

Hong Kong Branch Service Fees (Effective January 1, 2019)

Checking Account

Service		Fees	
Account closure within six (6) months from account opening		HKD 100 per month ¹	USD 10 per month ¹
Below minimum ADB		HKD 50 per month ¹	USD 5 per month ¹
Dormancy fee		HKD 30 per month ²	USD 3 per month ²
Return Cheque	Due to insufficient funds HKD/USD cheque	HKD 110	USD 12
	Due to customer technical errors other than post-dated HKD/USD cheque	HKD 50	USD 5
Mark 'Good' Cheque	By the Bank	HKD 250 plus drawee bank charges	
	Self-service	HKD 100	
Stop payment order		HKD 100 per cheque	USD 10 per cheque
Reprint statement from the past one (1) month to maximum 12 months		HKD 50 per statement cycle	
Special printed cheque		Prevailing Cost	
Cheque Book Delivery	By ordinary mail	HKD 20 (additional thereafter at HKD 5 each)	
	By registered mail	HKD 50 (maximum of 2 books)	
Dishonored Cheque (returned to account holder by registered mail)		HKD 30	
Monthly Fee	Account other than Personal/Joint: Average Daily Balance in HKD/USD current account below HKD 20,000/USD 2,000	HKD 50	USD 5
	Personal/Joint Account: Average Daily Balance in HKD/USD current account below HKD 2,000/USD 200		
Casual Overdraft	Without overdraft limit (HKD)	HKD 100 And overdraft interest calculated at prime rate plus 8% or overnight HIBOR (whichever is higher)	
	Without overdraft limit (USD)	USD 10 And overdraft interest calculated at US prime rate plus 10% or overnight LIBOR plus 4% (whichever is higher)	
	Against unclear items (without prior arrangement)	HKD 100 per item	USD 10 per item
Deposit USD notes into USD (Current Account)		Subject to 0.25% if daily deposit exceeds USD 1,500 per account; Daily deposit of USD 1,500 or below: Waived	
Withdraw USD notes from USD (Current Account)		Subject to 0.25% if daily withdrawal exceeds USD 1,500 per account; Daily withdrawal of USD 1,500 or below: Waived	

¹ Monthly Average Daily Balance

² No deposit or withdrawal for one (1) year. Account with zero balance at month end will automatically be closed after 30 days without prior notice.

Savings Account

Service	Fees	
Account closure within six (6) months from account opening	HKD 100 per account	USD 10 per account
Below minimum ADB	HKD 50 per month ¹	USD 5 per month ¹
Dormancy fee	HKD 30 per month ²	USD 3 per month ²
Replacement of a passbook	HKD 50 per account	USD 5 per account
Accounts with Average Daily Balance for the month below HKD 5,000 or USD 200	No interest	
Deposit USD notes into USD (Savings Account)	Subject to 0.25% if daily deposit exceeds USD 1,500 per account; Daily deposit of USD 1,500 or below: Waived	
Withdraw USD notes from USD (Savings Account)	Subject to 0.25% if daily withdrawal exceeds USD 1,500 per account; Daily withdrawal of USD 1,500 or below: Waived	
Foreign currency notes deposit to / withdrawal from account	Subject to buying or selling rate between HKD and foreign currency note or commission based on prevailing market conditions	

¹ Monthly Average Daily Balance

² No deposit or withdrawal for two (2) years. Account with zero balance at month end will automatically be closed after 30 days without prior notice.

Time Deposit

Service	Fees	
Time Deposit	Early uplifting	Subject to bank's discretion

Debit Card

Service	Fees	
Annual Fee	Waived	
Card Replacement Fee	Replacement of a lost BDO Debit Card	HKD 20
	Non-receipt of a new card	Waived
	Replacement of a damaged card	Waived
Cash Withdrawal via BDO ATM in Hong Kong	Waived	
Balance Inquiry via BDO ATM in Hong Kong	Waived	
Cash Withdrawal via BDO Network in the Philippines	HKD 10 per transaction	
Balance Inquiry via BDO Network in the Philippines	HKD 4 per inquiry	
Cash Withdrawal via Mastercard Network	USD 3 per transaction	

Cashier's Order

Service	Fees	
Issuance of Cashier's Order	HKD 50	USD 5
Cancellation of Cashier's Order and Redeposit into Purchaser's Account	HKD 40	USD 5
Report loss of Cashier's Order to HKICL	HKD 50 plus HKICL and HKAB charges	USD 5 plus HKICL and HKAB charges
Cashier's Order (HKD/USD) to replace mark "Good" Cheque	HKD 40	

Bank Certification

Service	Fees	
Banker's Endorsement	HKD 150 (HKD 20 for each additional copy)	
Confirmation of Account Balance	HKD 100	USD 12
Auditor's Confirmation	HKD 300 per set	
Banker's Reference Letter	HKD 200 (HKD 20 for each additional copy)	

Direct Debit Authorization

Service	Fees	
Set-Up	HKD 15 per item	
Return Auto-Pay Item	Insufficient funds	HKD 110 per item
	Other reasons	HKD 50 per item

Remittance

Service	Fees		
Inward Telegraphic Transfer / CHATS	HKD 150	USD 19	
Demand Draft	For account holder only	HKD 100	USD 13
	Repurchase of demand draft	HKD 60	USD 8
	Report lost of demand draft	HKD 250 per draft	USD 32 per draft
Outward USD telegraphic transfer ¹	Charges	HKD 110	USD 14
	SWIFT / Cable Charges	HKD 200	USD 26
Outward HKD CHATS	HKD 150	USD 19	
Cancellation / Amendments / Inquiries of Telegraphic Transfer (TT/CHATS) Payment as per applicant's request	HKD 250 per item plus correspondent's bank charges	USD 32 per item plus correspondent's bank charges	
Chats	Fund transfer via CHATS	HKD 150	USD 20
	Incoming via CHATS	HKD 150	USD 19
	Returned incoming via CHATS	HKD 150	USD 20

¹ CHATS and TT in other foreign currencies. Double charges for full payment to the beneficiary.

Others

Service		Fees	
Company Search	Limited Company (Local)	HKD 200 per account	USD 26 per account
	Unlimited Company (Local)	HKD 100 per account	USD 13 per account
	Incorporation (Overseas)	HKD 1,000 per account	USD 130 per account
Savings/ Fixed Deposit Account Record	1 year	HKD 250 per account	
	2 years	HKD 500 per account	
	3 years	HKD 1,000 per account	
	More than 3 years (Maximum of 7 years)	HKD 1,000 per additional year	
Standing Instruction	Transfer to other banks	HKD 150 per transaction	USD 20 per transaction
Photocopy of Bank Documents (e.g. letter, fax, ticket, advice, paid cheque, etc.)		HKD 50 per range (current year)	USD 5 per range (current year)
		HKD 200 per page (over one year) plus delivery from storage	USD 26 per range (over one year) plus delivery from storage
Bulk Coins Deposit (over 100 pieces)		2% of deposit amount (minimum HKD 50)	
Bulk Cash Deposit / Withdrawal for HKD 200,000 or over 200 pieces of bank notes		0.25% of transaction amount	
Bulk Cheque Deposit	Up to 40 pieces per day	Waived	
	More than 40 pieces per day	HKD 1 charges for each cheque	
Cheque Purchase	Issued by SSS	HKD 40 per cheque	
	Issued by BDO	0.25% of the cheque amount (minimum HKD 50) plus correspondent bank's charges	
	Issued by other Banks	0.375% of the cheque amount (minimum HKD 50) plus correspondent bank's charges	
	Returned Unpaid Items	HKD 100 plus correspondent bank's charges and interest	
Clean Bills	Sent for Collection (applicable to non-bills transactions)	HKD 150 per item including postage plus correspondent bank's charges and interest	
	Returned / Unpaid Item	HKD 120 plus correspondent bank's charges and interest per cheque	USD 15 plus correspondent bank's charges and interest per cheque