TRADE SERVICES

IMPORT

	CHARGES/COMMISSIONS	MINIMUM
L/C ISSUANCE		
1. Irrevocable/Revocable L/C	1/4% per 6 months	HK$500
2. Back to Back L/C	1/4% per 6 months	HK$800
3. Revolving L/C		
a) Issuance commission	1/4% per 6 months	HK$500
b) Drawing commission		
Up to face value	Free	-
Every drawing thereafter	1/8%	HK$500
L/C AMENDMENT		
1. Increase of L/C amount	1/4% per 6 months	HK$500
2. Extension of validity beyond 6 months *(On outstanding balance)*	1/4% per 6 months	HK$500
3. Other L/C terms	HK$400	-
4. Back to Back L/C	HK$500	-
STANDBY L/C		
1. Issuance commission	1/8% per month	HK$500
2. Increase of L/C amount	1/8% per month	HK$500
3. Extension of validity *(On outstanding balance)*	1/8% per month	HK$500
4. Other terms amendment	HK$400	-
BANK GUARANTEE		
1. Issuance commission	1/8% per month	HK$700
OTHERS		
1. L/C / bank guarantee issuance cable charges		
a) Full cable	HK$400	-
b) Brief cable	HK$200	-
2. L/C amendment cable charges	HK$200	-
3. Ordinary cable	HK$200	-
IMPORT BILLS		
1. Collection	1/8%	HK$350
2. Commission in lieu of exchange	1/4%	HK$350
3. Acceptance commission	1/16% per month	HK$350
4. Payment commission on HKD bills	1/4%	HK$350
5. Discrepancy fee	HK$450 per drawing	-
6. Irregular bill outstanding over 1 month	HK$200 per month	-
SHIPPING GUARANTEE/AIR WAYBILL RELEASE		
1. Under L/C	HK$300 per item	-
2. Not under L/C	HK$300 per item	-
3. Not redeemed within 1 month *(Additional commission)*	1/4% per item	HK$200
4. B/L not received by bank	1/4% per item	HK$350
INVOICE FINANCING		
1. Handling commission	1/8%	HK$350
2. Commission in lieu of exchange	1/4%	HK$350

EXPORT

	CHARGES/COMMISSIONS	MINIMUM
L/C AND AMENDMENT ADVISING		
1. SMBC customer	HK$300 per item	-
2. Non-SMBC customer	HK$400 per item	-
L/C TRANSFER		
1. Full transfer	HK$450	
2. Partial transfer	1/4%	HK$700
3. Transfer amendment	HK$350	-
L/C CONFIRMATION		
1. New L/C	1/8% per month	HK$500
2. Amendment Increase in amount or extension of validity over the period already covered	1/8% per month	HK$500
REPORT LOSS OF L/C		
1. Handling Fee	HK$300	-
EXPORT BILLS		
1. Acceptance/Deferred payment commission	1/16% per month	HK$350
2. Collection commission	1/8%	HK$350
3. Commission in lieu of exchange	1/4%	HK$350
4. HKD bills purchased commission	1/4%	HK$350
5. Document checking fee	HK$300 per set of documents	-
6. Small bills commission *(For non-LC bills valued USD10,000 or less)*	HK$200	-
7. Bills passed to local banks for collection		
a) With recourse	1/4%	HK$350
b) Without recourse	1/8%	HK$350
8. Irregular/Overdue bills fee	HK$200 per month over 1 month	-
CHEQUE PURCHASE		
1. Cheque purchase commission	HK$350 per cheque	-
OTHERS		
1. Ordinary cable	HK$200	-
2. Postage for cheque collection	HK$150	-
3. Postage for 2nd lot of export documents	HK$100	-

Remarks :

1. All the charges stated above are for reference only and are not exhaustive. The Bank reserves the right to make changes or impose other charges not covered by this schedule.
2. Any correspondent's charges, incidental charges for additional work and out-of-pocket expenses, if any, will be charged on a case by case basis.
3. Charges listed in this Schedule may be collected in Hong Kong dollars or its equivalent in any other currencies at the discretion of the Bank.

Printed on 30th June, 2025

SCHEDULE OF CHARGES

SMBC

SUMITOMO MITSUI BANKING CORPORATION
(INCORPORATED IN JAPAN WITH LIMITED LIABILITY)
HONG KONG BRANCH

8/F ONE INTERNATIONAL FINANCE CENTRE
1 HARBOUR VIEW STREET, CENTRAL
HONG KONG

(Effective 1st October 2025)

ACCOUNT SERVICES

DEPOSIT

	CHARGES/COMMISSIONS
1. Bulk cheque deposit	
a) Up to 20 transactions / day	Waived
b) Over 20 transactions / day	HK$1 per additional transaction
2. Cheque books ordering fee	HK$50 per book
3. Returned cheque	HK$130 per cheque
4. Stop payment	HK$100 per instruction
5. Stop payment cancellation	HK$60 per instruction
6. Unauthorized overdraft on local clearing items	HK$100 per cheque *(Interest at Prime +3% p.a. in addition)*
7. Mark good for payment (Other bank cheque)	HK$200 per cheque
8. Mark good for payment (SMBC cheque)	
a) by Cashier's Order (HKD only)	HK$50 per cheque
b) by CHATS	HK$160 per cheque

OTHERS

	CHARGES/COMMISSIONS
1. Company search	
a) Local company	HK$200
b) Offshore & overseas company	HK$1,000
2. Certificate of balance	HK$100 / US$13 per certificate
3. Bank confirmation for audit purpose	HK$300 / US$39 per report
4. Cashier's Order (HKD only)	
a) Issuance	HK$50
b) Loss of Cashier's Order	HK$200
c) Cancellation	HK$50
5. Bank reference letter	HK$300 / US$39 per letter
6. Endorsement on visa letter	HK$150 per letter
7. Certify true/signature verification	HK$150 per item
8. SWIFT statement charge	HK$200/US$26 per account per month
9. Personal Data (Privacy) Ordinance enquiry	HK$200
10. Credit status report	HK$400 per report
11. Service charge *(Copy of paid cheque / reprint paper statement, etc.)*	
a) Within 1 year of application date	HK$100 per copy
b) Beyond 1 year of application date	HK$300 per copy
12. Outward Auto credit	
a) Handling commission	
- Items under HK$1,000,000 or CNY1,000,000	HK$1 per individual instruction (Min. HK$20 per instruction envelope)
- Items of HK$1,000,000 or above / CNY1,000,000 or above	HK$20 per individual instruction
b) Cancellation	HK$50 per instruction envelope

OTHERS

	CHARGES/COMMISSIONS
13. Direct debit authorization	
a) Outward Collection	
i) Set up or amendment	HK$100 per item
ii) Handling commission	
- Items under HK$1,000,000 or CNY 1,000,000	HK$2 per individual instruction
- Items of HK$1,000,000 or above / CNY 1,000,000 or above	HK$20 per individual instruction
b) Inward Auto-debit	
i) Set up or amendment	HK$100 per item
ii) Returned due to insufficient funds	HK$130 per item
14. Standing Instruction	
a) Local Standing Order instruction	HK$70 per transaction item
b) Rejected due to insufficient funds	HK$100 per transaction item
15. Batch cheque issuance	
a) Handling commission	HK$7 per cheque (postage waived)
b) Cancellation	HK$50 per cheque
c) Stop payment	HK$200 per cheque
d) Refund of outdated and unclaimed cheque	HK$100 per cheque
16. Electronics banking services*	
a) Set up#	HK$500
b) Monthly charge#	HK$500 per month
c) Replacement of lost hardware token	HK$1,000 per hardware token

* Please note: retrieval period of E-statement/advice in SMAR&TS is 90 days. After the retrieval period, reprinting is subject to request and its applicable charges.
(# Additional charges may apply to accounts maintained in Japan or use of selective services)

17. Account Maintenance Fees

Monthly Average Balance (based on previous month's average) falls under the threshold for the below currencies:

HKD	USD	JPY	CNY	EUR
50,000	5,000	500,000	50,000	5,000

Charged from each account per month for the below currencies:

HKD	USD	JPY	CNY	EUR
150	10	1,000	100	10

18. Monthly Paper Statement and Credit/Debit & Advice Fee* (monthly fee per currency account, effective from 9 October 2025)

Charged from each account per month for the below currencies:

HKD	USD	JPY	CNY	EUR
20	1	400	20	1

* Please note:

(1) For accounts not registered on SMAR&TS, paper statement/advice will continue to be sent, subject to applicable charges stated above.

(2) For accounts already registered on SMAR&TS, please submit written request to us if you wish to continue receiving paper statement/advice.

REMITTANCE

OUTWARD REMITTANCE

	CHARGES/COMMISSIONS
1. Handling commission	
- Telegraphic transfer	HK$240
- CHATS transfer	HK$160
* Paper remittance application	HK$175 (Additional)
2. Amendment commission	HK$160
3. Cancellation commission	HK$160
4. Translation (Chinese characters involved)	HK$100
5. Extra cable charges	HK$80

INWARD REMITTANCE

1. Handling commission	HK$20