

Supplement to Bank Charges Schedule

Revision of Service Charges

The Bank's service charges will be adjusted as follows (unless otherwise specified):

Effective on 13 July 2009

Type of Service	New Charge
VI. INVESTMENT SERVICES	
C. Investment Fund (Trade-related services)	
1) Switching Fee	1% ^{##}
2) Service Fee (If redemption amount of Investment Fund Savings Plan is below HK\$20,000)	Waived

^(##) This is charged by the Bank in respect of switching of funds within same fund house. Customer is not required to separately pay switching fee (if any) as stated in the Explanatory Memorandum of individual funds.

Bank Charges Schedule – Applicable to US Dollar Current Account

Effective on 21 December 2009

The following are all the fees and charges the Bank levies for the services we provide to our customers in respect of USD Current Account:

Type of Service	Charge
DEPOSITS SERVICES	
1) Improperly conducted accounts closed by the Bank	US\$19.5 per a/c
2) Cheque Books	Free
- Ordinary cheque books	At cost (including artwork and proof cost, printing cost)
- Specially printed cheque books	Free
- Delivery by ordinary mail	Free
- Delivery by registered mail	US\$2.5 per cheque book
- Safe custody of cheque books	US\$6.5 per request
3) Unauthorized overdrafts - If an account has no overdraft facility or if an overdraft exceeds its overdraft limit	Handling charge of US\$13 per incident + overdraft interest at prevailing interest rate
4) Returned Cheque	
- Technical reasons (other than for post-dated reason)	US\$6.5 per cheque
- Insufficient funds	US\$19.5 per cheque
- Mailing of returned cheques	At cost (by registered mail)
5) Cheques with technical errors that are not returned and are to be confirmed by the drawer	US\$13 per cheque
6) Drawing against uncleared items	US\$6.5 per occurrence
7) Stop payment	
- Stop cheque payment via branch	
• Each cheque or a consecutive range of cheques	US\$13
- Cancellation of each stop payment order	US\$13
8) Account closed within 3 months of its opening	US\$19.5 and no interest shall be paid

Type of Service	Charge
9) Charge on accounts which have no transaction for 12 months and with balance less than US\$600	US\$15 half-yearly, payable in June and December of each year
10) Deposits or withdrawals in notes of the same currency per time	0.25% of amount ^{***} , min. US\$6.5

GENERAL SERVICES

1) Cashier's Order	
- Issue / repurchase a cashier's order	US\$6.5
- Additional charge when paid in notes of the same currency as the cashier's order	0.25% of amount ^{***} , min. US\$6.5
- Report loss	US\$6.5 per item + HK\$300 for circular issued by HKAB
2) Cheques Below US\$13,000 in Value (Within 3 months after being paid)	
- Cheque to be retrieved on the same day or up to 3 working days of return process	US\$19.5 per cheque
- Cheque to be retrieved 3-7 working days after being paid	US\$13 per cheque
- Cheque to be retrieved 7 or more working days after being paid	US\$9 per cheque
3) Copies of Statements, Vouchers, Cheques, Consolidated Statements	
- Per page	US\$6.5

^(***) USD currency will be rounded up to the nearest dollar.

LOAN SERVICES

Unsecured Personal Finance	
- Temporary overdraft interest rate	P ^{^^} +9% p.a.

^(^^) If the prevailing US Dollar Inter-bank Offer Rate ("LIBOR") is higher than the US Dollar Prime Rate, at the Bank's discretion, the Bank may adopt the prevailing LIBOR in place of the US Dollar Prime Rate, as the basis of interest rate determination.

The service charges contained in this Supplement are correct at the time of printing. These charges are subject to change and the Bank reserves the right to introduce service charges not included in this Supplement.