



Banking Service Guide and Charges

(Effective 1 May 2020)

DEPOSIT SERVICES			
Current Account	MOP / HKD	USD	FCY
Deposit interest rate	Non-interest bearing	Non-interest bearing	N/A
Overdraft interest rate	Based on best lending rate	Based on USD best lending rate	N/A
Unauthorised overdraft interest rate	Prime rate +8% p.a.	USD prime rate +8% p.a.	N/A
Cheque book issuance	MOP/HKD 70 (plus MOP/HKD 20 for delivery)		
Cheque Returned (due to insufficient fund or other reasons)	MOP/HKD 150 per cheque		
Stop cheque payment instruction	MOP/HKD 60 per cheque		
Active account (for MOP/HKD current accounts only, if the average daily balance is less than MOP/HKD 2,000)	MOP/HKD 30 per month		
Inactive account (for MOP/HKD current accounts only)			
-More than 1 year	MOP/HKD 150 per half year		
-More than 2 years	MOP/HKD 200 per half year		
-More than 3 years	MOP/HKD 250 per half year		
Savings Account	MOP / HKD	USD	FCY
Deposit interest rate (payable semi-annually)	Board rate	Board rate	Board rate
Active account (for MOP/HKD savings accounts only, if the average daily balance is less than MOP/HKD 2,000)	MOP/HKD 30 per month		
Inactive account (for MOP/HKD savings accounts only)			
-More than 1 year	MOP/HKD 150 per half year		
-More than 2 years	MOP/HKD 200 per half year		
-More than 3 years	MOP/HKD 250 per half year		
Report lost of passbook	MOP/HKD 100		



Time Deposit	MOP / HKD	USD	FCY
Deposit interest rate	Current rate	Current rate	Current rate
Fixed periods	1,2,3,6 and 12 months	1,2,3,6 and 12 months	1,2,3,6 and 12 months

GENERAL SERVICES	
Charges	
Cashier's Order	
-Issuance	MOP/HKD 60
-Stop payment	MOP/HKD 250
-Re-purchase	MOP/HKD 60
Coins Deposit/withdrawal in MOP/HKD	MOP/HKD 10 per 100 MOP/HKD
HKD cash deposit/withdrawal	0.15% on the amount deposited/withdrawal exceeding HKD 30,000
Processing of payroll by payment list	MOP/HKD 10 per payee
Bank guarantee/performance bond	0.125% per month (minimum MOP/HKD 300)
ATM card annual fee	MOP/HKD 60
ATM card replacement fee	MOP/HKD 60
Bank confirmation for audit purpose	MOP/HKD 300
Issuance of reference letter	MOP/HKD 300
Bank's endorsement of letter to consulate	MOP/HKD 150
Bank's endorsement on customer's signature	MOP/HKD 150
Certificate of account balance	MOP/HKD 150 per account
Copies of vouchers/statements/paid cheques	MOP/HKD 100 (within 1 calendar year) MOP/HKD 200 (over 1 calendar year)
Local company search	MOP/HKD 100
Confirmation of account balance	MOP/HKD 200

HOME MORTGAGES	
Increased home mortgage loan amount	0.5% of increased charges amount (minimum MOP/HKD 500)
Rescheduling of outstanding loan period or instalment amount	MOP/HKD 500
Amendment of loan repayment date	MOP/HKD 200
Overdue loan instalment	MOP/HKD 100 each
Issuance of demand letter	MOP/HKD 300 each
Cancellation	MOP/HKD 1,000
(If the cancellation is made when the offer of finance is accepted but drawdown is not effected)	
Mortgage loan application fee (applied if drawdown is not effected)	MOP/HKD 500



TRADE FINANCE		
Import	Charges	Minimum
LC Issuance*		
-Ordinary LCs	0.25% for first USD 50,000 or equivalent and 0.125% of the balance	MOP/HKD 500
-Back-to-back LCs	0.25% for first USD 50,000 or equivalent and 0.125% of the balance	MOP/HKD 800
-Standby LCs	0.125% per month	MOP/HKD 450
LC Amendment*		
-Extension of validity over 6 months	0.25% for first USD 50,000 or equivalent and 0.125% of the balance	MOP/HKD 500
-Increase credit amount	0.25% for first USD 50,000 or equivalent and 0.125% of the balance	MOP/HKD 500
-Other terms & conditions	MOP/HKD 375 MOP/HKD 500 for BB LC non Hang Seng Customer charged at 0.25% flat	
Discrepancy fee	USD 80 or equivalent	
Bills drawn under deferred payment LC	0.0625% per month	MOP/HKD 350
Inward bills for collection		
-Handling commission	0.125%	MOP/HKD 350
-Deferred settlement (over 1 month after due date)	MOP/HKD 300 per month	
Shipping guarantee		
-Countersigning	MOP/HKD 300	
-Import documents not available after 3 months	0.25%	MOP/HKD 350 per month
-Import documents not channeled through us	0.25% Additional MOP/HKD 300 per month for outstanding SG more than 1 month	MOP/HKD 350



Export	Charges	Minimum
Bills purchased		
-Small bills commission (bill amount <USD 10,000 or equivalent)	MOP/HKD 150	
Bills checking	MOP/HKD 300	
Collection bills		
-Handling commission	0.125%	MOP/HKD 350
Export bills drawn under LC passed to local banks for negotiation		
-With recourse	0.25% for first USD 50,000 or equivalent and 0.125% of the balance	MOP/HKD 350
-Without recourse	0.125%	MOP/HKD 350
Acceptance/deferred payment undertaking for bills drawn under LC	0.0625% per month	MOP/HKD 350
LC transfer		
-Fully transfer		
Transferee domiciled in Macau	MOP/HKD 450	
Transferee domiciled outside Macau	MOP/HKD 500	
-Partial transfer*		
Transferee domiciled in Macau	0.25%	MOP/HKD 700
Transferee domiciled outside Macau	0.25%	MOP/HKD 800
-Amendment to transferred LC*		
Increase amount/extension of validity >6 months		
Transferee domiciled in Macau	0.25%	MOP/HKD 700
Transferee domiciled outside Macau	0.25%	MOP/HKD 800
-Other terms & conditions		
Transferee domiciled in Macau	MOP/HKD 450	
Transferee domiciled outside Macau	MOP/HKD 450	
LC advising fee/amendment advising fee		
-As first advising bank	MOP/HKD 250	
-As second advising bank	MOP/HKD 150	
LC confirmation commission	0.0625% per month (may vary country by country)	MOP/HKD 450
Handling charge on irregular bills (over 1 month after due date)	MOP/HKD 250 per month Additional MOP/HKD 250 per month	



Other trade Finance Services	Charge	Minimum
Commission in lieu of exchange	0.25% for first USD 50,000 or equivalent and 0.125% of the balance (flat charge of 0.25% will be applied to non-Hang Seng Macau Branch customers)	MOP/HKD 350
MOP/HKD bills commission	0.25% for first USD 50,000 or equivalent and 0.125% of the balance (flat charge of 0.25% will be applied to non-Hang Seng Macau Branch customers)	MOP/HKD 350
Invoice financing commission (Import/Export)	0.125%	MOP/HKD 450
Tracer/instructions to banks	MOP/HKD 250 MOP/HKD 10 (auto tracer)	
Handling charge for direct settlement of collection bills between drawer and drawee	MOP/HKD 300	
Instruction amendment to banks	MOP/HKD 150	
Verification of signature	MOP/HKD 150	
Cable charges	MOP/HKD 250 per item MOP/HKD 390 per item for non-Hang Seng Bank customers	



Remittances	
Inward Remittance	Charges
Remittances in MOP/HKD For credit to an account with Hang Seng Bank Ltd in Macau	MOP/HKD 55
For credit to an account with another bank in Macau by cashier's order	MOP/HKD 150 (plus additional charge of MOP/HKD 60 for issuance of cashier's order)
Remittance in foreign currency Proceeds paid in MOP/HKD or same foreign currency to an account with Hang Seng Bank Ltd in Macau	MOP/HKD 55
Proceeds paid by cashier's order in MOP/HKD for credit to an account with another bank in Macau	MOP/HKD 100 (plus additional charge of MOP/HKD 60 for issuance of cashier's order)
Proceeds pay in same foreign currency to an account with another bank in Macau	0.25% of the full amount (min. MOP/HKD 200) plus cable charges MOP/HKD 150
Outward Remittance	Charges
Remittances in Hong Kong dollars (HKD)	0.05% of the full amount (min. MOP/HKD 80) Additional cable charge To Hong Kong – MOP/HKD 100 To other countries – MOP/HKD 150
Remittances in foreign currency	0.05% of the full amount (min. MOP/HKD 80) Additional cable charge To Hong Kong – MOP/HKD 100 To other countries – MOP/HKD 150
Amendment/cancellation	MOP/HKD 200 Plus cable charges MOP/HKD 150
Demand draft	
-Issuance	0.1% of the full amount (min. MOP/HKD 80)
-Stop payment	MOP/HKD 300
-Re-purchase	MOP/HKD 80
Bills / Cheques Sent on Collection	Charge
Foreign cheques collection	MOP/HKD 200 per cheque Plus postage or telex charges
Foreign cheques – returned unpaid	MOP/HKD 120 per cheque Plus postage or telex charges

Remarks: Hang Seng Bank Macau Branch reserves the right to revise the above charges from time to time and to levy a charge on transactions conducted.

* For each validity period of 6 months (or part thereof).