



## **GENERAL TERMS AND CONDITIONS**

### **FOR CORRESPONDENT BANKS**

#### **I. ACCOUNTS**

##### **A. Local Currency (Patacas & Hong Kong Dollars)**

1. Current Account - Minimum balances and charges by arrangement;  
Cheque books available.
2. Call Deposits - Interest by arrangement.
3. Time Deposits - Interest by arrangement.

##### **B. Foreign Currency (other than Patacas & Hong Kong Dollars)**

1. Time Deposit - Interest by arrangement.

#### **II. OVERDRAFTS AND LOANS - ALL CURRENCIES**

By arrangement.

#### **III. CREDIT LINES**

By arrangement, reviewable periodically and subject to continuing satisfactory credit standing.

#### **IV. PAYMENT / TRANSFER**

##### **A. Local Currency/Hong Kong Dollars**

- |  |           |
|--|-----------|
| 1. Payment to Accounts with us                   | Free      |
| 2. Payment in favour of Banks in Macau           | Free      |
| 3. Payment to Accounts with other Banks in Macau | HKD100.00 |

##### **B. Other Foreign Currencies**

- |  |   |
|--|---|
| 1. Payment to Accounts with us                 |   |
| - Effected in original Foreign Currency        | HKD150.00 equivalent                        |
| - Effected in Local Currency/Hong Kong Dollars | Free  |
| 2. Payment to other Banks                      |   |
| - Effected in original Foreign Currency        | 1/4% (Min. HKD100.00)<br>Plus Cable Charges |
| - Effected in Local Currency/Hong Kong Dollars | HKD100.00                                   |



**V. COLLECTION OF CHEQUES**

(In Local Currency/Hong Kong Dollars drawn on us or other Banks)

- |  |  |
|--|--|
| A. For credit to accounts with us and without advice of final payment                | Free   |
| B. When proceeds are to be remitted after collection or credited after final payment | 0.03% (Min. HKD50.00 Max. HKD3,000.00) Plus Postage/Cable Charges HKD80.00 |
| C. Dishonoured   | Free, Return by Registered Mail  |

**VI. BILLS**

**A. Export**

1. Negotiation (Min. HKD250.00)
  - (a) For Local Currency  
1/4% on HKD400,000.00 + 1/8% on balance.
  - (b) For Foreign Currency (All fixed)  
HKD250.00/each item
2. Advance for Foreign Currency  
By Arrangement
3. Collection (Min. HKD250.00)
  - (a) For Local Currency  
1/4% on HKD400,000.00 + 1/8% on balance.
  - (b) For Foreign Currency  
1/8% on USD50,000.00 or equivalent + 1/16% on balance.

**B. Import**

1. L/C Opening Charges (Min. HKD250.00)  
1/4% on USD50,000.00 or equivalent + 1/8% on balance.
2. Payment Commission on drawings under our HKD Documentary Credit (Min. HKD250.00)  
1/4% on HKD400,000.00 and 1/8% on balance.
3. Acceptance  
1/16% per month (Min. HKD250.00)

**C. Others**

1. Advising L/C: HKD200.00 per item



**大豐銀行**

**BANCO TAI FUNG**

2. Confirming L/C: 1/16% per month (Min. HKD250.00)
3. Transferring L/C
  - (a) Simple Transfer of whole of a L/C
    - Within Macau HKD400.00
    - Outside Macau HKD400.00
  - (b) Partial Transfer
    - 1/4% on USD50,000.00 or equivalent + 1/8% on balance
    - Minimum Charges: HKD800.00 (Within Macau)
    - HKD800.00 (Outside Macau)

## **VII. GUARANTEES**

By arrangement.

## **VIII. FOREIGN EXCHANGE**

Spot quotations in all major currencies.

## **IX. GENERAL**

- A. Business Days and Hours (Except Macau Bank Holidays)
  - Mondays through Fridays 09:00 - 17:30
- B. Credit Reports
  - Free to correspondents on a reciprocal basis.

**THE ABOVE TERMS AND CONDITIONS ARE SUBJECT TO CHANGE WITHOUT PRIOR NOTICE.**