

## Fee Schedule for Deposits and Remittances

Effective Date: 01 September 2025

<b>A. Deposit Account</b>	
Account Set-up Fee	Individual/Joint Account : HKD 1,200 (USD 150)
	Corporate Account :  1. Registered in Hong Kong/Taiwan : HKD 2,000 (USD 250)  2. Registered in other countries : HKD 12,000 (USD 1,500)
Account Maintenance Monthly Fee <ul style="list-style-type: none"> <li>• Individual or joint account with an average monthly balance less than or equal to USD 30,000.</li> <li>• Corporate account with an average monthly balance less than or equal to USD 100,000.</li> </ul>	Equivalent to USD 15
Reactivate Dormant Account	Individual/Joint Account : HKD 1,000 (USD 130)
	1. Registered in Hong Kong/Taiwan : HKD 1,000 (USD 130)  2. Registered in other countries : HKD 5,000 (USD 650)
Unable to execute payment authorization due to insufficient deposit	HKD 150 (USD 20)
Change fee of authorized signature and/or chop	HKD 250 (USD 32)
<b>B. Outward Remittance</b>	
Local Wire Transfer (RTGS/CHATS)	HKD 200 (USD 26)
Overseas Wire Transfer (SWIFT)	HKD 250 (USD 32)
Full Amount To Beneficiary	In addition to our bank's remittance fees, additional charges imposed by the intermediary and/or receiving bank may apply. Depending on the currency and the destination, these fees may be deducted upfront or charged afterward. The fee amounts are determined by the intermediary and/or beneficiary bank.
Cathay Express, Speed Remittance to Cathay United Bank headquarter, overseas branches, or strategic partners with designated currencies. <ul style="list-style-type: none"> <li>● Remittance to Cathay United Bank Taiwan /China/Cambodia branch (subsidiary). Currency: USD, HKD, EUR, GBP, CNY, AUD</li> <li>● Remittance to Cathay United Bank Singapore/Labuan/Ho Chi Minh/Vientiane/Manila/Yangon branches, INDOVINA Bank (IVB), Bank MAYAPADA, RCBC Currency: USD</li> </ul>	HKD 150 (USD 20)
Outward Remittance from e-Banking - Local Wire Transfer (RTGS/CHATS)	HKD 150 (USD 20)
Outward Remittance from e-Banking - Overseas Wire Transfer (SWIFT)	HKD 150 (USD 20)
Outward Remittance from e-banking - Full Amount To Beneficiary	In addition to our bank's remittance fees, additional charges imposed by the intermediary and/or receiving bank may apply. Depending on the currency and the destination, these fees may be deducted upfront or charged afterward. The fee amounts are determined by the intermediary and/or beneficiary bank.
Outward Remittance from e-Banking - Cathay Express (Speed Remittance to Cathay United Bank headquarter, overseas branches, or strategic partners with designated currencies.) <ul style="list-style-type: none"> <li>● Remittance to Cathay United Bank Taiwan /China/Cambodia branch (subsidiary). Currency: USD, HKD, EUR, GBP, CNY, AUD</li> <li>● Remittance to Cathay United Bank Singapore/Labuan/Ho Chi Minh/Vientiane/Manila/Yangon branches, INDOVINA Bank (IVB), Bank</li> </ul>	HKD 150 (USD 20)

MAYAPADA, RCBC Currency: USD		
Amendment / Cancellation / Inquire / Cover Payment Apply for currency exchange/ refund/ sending inquiry message/ sending additional message		HKD 150 (USD 20) per time, plus bank charges for correspondent bank fees.
Returned Outward Remittance		HKD 50 (USD 7)
Remittance Details With Chinese Translation into Four- Corner Code		Additional HKD 100 (USD 13)
<b>C. Inward Remittance</b>		
Remittance Credited from Cathay United Bank Hong Kong Branch		HKD 65 (USD 8)
Remittance from other banks with local wire transfer (RTGS/CHATS)		HKD 200 (USD 26)
Remittance from other banks with overseas wire transfer (SWIFT)		HKD 250 (USD 32)
Cathay Express - Speed Remittance from Cathay United Bank headquarter, overseas branches, or strategic partners with designated currencies) <ul style="list-style-type: none"> <li>● Remittance from Cathay United Bank Taiwan /China/Cambodia branch (subsidiary). Currency: USD, HKD, EUR, GBP, CNY, AUD</li> <li>● Remittance from Cathay United Bank Singapore/Labuan/Ho Chi Minh/Vientiane/Manila/Yangon branches, INDOVINA Bank (IVB), Bank MAYAPADA, RCBC Currency: USD</li> </ul>		Free of charge
<b>D. Time Deposit</b>		
Service charge for Early Termination		The Early Terminate Fee will be charged according to the bank's time deposit related form, with a minimum fee of HKD220 or equivalent in other currency.
<b>E. Negotiable instruments -Cheques / Cashier order / Bill collection</b>		
Cheque Service	Cheque Returns due to insufficient deposit in the customer's account	HKD 100 (USD 13)
	Cheque Returns due to other reasons	HKD 30 (USD 4)
	Cheque Certification Service –Bank arranged certification.	HKD 200 (USD 25)
	Cheque Certification Service – Self-arranged certification by cheque holder.	HKD 60 (USD 8)
	Cheque Loss Report Service	HKD 300 (USD 39)
	Cheque Cancellation Service	HKD 50 (USD 7)
	Cheque Stop Payment Service	HKD 60 (USD 8)
	Cheque Book application (50 cheques per book) (Postage will be charged additionally)	HKD 100 (USD 13)
Cashier Order	Cashier Order Issuance	HKD 35 (USD 4.5)
	Cancellation of Cashier's Order	HKD 50 (USD 7)
	Report Lost of Cashier's Order	HKD 300 (USD 39)
Collection Service	Hong Kong Local Cheque Collection	Free of charge
<b>F. Bank Reference Letter</b>		
Balance Certificate/Statement		HKD 70 (USD 9) per copy
Credit certificate		HKD 70 (USD 9) per copy
Auditor confirmation		HKD 200 (USD 25) per copy
Personal data application		HKD 200 (USD 25) per time
Request for monthly statement		HKD 300 (USD 39) per copy
Request for transaction documents		HKD 300 (USD 39) per copy
<b>G. Digital Services</b>		
Digital signature certificate – First time application (includes token and certificate)		HKD 400 (USD 50)

Digital signature certificate – Renewal for second year (certificate fee only)	HKD 250 (USD 33)
Initial OTP password application	Free of charge
Reset OTP password (Postage will be charged additionally)	HKD 50 (USD 7)
Reset user password (admin1/ admin2 ) (Postage will be charged additionally)	HKD 50 (USD 7)
Reset smart seal (PIN )(Postage will be charged additionally)	HKD 50 (USD 7)
<b>H. Other charges</b>	
Postage Fee – Cheque book/ general documents	Hong Kong: HKD 50 (USD 7) Asia - Taiwan/ China HKD100 (USD 13) Asia – East Asia/ Southeast Asia HKD200 (USD 25) America/ Europe HKD 400 (USD 50) Others HKD 500 (USD 65)

Note:

1. Charge in HKD, USD or HKD equivalent in foreign currency
2. All information is subject to latest official announcement.
3. This fee schedule does not apply to Private Banking clients of Cathay United Bank Hong Kong branch. For relevant charges, please contact your consultant or refer to the Private Banking Fee schedule.