

**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 | By Draft 0.08%<br>(Min. HKD30.00)<br>Plus Postage HKD80.00<br><br>By Telex or SWIFT 0.1%<br>(Min. HKD50.00)<br>Plus Cable Charges |
| C. Dishonoured   | Free, Return by<br>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
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.**