	per item
• Repurchase	HKD40 / RMB40 ¹	per item
Foreign Currency Cheques Drawn on Banks Overseas		
• Cheque Deposit (applicable to personal account only)	HKD50	per transaction
• Cheque Return Unpaid (plus agent charges)	HKD80	per cheque
Collection of Cheques Drawn on Banks in Shenzhen / Guangdong, China		
• HKD	HKD15	per item
• USD	HKD100	per item
Bulk Coins Deposit (with 100 coins or more on accumulated basis per customer per day)	2% min. HKD50	on transaction amount
Bulk Bank Notes Deposit ⁶ (with 150 pieces more of Bank Notes on accumulated basis per customer per day; applicable to all currencies)	0.25% min. HKD75 ⁷ / RMB75 ¹	on transaction amount
Deposit or Withdrawal of USD Notes to / from USD T/T Account ⁸	0.25%	on transaction amount
Improperly Conducted Account Closed by the Bank	HKD150	per account
Account Closed Within 3 Months from Opening	HKD150 ⁹	per account
Report Loss of Passbook / Chop	HKD100	per account
Security Device		
• Application	Free	per device
• Re-application within 90 days from the date of last cancellation	HKD100	per device
• First time replacement	Waived	per device
• Subsequent replacement due to loss / damage	HKD100	per device
Gift cheque ⁵ (Available for account holders of our Bank only)	HKD10	per item
Coins Exchange	HKD2	per bag

¹ Applicable to RMB accounts or RMB services only

² Plus remittance or CHATS charges (if applicable)

³ Plus overdraft interest which is calculated daily and charged monthly at the Bank's prevailing interest rate+10%; the charge in RMB for this item is applicable to corporate customers and non Hong Kong Resident customers.

⁴ Plus drawee bank's charges

⁵ Senior Citizen Cards can apply for fee waiver for the first purchase on each day

⁶ Plus charges based on rules of Bank of China for deposit of mutilated RMB notes

⁷ Or its equivalent in other currencies

⁸ Deposit or withdrawal of foreign currencies notes to / from foreign currencies T/T accounts is not accepted

⁹ Applicable to HKD, USD, RMB and other currencies accounts

Banking Account Services

Types of Services	Charge	Unit
ATM Card		
• Shacom Card (HKD / RMB) Annual fee ¹	HKD50 / RMB50	per card
• Replacement of ATM card ¹	HKD50 / RMB50	per card
• Withdrawal via “JETCO” network in Macau [#]	HKD25 ⁱ	per item
• Withdrawal via “UnionPay” network overseas [#]	HKD20 ⁱⁱ / RMB15 ⁱⁱⁱ	per item
• Withdrawal via “Cirrus” / “PLUS” ATM network in worldwide (applicable to HKD accounts linked to credit card) [#]	HKD25 ^{iv,v}	per item
<p>i. For cash withdrawals via the “JETCO” network, if the withdrawal currency is foreign currency or RMB, the exchange rate will be displayed on the ATM screen and the transaction amounts will be directly converted to HKD at the daily exchange rate determined by “JETCO” member bank; if the withdrawal currency is Macau Patacas, the transaction amounts will be directly converted to HKD at the daily exchange rate determined by “JETCO”. For enquiries about the exchange rate of Macau Patacas, please contact “JETCO” hotline on (852) 2520 1747.</p> <p>ii. For overseas withdrawals in local currency (other than RMB Shacom Card) via the “UnionPay” (CUP) network, the transaction amounts will be directly converted to HKD at the daily exchange rate determined by “UnionPay”. For enquiries about the exchange rate, please refer to “UnionPay” website.</p> <p>iii. For RMB withdrawals in the Mainland China via the “UnionPay” network using RMB Shacom Card, the transaction amounts will be directly debited from RMB account on the card.</p> <p>iv. For overseas withdrawals in local currency via the “Cirrus” network, the transaction amounts will be first converted to USD at the daily local exchange rate determined by “Mastercard”, and a 1% cross border service charge will be collected by “Mastercard” (For enquiries about the exchange rate, please refer to “Mastercard” website) and then converted to HKD.</p> <p>v. For overseas withdrawals in local currency via the “PLUS” network, the transaction amounts will be directly converted to HKD at the daily exchange rate determined by “Visa” and a 1% conversion charge will be collected. For enquiries about the exchange rate, please refer to “Visa” website.</p>		
<p># Remarks:</p> <p>(I) Apart from situation in point 3 above, cash withdrawals will be settled in HKD and debited from HKD account linked to the Shacom Card.</p> <p>(II) Some overseas ATMs do not support “Account Select” function, the HKD Savings Account linked to the Shacom Card will be selected as the cash withdrawal account. If there is no such HKD Savings Account, the HKD Checking Account will be selected. For cash withdrawal by credit cards via overseas ATM, the credit card account will be the designated cash withdrawal account and the transaction will be treated as Cash Advance.</p>		

¹ Senior who are aged 65 years or above and SMART Banking Customer can apply for fee waiver

Banking Account Services

Types of Services	Charges	Unit
Below Balance Service Fee		
<ul style="list-style-type: none"> The "Daily Average Consolidated Balance"^[Remark] of any customer falls below HKD5,000 (or its equivalent in other currencies) 	HKD60 ¹	per month per account
<p>[Remark]</p> <p>"Daily Average Consolidated Balance" includes the deposit of 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)"): </p> <ul style="list-style-type: none"> 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 HKD5,000 (or its HKD equivalent), a service fee of HKD60 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 jointly <p>The Below Balance Service Fee is not applicable to the following customers:</p> <ul style="list-style-type: none"> 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 "Social welfare benefits or government subsidies" through Auto-pay 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 SMART Banking Customer Customer set up new account via Mobile Account Opening, Personal Internet Banking and subscribed e-Statement Service <p>The Below Balance Service Fee Waiver is applicable to the followings customers:</p> <ul style="list-style-type: none"> Customers with the average monthly household income for the past 12 months below HKD10,000 Customers who receive social welfare benefits or government subsidies through Auto-pay to accounts of other banks² Customers who are physically or mentally disabled 		
Company Search Fee		
<ul style="list-style-type: none"> Local company Overseas company 	HKD150 min. HKD2,000 ³	per item per account
Payroll Service		
<ul style="list-style-type: none"> By worksheets By USB flash drive (for non account holders of Shanghai Commercial Bank) 	HKD2.5 HKD2	per item per item

Documentation and Enquiry Services

Types of Services	Charges	Unit
Written Confirmation of Account Balance	HKD100	per item
Issuance of Financial Reference Letter	HKD300	per item
Banker's Endorsement on Customer's Signature	HKD200	per item
Photocopy of Statement ⁴ / Cheque / Related Documents of Account	HKD50	per sheet
Record of Transactions (for non-statement accounts)		
<ul style="list-style-type: none"> Record of current year Record of preceding year Record before the last calendar year 	HKD250 HKD750 HKD1,000	per item per item per item per year
Request for Provision of Account Information by Authorized Solicitors and Accountants	HKD300	per item
Countersigning Audit Confirmation for Companies	HKD500	per item
Personal Data Access Request via "Data Access Request Form" as Specified by the Privacy Commissioner for Personal Data	HKD300 max. HKD500	per request (circumstantial)

¹ Or its equivalent in other currencies

² Documentary proof is required upon waiver application

³ According to the actual expense of the Bank

⁴ Before 1 January 2025, customers who have registered e-Statement service of deposit account and/or credit card can apply for the first 6 copies (6 months) of the account statement for free each year, which is only eligible for customers who cannot retrieve the specified e-Statement via online banking and the statement must be issued within 7 years.

Safe Deposit Box Services

Types of Services	Charges	Unit
Loss of 1 key	HKD300	per item
Loss of 2 keys (including lock replacement charge and service charge)	HKD1,200 up	per item
Change of signature		
• Individual Customer	HKD50	per item
• Corporate Customer ¹	HKD500	per item
Surcharge of rental payment overdue	HKD300	per item

Loan & Overdraft Accounts Services

Mortgages

Types of Services	Charges
Photocopy of Title Deeds / Other Documents	
• Title Deeds	HKD200 per copy
• Other Documents	HKD50 per page
Photocopy of Floor Plan of Mortgaged Property	HKD50 per page
Issuance of Annual Statement of Loan Account	HKD100 per item
Issuance of Financial Reference Letter / Loan Account Confirmation Letter	HKD300 per letter
Issuance of Confirmation of Loan Outstanding Balance	HKD100 per letter
Issuance of Duplicate of Loan Advice	HKD50 per page
Custody of Title Deeds (after full repayment)	HKD3,000 per annum
Lease Consent Letter on Charged Property	HKD1,000 per letter
Review of Fire Insurance Policy on Charged Property not Arranged by our Bank (except for Master Policy)	HKD350 per policy per annum
Handling Fee on Payment of Government or Mortgaged Property Charges (e.g. Government Rate, Management Fee)	HKD500 per item
Amendment of Loan Repayment Method / Instalment Amount / Terms	HKD1,000 per item
Late Payment Charge (excluding handling fee for failed auto-pay due to insufficient funds in account)	HKD400 per item
Overdue Interest (on the overdue amount)	
• For loans in HKD, USD or RMB	P (in HKD, USD or CNY) +4%p.a. (min. HKD100 or its equivalent)
• For loans in any foreign currencies (excluding USD and RMB) and any loan under the Government Home Assistance Loans Schemes, Government Home Purchase Loan Schemes, Participation Loans against Deposit and Home Ownership Scheme (before Phase 14A)	Loan interest rate +4%p.a. (min. HKD100 or its equivalent)
Partial Prepayment / Early Repayment (not applicable to Home Ownership Scheme and Tenant Purchase Scheme)	
• Partial Prepayment	HKD1,000 per request
• Early Full Prepayment (quoted for reference only and the actual fee is determined on a case-by-case basis)	From 1% to 3% on loan amount
Loan Cancellation Fee (only applicable to the loan application after acceptance of Facility Letter)	HKD3,000 per item

Hire Purchase

Types of Services	Charges
Overdue Charge	2% per month (24% per annum)
Late Payment Charge (excluding handling fee for failed auto-pay due to insufficient funds in account)	HKD400 per item
Early Repayment Fee (for reference only and the actual fee is determined on a case-by-case basis)	2% of the outstanding unpaid rentals

¹ Plus Designated Company* additional fee (HKD300)(if applicable)

Loan & Overdraft Accounts Services

Personal Instalment Loan

Types of Services	Charges
Handling Fee	Waived
Early Repayment Fee	2.5% of the outstanding principal amount of the loan (min. HKD500)
Late Repayment Charge	4% per month on the amount of any overdue monthly repayment(s) from the date of default until the date of actual repayment (min. HKD400 per month)

Personal Tax Loan

Types of Services	Charges
Handling Fee	Waived
Early Repayment Fee	2% of the outstanding principal amount of the loan (min. HKD500)
Late Repayment Charge	3% per month on the amount of any overdue monthly repayment(s) from the date of default until the date of actual repayment (min. HKD400 per month)

Overdraft Facility (including Shares Overdraft Facility)

Types of Services	Charges
Annual Fee (for reference only and the actual annual fee is determined on a case-by-case basis)	0.1% p.a. – 1% p.a. on the overdraft facility limit (min. HKD500 for General Overdraft, HKD200 for Shares Overdraft)
Overlimit Interest	To be charged on the amount in excess of the limit granted at such rate as the Bank may from time to time determine on a daily basis, which is currently at P (in HKD or foreign currency)+10% p.a.
Overlimit Handling Fee	HKD150 (on transaction day)

Applicable to General Loans

Types of Services	Charges
Photocopy of document	HKD50 per page
Issuance of Annual Statement of Loan Account	HKD100 per item
Issuance of Financial Reference Letter / Loan Account Confirmation Letter	HKD300 per letter
Issuance of Confirmation of Loan Outstanding Balance	HKD100 per letter
Issuance of Duplicate of Loan Advice	HKD50 per page

Applicable to Other Loans

Types of Services	Charges
Amendment of Loan Repayment Method / Instalment Amount / Terms	HKD1,000 per item
Late Charge (excluding handling fee for auto-pay returned due to insufficient fund)	HKD400 per item
Overdue Charge (on the overdue amount) <ul style="list-style-type: none"> • For loans in HKD, USD or RMB • For loans in any foreign currencies (excluding USD and RMB) 	P (in HKD, USD or CNY) +4%p.a. (min. HKD100 or its equivalent) Loan interest rate+4%p.a. (min. HKD100 or its equivalent)

Inward Remittance Services

Types of Services	Charges	Unit
Deposit to Our Customer's Account		
• By CHATS	HKD20 ¹	per item
• By SWIFT	HKD65 ¹	per item
Transfer to Other Banks in		
• Hong Kong / China / Macau / Taiwan	HKD220 ¹	per item
• Overseas ²	HKD270 ¹	per item
[Remarks]		
Deposit to notes account: 0.25% on remittance amount, min. HKD65 ¹		

Outward Remittance Services

Types of Services	Charges	Unit
Telegraphic Transfer – Through Branches		
• Hong Kong Dollars ³	0.125% on the remittance amount	per item
	min. HKD180 ¹	per item
	max. HKD300 ¹	per item
• Foreign Currencies ³	HKD180 ¹ / USD23	per item
• Renminbi ³	HKD180 ¹	per item
• CHATS ² - Same day funds transfer to other local banks – Through Branches	HKD180 ¹ / USD23	per item
Telegraphic Transfer – Through Internet		
• Hong Kong Dollars ²	0.125% on the remittance amount	per item
	min. HKD170 ¹	per item
	max. HKD300 ¹	per item
• Foreign Currencies ²	HKD170 ¹ / USD22	per item
• Renminbi ²	HKD170 ¹	per item
• CHATS ² – Same day funds transfer to other local banks – Through Internet	HKD60 ¹ / USD8	per item
• Enquiry / Amendment / Cancellation ³	HKD200 ¹ / USD26	per item
• Return of Fund	HKD50 ¹ / USD6.5	per item
Additional fee levies by correspondent banks ⁵ (if applicable)		
• CHATS – Same day funds transfer to other local banks	HKD250 ¹ / USD32	per item
• Telegraphic Transfer		
- US Dollars	HKD250 / USD32	per item
- Euro	0.15% on the remittance amount	per item
	min. EUR35	per item
	max. EUR300	per item
- Japanese Yen	0.05% on the remittance amount	per item
	min. JPY3,500	per item
- Singapore Dollar	0.125% on the remittance amount	per item
	min. SGD50	per item
	max. SGD150	per item
- Others	HKD250 ¹	per item

Outward Remittance Services

Types of Services	Charges	Unit
Demand Draft / Cheque		
• Issuance of Demand Draft / Cheque ⁴	HKD100 ¹ / USD13	per item
• Return for Cancellation ³	HKD100 ¹ / USD13	per item
• Report Loss of Demand Draft / Cheque ³	HKD200 ¹ / USD26	per item
Postage & Cable Charges		
• Postage		
- By Registered Mail	HKD30 ¹	per item
- By Courier - DHL	HKD140 ¹	per item
• Cable Charges	HKD50 ¹ / USD6.5	per item
[Remarks]		
1. An additional HKD150 ¹ / USD19.5 is to be collected on Telegraphic Transfer / CHATS which contains Chinese words		
2. For USD remittance by debiting a USD Notes Account, premium for an additional 0.25% on payment amount is to be collected		
3. For issuance of demand draft in CHF, agent's charge CHF10 is to be collected		
Small-value Remittance to Mainland China, the Philippines and Indonesia through Shacom Pay Mobile App		
• An administration fee will be imposed by a third-party agent for processing the customer's transaction; relevant fee will be displayed before transaction confirmation. Once the remittance transaction has been submitted, it cannot be amended or cancelled.		

Clean Bills Purchase /Collection Services

Types of Services	Charges	Unit
Clean Bills Purchase (CP)		
Crediting HKD Account		
• Foreign Currency Cheque ⁶	HKD50 ¹ / USD6.5	per cheque
• HKD Cheque Drawn Outside HK ⁷	0.125% min. HKD80 max. HKD500	on the amount
Crediting Same Foreign Currency Account ⁷	0.125% min. HKD100 ¹ / USD13	on the amount
Clean Bills Collection (OCCB)		
Crediting HKD Account		
• Foreign Currency Cheque	HKD50 ¹ / USD6.5	per cheque
• HKD Cheque Drawn Outside HK	0.125% min. HKD80 max. HKD500	on the amount
Crediting Same Foreign Currency Account	HKD100 ¹ / USD13	per cheque
Cheque Returned Unpaid		
• Cheque ⁸	HKD80	per cheque
[Remarks]		
All postage, cable and agent's charges are borne by customers		

¹ Or its equivalent in other currencies

² Plus any additional fee levied by correspondent banks (if applicable)

³ Plus cable charges and additional fee levied by correspondent banks (if applicable)

⁴ Senior Citizen Cards can apply for fee waiver for the first purchase on each day

⁵ The Bank reserves the right to debit any shortfall amount from the applicant's account if the charges levied by the Bank are not sufficient to cover all the charges of the Correspondent Banks

⁶ The Bank will charge transit interest on amount purchase: (i) after 5 days for USD / CAD; (ii) after 10 days for foreign currency other than USD / CAD

⁷ Plus transit interest

⁸ Plus transit interest on Clean Bills Purchase

Securities Account Services

Local Securities¹

Types of Services	Charges	Unit
Trade-Related Services		
Brokerage	0.25% on transaction value min. HKD100 / RMB85	
Contract Stamp ² (collected by HKSAR Government) ³	0.13%	on transaction value
Transaction Levy (collected by Securities and Futures Commission (SFC)) ³	0.0027%	on transaction value
Trading Fee (collected by HKEx) ³	0.005%	on transaction value
Italian Financial Transaction Tax (IFTT) ⁴ (collected by Italian Revenue Agency)	0.1% ¹⁰	---
Physical Scrip Handling and Settlement Related Services		
Transfer Deed Stamp Duty (collected by HKSAR Government) ⁵	HKD5	per transfer deed
Physical Shares Withdrawal	HKD10 min. HKD100	per lot
Handling Fee on Selling Physical Share (not including transaction services fee)	HKD100	per stock per transaction
Shares Withdrawal through CCASS	HKD100	per transaction
Transfer of Entitlement (from one customer to another, both parties' accounts should be the securities account of the Bank)		
• Stamp Duty ² (collected by HKSAR Government) ³	0.13%	on transaction value (both parties are required to pay)
• Withdrawal Fee (paid by the seller)	HKD100	per stock per transaction
Account Service		
Semi-annual Custody Fee ⁶	HKD0.15 min. HKD120 max. HKD2,500	per lot
Nominee Services & Corporate Actions		
Cash Benefit Collection Charge ⁷	0.5% min. HKD20 / RMB20 max. HKD2,500 / RMB2,500	on the amount of cash received
Corporate Action Charge ⁸	HKD2 / RMB2 min. HKD30 / RMB30 max. HKD500 / RMB500	per lot
Registration and Transfer Fee ⁹ • Have dividends paid	HKD3 / RMB3 min. HKD3 / RMB3	per lot

¹ The service fees are charged according to the transaction currency

² Round up to the nearest HKD1

³ The Contract Stamp, transaction levy and trading fee for securities denominated in non-HKD will be paid to the relevant authorities in HKD based on the exchange rate prescribed by the relevant authorities

⁴ Customer who trade shares issued by Italian resident companies which listed on The Stock Exchange of Hong Kong Limited via our Bank are required to pay for the IFTT

⁵ Paid by seller

⁶ Collected on stock balance as at 31 May and 30 November

⁷ Apply to receipt of cash dividend, exercise of warrant or callable bull / bear contract, cash offer, privatization, etc.

⁸ Apply to receipt of bonus shares, collection of scrip dividend, conversion of shares, subdivision or consolidation of shares, exercise of warrants, etc.

⁹ Collected on the net increase in each stock holding from the last book close date; collected on dividend payable date

¹⁰ Tax amount is calculated based on the weighted average purchase price and the net purchase share quantity executed on the same day

Securities Account Services

Local Securities

Types of Services	Charges	Unit
Other Services		
Subscription of New Issues ¹	HKD100 / RMB85	per application
Written Confirmation of Securities Account Balance	HKD100	per item
Photocopy / Re-issuance of Securities Account Statement / Transaction Advice / Other Bank Documents	HKD50	per page
Dual Tranche, Dual Counter Transfer	HKD100	per stock per transaction
Real-time Snap Shot Quote Service for Internet / Mobile Trading Account (First 300 free real-time quotes for current month. Extra hits after free quotes will be charged for HKD0.1 each)	min. HKD10	
Real-time Teletext Stock Quote Service for Internet / Mobile Trading Account ² (only applicable for local securities)	HKD318	per month
Claim of Dividends, Bonus Share & Rights Entitlement (collected irrespective of the result of benefit claim) ³	HKD300	per stock per claim

China Connect

Types of Services	Charges	Unit
Trade-Related Services		
Brokerage	0.15% min. RMB85	on transaction value
Handling Fee (collected by SSE/SZSE)	0.00487%	on transaction value
Securities Management Fee (collected by CSRC)	0.002%	on transaction value
Transfer Fee (collected by ChinaClear)	0.002%	on transaction value
Transfer Fee (collected by HKSCC)	0.002%	on transaction value
Stamp Duty (collected by State Administration of Taxation (SAT))	0.1%	on transaction value (for sale transactions only)
Dividend Tax (collected by SAT) ⁴	---	
Capital Gain Tax (collected by SAT) ⁵	---	
Withdrawal through CCASS	0.008% min. RMB40	on market value
Nominee Service & Corporate Actions		
Cash Benefit Collection Charge	0.5% min. RMB20 max. RMB2,500	on the amount of cash received
Corporate Action Charge	RMB2 min. RMB30 max. RMB500	per lot

¹ Apply under the name of Shanghai Commercial Bank (Nominees) Ltd.

² The monthly charge will be waived if current monthly turnover of Internet / Mobile Trading accumulates HKD500,000 or equivalent or above

³ Plus other related charges

⁴ Applicable to cash dividend and bonus issue and will be collected based on the tax rate determined by SAT from time to time

⁵ Applicable to share disposal and will be collected based on the tax rate determined by SAT from time to time

Securities Account Services

Charges for US Securities Listed in Hong Kong

Types of Services	Charges	Unit
Brokerage	0.15% min. HKD100	on transaction value
Withdrawal Fee for Physical Script (DTC charges per request and out-of-pocket expenses)	min. HKD600	
Cross Border Transfer Fee for Receipt / Delivery of Foreign Stocks (DTC charges per request and out-of-pocket expenses)	min. HKD200	
Handling Fee for Warrant Conversions, Voluntary Takeovers, Tender Offers, or Open Offers (Plus out-of-pocket expenses incurred by HKSCC)	HKD600	per instruction

Wealth Management Products

Types of Services	Charges	Unit
Handling Fee for Transfer Out		
Investment Funds	HKD500	per fund per transfer
Bonds	HKD500	per bond per transfer
Semi-annual Custodian Fee		
Bonds ¹	min. HKD100 max. HKD2,500	
Interest Collection Charge		
Bonds	0.5% min. HKD100 max. HKD2,500	on interest amount

¹ 0.015% based on the notional balance as at 30 June and 31 December

Securities Account Services

U.S. Securities Trade Service's Commission & Fees

Type of Services	Charges	Unit
Trade Related Services		
Brokerage ¹	0.30%	Transaction value above USD1,000,000 per transaction
	0.40%	Transaction value between USD1,000,000 and USD500,000 per transaction
	0.50%	Transaction value below USD500,000 per transaction
	min. USD50	
Custodian Service		
Custody Fee	Waived	
Transfer of Entitlement		
Stock deposit through Depository Trusted Company	USD10	per stock
Stock withdrawal through Depository Trusted Company	USD150	per stock
Nominee Services & Corporate Actions		
Agent Charges	USD2	per stock per entitlement
Cash Benefit Collection Charge	0.50%	on the amount of cash received
	min. HKD20 ²	
	max. HKD2,500 ²	
Receipt of Bonus Shares	USD2	per stock per entitlement
Collection of Scrip Dividend	USD2	per stock per entitlement
Voluntary Corporation Action Fee	USD20	per stock per application
Out-of-pocket Expense³		
Dividend Withholding Tax	30%	on the amount of cash received
American Depository Receipt (ADR) Depository Fee through ADR Depository Agent	USD0.02	per stock per annum

¹ The brokerage includes the SEC fee charged by the United States Securities and Exchange Commission.

² The charge for the item of Cash Benefit Collection Charge will be deducted in the dividend's original currency. For case subject to minimum or maximum charge, Shanghai Commercial Bank Limited (the "Bank") will collect the amount in USD equivalent. The exchange rate will be determined by the Bank.

³ Customer may have to pay additional fees, charges or taxes applied to the custody, transfer, nominee and corporate action services offered by the Bank charged by the third parties such as the government, oversea organisation, service provider, etc. Notice may not be available in advance for fees updated by the third parties and the Bank will collect the fees from customer according to the latest charges.

[Remarks]

ⁱ The information in this document is for customer's reference in relation to the charges for U.S. Securities Trading Services offered by the Bank. The Bank reserves the right to revise any fees and charges to be provided from time by time by notice. For fees and charges not listed in this document, please contact the Bank for details.

ⁱⁱ In addition to paying the Bank the above-listed charge for handling corporate action instruction on behalf of customer, customer may have to pay other fees or charges in relation to the corporate action. Such fee and charge (if any) will be collected separately and will not be deducted from the above-listed handling charge paid to the Bank.

Credit Card Services

Types of Services	Charges (HKD/RMB)	
Annual Fee	Principal Card	Supplementary Card
World Credit Card	HKD3,000	HKD1,500
Dual Currency Diamond Credit Card / Platinum Credit Card	HKD1,200	HKD600
Titanium Credit Card / Gold Credit Card	HKD480	HKD240
Classic Credit Card	HKD220	HKD110
Platinum Business Credit Card / Dual Currency Diamond Corporate Credit Card	N/A	HKD500
Minimum Payment Amount	Total sum of item (i) to (iii) : (i) all interest, fees and charges including annual fees; (ii) over credit limit amount; (iii) 1% of outstanding balance excluding item (i) and (ii); or minimum HKD50 / RMB50 (whichever is higher)	
Annualized Percentage Rate (APR) for Purchase Finance Charge	Chargeable on (i) the unpaid balance billed in the previous statement from the date of the previous statement on a daily basis until payment in full and (ii) the amount of each new transaction (entered into since the previous statement date) from the date of that new transaction on a daily basis until payment in full APR 34.49% (0.0822% per day) or Minimum HKD5 / RMB5 (whichever is higher)	
APR for Cash Advance Interest Rate	Chargeable interest on the daily unpaid cash advance balance from the date of cash advance APR 36.11% (0.0822% per day)	
Special Purchase Finance Charge [#]	APR 37.67% (0.0888% per day)	
Special Cash Advance Interest Rate [#]	APR 39.42% (0.0888% per day)	
[#] Chargeable on the delinquent account who have failed to pay the Minimum Payment Amount for consecutive two statements until payment has resumed normal		
Cash Advance Handling Fee	4% on the amount of each cash advance or Minimum HKD100 / RMB100 (whichever is higher)	
Late Payment Charge	HKD300 / RMB300 or the Minimum Payment Amount per statement cycle (whichever is lower)	
Bill Payment Service Handling Fee	1% on the transaction amount for payment made to merchants under the categories of "Banking & Credit Card Services", "Credit Services" and "Securities Broker". The transaction amount will be subjected to cash advance interest at prevailing rate chargeable from the date of transaction. Bill Payment Service is not applicable to RMB Credit Card Account.	

Credit Card Services

Types of Services	Charges (HKD/RMB)
Foreign Currency Transactions	<p>Visa / Mastercard Credit Card: To be converted into HKD at the rate adopted by Visa / Mastercard on the date of conversion plus 1.95% (including the mandatory charges imposed by Visa / Mastercard on the Bank, if applicable) and debited to the credit card account.</p> <p>UnionPay Credit Card: Currencies other than RMB and HKD will be converted into HKD and debited to the credit card account at the exchange rate adopted by UnionPay on the date of conversion without charges.</p>
Over Credit Limit Handling Fee	HKD180 / RMB180 per statement cycle
Bounced Cheque / Rejected Direct-Debit Payment Handling Fee	HKD150 / RMB150 each time
Copy of Sales Slip	HKD50 / RMB50
Issuance of Cashier's Order or Transfer of Credit Balance to SCB Deposit Account for Withdrawal of Credit Balance	HKD60 / RMB60
Replacement of Lost Card	HKD100
Duplicate Copy of Statement	HKD50 ¹
Issue Financial Reference Letter	HKD300
Cash Withdrawal from Bank Account at any Non-local "JETCO" ATM	HKD25
Payment Made by Cash at Branches (Not applicable to UnionPay Dual Currency Credit Card or payment made at our TVB office)	HKD20
Priority of Payment	<p>Priority of Payment shall be used to settle the statement balance in the following sequence (if applicable):</p> <ol style="list-style-type: none"> 1. Cash advances billed in the previous statement; 2. Interest, fees and charges, purchases and instalment payments billed in the previous statement; 3. Cash advances billed in the current statement; 4. Purchases and instalment payments billed in the current statement; 5. Interest and fees and charges billed in the current statement; 6. Other outstanding amount

¹ Before 1 January 2025, customers who have registered e-Statement service of deposit account and/or credit card can apply for the first 6 copies (6 months) of the account statement for free each year, which is only eligible for customers who cannot retrieve the specified e-Statement via online banking and the statement must be issued within 7 years.

[Remarks]

The above-mentioned interest rates, fees and charges and other charges to be imposed in the future (if any) are subject to variations or amendments at the discretion of the Bank from time to time. Such variations or amendments will be notified by the Bank to the Cardholder in any manner the Bank deems fit and will become effective pursuant to the relevant terms and conditions of the relevant Credit Card Cardholder Agreements. The above interest rates are calculated on the basis of 365 days per year and the APR is calculated based on the Net Present Value (NPV) method in accordance with the guideline of the Code of Banking Practice. In the event of any discrepancy between the English and Chinese versions of this Fee Schedule, the English version shall prevail.

SMART Banking Service

Types of Services	Charges	Unit
SMART Banking Service Fee	HKD200 ¹	per month
<ul style="list-style-type: none"> the "Total Asset Balance" ^[Remark] of any SMART Banking customer falls below HKD1,000,000 (or its equivalent in other currencies) 		
<p>[Remark]</p> <p>"Total Asset Balance" means the monthly aggregate balance of the daily average of all the balances in the deposits accounts, structural deposit and credit card accounts, the market values of the securities and investment products in the securities accounts, and the total premium paid for life insurance plans issued by Hong Kong Life Insurance Limited which were applied through the Bank held in the name of the Customer with the Bank, including any credit balances, securities and investment products of those accounts pledged or charged in favour of the Bank.</p> <p>If the Customer applies for the SMART Banking Service in his / her sole name, all asset balance of the joint account(s) of the Customer will not be included, and vice versa.</p>		

SMART Banking Service Privileges

Types of Services	Charges	Unit
Deposits Account Services		
• Set-up of auto-pay	Waived	per item
• Gift Cheque	Waived	per item
• ATM Card annual fee	Perpetual Waived	per card
• Issuance of Cashier's Order	50% discount	per item
• Issuance of Demand Draft	50% discount	per item
Inward / Outward Remittance Services		
Deposit to Our Customer's Account		
• by CHATS	Waived	per item
• by SWIFT	Waived	per item
Telegraphic Transfer (include cable charges)	50% discount ²	per item
Securities Account Services		
• Annual Fee of Shares Overdraft Facility	First Year Waiver	per item
• Subscription of New Issues ³	Waived	per application
• Real-time Snap Shot Quote Service for Internet / Mobile Trading Account (First 1,000 free real-time quotes for current month. Extra hits after free quotes will be charged for HKD0.1 each)	min. HKD10	

¹ Applicable to HKD, USD and other currencies accounts

² Service fee of transfer to accounts under same customer name at our overseas branches in the US and the UK is waived

³ Apply under the name of Shanghai Commercial Bank (Nominees) Ltd.

Corporate Banking Service Charges Schedule

Effective from 18 October 2021

Banking Account Services

Types of Services	Charges	Unit
New Account-opening ¹		
• Local company	HKD1,000	per item
• Overseas company ²	HKD5,000	per item
Change of signature ³	HKD500	per item

Import Bills

Types of Services	Charges
Opening Commission on Irrevocable Documentary Credits	
On the first USD50,000 (or equivalent in other currencies)	0.25% flat charge for each validity period of 6 months or part thereof with a min. of HKD500 / USD65
On any balance in excess of USD50,000 (or equivalent in other currencies)	By arrangement
Drawings Exceed L/C Amount	
On the first USD50,000 (or equivalent in other currencies)	0.25% flat charge for each validity period of 6 months or part thereof with a min. of HKD400 / USD50
On any balance in excess of USD50,000 (or equivalent in other currencies)	By arrangement
Back-to-Back (BB) Documentary Credits	Charges as above, except that min. opening commission will be HKD1,000 / USD130
Amendments to Documentary Credits	
Amendments on L/C not involving increase in amount	HKD400 / USD50
Amendments on L/C involving increase in amount	Subject to usual opening L/C commission (min. HKD500 / USD65)
Amendments on L/C involving extension within 6 months validity from L/C issuing date	HKD400 / USD50
Amendments on L/C involving extension over 6 months validity from L/C issuing date	Subject to usual opening L/C commission (min. HKD500 / USD65)
Amendments on BB L/C not involving increase in amount	HKD500 / USD65
Amendments on BB L/C involving increase in amount	Subject to usual opening BB L/C commission (min. HKD1,000 / USD130)
Amendments on BB L/C involving extension within 6 months validity from L/C issuing date	HKD500 / USD65
Amendments on BB L/C involving extension over 6 months validity from L/C issuing date	Subject to usual opening BB L/C commission (min. HKD1,000 / USD130)

¹ Designated company* additional fee (HKD10,000 up) (if applicable)

² Overseas Company, (i) Company is incorporated outside Hong Kong; (ii) Non Hong Kong companies registered under Companies Ordinance of Hong Kong (Cap. 622)

³ Plus Designated company* additional fee (HKD300) (if applicable)

* Designated company (including but not limited to the below):

- Registered business address at Secretarial or Accounting Firm
- Client Account or Trust Account e.g. Family Trust
- Company engaged in special sector e.g. Money Service Operator or Money Lender
- Company in official receivership or liquidation
- Company with 3 or more layers in its corporate structure
- Association/Society, Trade Union, Owners' Corporation or Mutual Aid Committee

Excluding

- Charity Organization with IRD 88 Tax exemption
- Estate Account

Types of Services	Charges
Cable Charges DC Opening DC Amendment	HKD500 / USD65 Plus HKD200 / USD25 per additional page (MT799) with max. of HKD1,000 / USD130 for the additional charge HKD200 / USD25 Plus HKD200 / USD25 per additional page (MT799) with max. of HKD1,000 / USD130 for the additional charge
Acceptance / Deferred Payment Commission	0.0625% for each month (or part of a month) of the tenor of the bill, in addition to opening commission (min. HKD500 / USD65)
Shipping Guarantees	A flat charge of HKD350 / USD45 for each guarantee issued. If the relative documents are not ultimately received through our bank, an additional charge of 0.25% of the invoice value of the goods (min. HKD350 / USD45) will be charged
Revolving Documentary Credits On the first USD50,000 (or equivalent in other currencies) On any balance in excess of USD50,000 (or equivalent in other currencies) Drawings up to the face value of L/C Thereafter all drawings	0.25% opening commission (min. HKD500 / USD65) By arrangement Free of commission 0.125% commission (min. HKD500 / USD65 per drawing)
Commission on HK Dollar Bills Paid under Documentary Credits On amounts up to the equivalent of USD50,000 On any balance in excess of the equivalent of USD50,000	0.25% (min. HKD350 / USD45) By arrangement
Discrepancy Fee	HKD550 / USD70
Arrangement for Storage of Goods	Flat HKD300 / USD40 per shipment
Semi Back-to-Back (Transshipment)	Flat HKD500 / USD65 per transshipment
Extension of Import Loan	Flat HKD300 / USD40
Invoice Financing On the first USD50,000 (or equivalent in other currencies) On any balance in excess of USD50,000 (or equivalent in other currencies)	0.25% (min. HKD500 / USD65) By arrangement

Types of Services	Charges
Documentary Credit Advising Charges	
For advising each credit issued by correspondent banks and each subsequent amendment. These charges shall be collected from the beneficiaries unless the documentary credit is marked "all charges for account of openers"	HKD300 / USD40
Second Advising	HKD300 / USD40
Handling correction message from issuing bank	HKD100 / USD13
Transfer of Documentary Credits	
Simple transfer of whole L/C amount	Flat HKD500 / USD65
Transfer involving alterations to the terms and conditions of the original credit as allowed by the latest UCP:	
• On the first USD50,000 (or equivalent in other currencies)	0.25% (min. HKD700 / USD90)
• On any balance in excess of USD50,000 (or equivalent in other currencies)	By arrangement
• Amendment of transferred documentary credit:	
- Amendment involving increase in amount	Subject to usual Transfer L/C opening commission (min. HKD700 / USD90)
- Others amendments (not involving increase in amount)	HKD400 / USD50
Cable Charges	
Transfer DC Opening	HKD700 / USD90
Transfer DC Amendment	HKD200 / USD25 per page
Confirmation of Documentary Credits Opened by Other Banks	
Confirmation commission	0.0625% per month, or part thereof, for the validity period (min. HKD1,000 / USD130)
Confirmation of documentary credits providing for deferred reimbursement	Additional charge of 0.0625% per month (or part of a month) from the expiry date of the documentary credit to the latest date on which deferred payment may be received
Special Handling-Charge for Small Bills	
Where face amount of an export bill is less than USD10,000 (or its equivalent in other currencies)	HKD150 / USD20
Hong Kong Dollar Bills Purchased (With or Without Documentary Credits Issued by Correspondent Banks)	
On amounts up to the equivalent of USD50,000	0.25% (min. HKD350 / USD45)
On any balance in excess of the equivalent of USD50,000	By arrangement
Commission on Foreign Currency Bills under Documentary Credits for which Our Bank is Not Providing Immediate Finance	
On the first USD50,000 (or equivalent in other currencies)	0.125% (min. HKD350 / USD45)
On any balance in excess of USD50,000 (or equivalent in other currencies)	By arrangement
Interest	Interest on bills negotiated / purchased shall be charged from date of negotiation / purchase until the date on which reimbursement / payment is received
Documentary Bills Presented to Other Local Banks for Payment	
Documents financed by us:	
• On the first USD50,000 (or equivalent in other currencies)	0.25% (min. HKD350 / USD45)
• On any balance in excess of USD50,000 (or equivalent in other currencies)	By arrangement
Documents not financed by us:	
• On the bill amount	0.125% Flat (min. HKD350 / USD45)

Export Bills

Types of Services	Charges
Handling Commission for Export Bills under Documentary Credits	HKD350 / USD45 per set of documents. If documents contain more than one set of invoice, an addition of HKD100 / USD13 per additional set of invoices will be charged (max. HKD1,000 / USD130 for this additional charges)
Reimbursement Commission for Export Bills under Documentary Credits which Designated Us as Reimbursement Bank	Flat HKD400 / USD50
Packing Loan	
Packing Loan Commission	Flat HKD500 / USD65
Handling Commission for Direct Settlement of Packing Loan without Negotiation of the Relevant Bill through the Bank	Flat HKD500 / USD65
Extension of Export Tenor Bills	Flat HKD500 / USD65
Handling Commission of L/C Negotiation with Letter of Guarantee	Flat HKD200 / USD25
Holding Charges on overdue bills	
Sight bill unpaid 3 months from date of dispatch or Tenor bill unaccepted 3 months from date of dispatch or Accepted bill unpaid 3 months from due date	HKD300 / USD40 per month
Invoice Discount Loan	
On the first USD50,000 (or equivalent in other currencies)	0.25% (min. HKD500 / USD65)
On any balance in excess of USD50,000 (or equivalent in other currencies)	By arrangement

Bills for Collection (Inward and Outward)

Types of Services	Charges
On the first USD50,000 (or equivalent in other currencies)	0.125% (min. HKD350 / USD45)
On any balance in excess of USD50,000 (or equivalent in other currencies)	By arrangement

Guarantees, Stand-by Credits

Types of Services	Charges
On the first USD50,000 (or equivalent in other currencies)	0.125% commission for each month (or part of a month) of the duration of the guarantees or validity of the credit Min. of HKD750 / USD100 Min. of HKD1,000 / USD130
<ul style="list-style-type: none"> • For local utilities purpose • For other purposes 	
On any balance in excess of USD50,000 (or equivalent in other currencies)	By arrangement
Amendments covering increases in amounts / extensions in validity	Subject to usual opening commission
<ul style="list-style-type: none"> • For local utilities purpose • For other purposes 	Min. of HKD500 / USD65 Min. of HKD1,000 / USD130
Other amendments not involving increase in amounts / extensions in validity	
<ul style="list-style-type: none"> • For local utilities purpose • For other purposes 	Min. of HKD500 / USD65 Min. of HKD1,000 / USD130

Miscellaneous Charges – applicable to both import and export

Types of Services	Charges
Commission in Lieu of Exchange	
On the first USD50,000 (or equivalent in other currencies)	0.25% (min. HKD350 / USD45)
On any balance in excess of USD50,000 (or equivalent in other currencies)	By arrangement
Postage	
Courier charges vary depending on destination and weight of the documents	
Local courier	Min. HKD60 / USD8 per set of documents
Overseas courier	Min. HKD130 / USD17 per set of documents
Telecommunication Charges	HKD250 / USD30 per item
Cancellation Fee	HKD200 / USD25 per item
Verification of signature	HKD200 / USD25 per item

Remarks: In the event of any discrepancy between the English and Chinese versions, the English version shall prevail.

Issued by Shanghai Commercial Bank Limited 20211018