

Pricing Schedule – Banco Well Link, S.A.



立橋銀行

Well Link Bank

October, 2017

Pricing Schedule – Banco Well Link, S.A.

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The fees listed in this pricing schedule may subject to change without prior notice

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1. Accounts Services

SERVICE TYPE	DESCRIPTION	FEES (MOP)
1.1 Current Account		
1. Account maintenance charge ¹ (If average daily balance is below MOP 5,000 or its equivalent)	Per quarter	\$200
2. Debit and credit advices by mail/airmail	Per advice	Free
3. Statements of account by mail/airmail	On statement frequency Ad hoc request	Free \$50
4. Bulk cash deposit	By arrangement	
5. Cheque books Delivery by registered mail	24 cheques Plus postage	\$30
6. Cheque returned by us For reason of insufficient fund For other reason	Per item Per item	\$60 \$30
7. Deposit cheque return	Per item	\$30
8. Stop cheque Cancellation of stop cheque	Per instruction Per instruction	\$50 \$50
9. Temporary overdrafts	Without pre-established credit limits Within pre-established credit limits (on excess amounts)	Prime rate + 5% p.a. Contractual rate +3% p.a.
10. Dormant account ²	Half-yearly	\$100
11. Account closed within 3 months	Per account	\$100
1.2 Call Deposits Interest	To be determined by bank from time to time	N/A

¹ & ² Account maintenance and dormant account charges are temporary suspended until our next review

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SERVICE TYPE	DESCRIPTION	FEES (MOP)
1.3 Time Deposits Interest	To be determined by bank from time to time	N/A
1.4 Early Redemption On Time Deposit	Subject to the bank's discretion No interest for the depositor	N/A

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2. General Services

SERVICE TYPE	DESCRIPTION	FEES (MOP)	
2.1. Cashier's Order in MOP/HKD	Per item	\$50	
	Cancellation (re-purchase)	Per item	\$50
	Report Loss/Replacement	Per item	\$100
2.2. Balance Certificate	Per certificate	\$100	
2.3. Credit/Trade/Bank Reference	Per report	\$200	
2.4. Bank Confirmation of Information	For audit purpose - per confirmation	\$300	
2.5. Standing Instructions	Per set up	\$50	
	Amendment	Per amendment	\$50
	Insufficient Fund	Per rejected item	\$100
2.6. Document/Record - Photocopies	Within 6 months per page	\$25	
	Within 1 year per page	\$50	
	Beyond 1 year per page	\$100	
2.7. Account History Enquiry Report	Within 6 months per report	\$100	
	Within 1 year per report	\$200	
	Within 2 years per report	\$300	
	Beyond 2 Years per report	\$500	
2.8. Company Search	Basic report	\$50	
	Certificate report (Certidao) minimum	\$200 ³	
2.9. Opening of Overseas Registered Company Account	Per account	\$1,000	
2.10. Signature Verification	Per request	\$100	

³ Subject to additional charges for actual cost of the report exceeding minimum

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3. Inward Remittances⁴

SERVICE TYPE	DESCRIPTION	FEES (MOP)
3.1 Telegraphic Transfers		
In Local Currency		
Credit to account with our bank	Per transfer	Free
In Other Currencies		
Credit to account with our bank	Per transfer	Free
3.2 Demand Drafts Drawn on WELL LINK BANK		
In Local Currency		
Credit to account with our bank	Per item	Free
To pay over our counter	Per item	\$50
In Other Currencies		
Credit to account with our bank	Per item When associated with FX transaction	Free
To pay over our counter	When not associated with FX transaction-First USD 50,000 or its equivalent	Free
To pay over our counter (Subject to availability of notes in hand)	On balance Minimum	1/4% 1/8% \$100
3.3 Onward Transfer To Other Local Bank		Same as Outward Remittance Charges
3.4 Cheque Received For Collection		
Deposit into account with us	Per cheque	\$100
Returned unpaid	Per cheque	\$100
Tracer	Per tracer	\$50

⁴ Inward remittance charges may be waived on a case-by-case basis

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4. Outward Remittances⁵

SERVICE TYPE	DESCRIPTION	FEES (MOP)
4.1 Funds Transfer (Telegraphic Transfer)		
1. In MOP/CNH/CNY		\$75
2. In HKD	Minimum	0.05%
	Maximum	\$75
	Plus postage/cable charge	\$2,000
3. In other currencies	When associated with FX transaction	\$100
	When not associated with FX transaction	0.05%
	Minimum	\$100
	Maximum	\$2,000
	Plus cable charge	
4. Cancellation of Telegraphic transfer	Handling charges	\$100
	Plus cable charge	
5. Amendment	Handling charges	\$100
	Plus cable charge	
4.2 Demand Draft		
1. In HKD	Drawn on Hong Kong	0.05%
	Minimum	\$100
	Maximum	\$2,000
2. In other currencies	When associated with FX transaction	\$100
	When not associated with FX transaction	0.05%
	Minimum	\$100
	Maximum	\$2,000
3. Stop-payment/Cancellation	Handling charge	\$150
	Plus cable charge	

⁵ Outward remittance charges may be waived on a case-by-case basis

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5. Import

SERVICE TYPE	DESCRIPTION	FEES (MOP)
5.1 L/C Issuance		
1. Pre-advise	Per item Plus postage/cable charge	\$100
2. Ordinary L/C ⁶ - usance, deferred payment or revolving credit	*First USD 50,000 or its equivalent *On balance Minimum Plus postage/cable charge	1/4% 1/8% \$800
3. Back to back L/C	Same as ordinary L/C opening commission	
4. Standby L/C	Per month Minimum Plus postage/cable charge	1/8% \$800
5.2 L/C Amendment		
1. Extension of validity over 6 months	*First USD 50,000 or its equivalent *On balance Minimum Plus postage/cable charge	1/4% 1/8% \$500
2. Increase of credit amount Total tenor within six months	*First USD 50,000 or its equivalent *On balance Minimum Plus postage/cable charge	1/4% 1/8% \$500
3. Other terms and conditions (Including extension of validity within 6 months)	Per amendment Plus postage/cable charge	\$300
*For each validity of 6 months or part thereof		
5.3 Usance Commission		
On L/C calling for usance drafts and deferred Payment L/C, additional usance commission will be charged	Per month or part thereof Minimum	1/16% \$300

⁶ Drawing beyond the face value of the revolving credit 1/8% will be charged on all subsequent drawing with minimum of MOP500

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SERVICE TYPE	DESCRIPTION	FEES (MOP)
5.4 Payment Commission Import bill paid under L/C	When not associated with FX transaction - First USD 50,000 or its equivalent - On balance When associated with FX transaction Minimum Postage/cable will be charged	1/4% 1/8% Free \$300
5.5 Discrepancy Fee	Per drawing	USD65 ⁷
5.6 Cancellation/Expiry	Postage/cable will be charged	
5.7 Interest (when payable)	At the contractual rate, in respect of the actual financing period, payable as from the date of payment to our correspondent up to the date of settlement by the client	
5.8 Inward Bills For Collection		
1. Documents against Payment/Acceptance (Including clean bill)	Per transaction Minimum Plus postage/cable charge	1/8% \$300
2. Deferred settlement Overdue for payment	Per month Additional per month	1/16% \$300
3. Return unpaid	Per transaction Plus postage/cable charge	\$100
4. Tracers	Per tracer Plus postage/cable charge	\$50
5. Extension/amendment or return	Per transaction	\$50
6. Maintenance charge (due to non-payment) Payable 30 days as from the date of the 1st presentation or maturity	Per month	\$150
7. Protest charges	Actual protest cost Plus postage/cable charge	
8. Correspondent's charges	For account of the client	
9. Free of payment	On bill amount Minimum Plus postage/cable charge	1/16% \$300

⁷ Or the equivalent in MOP

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SERVICE TYPE	DESCRIPTION	FEES (MOP)
5.9 Shipping Guarantee		
1. Countersigning of shipping guarantee	Per transaction	\$250
2. For shipping guarantee outstanding For more than 1 month	Additional per month	\$300
3. Related import documents not received by our bank after 3 months or not channeled through our bank	On bill amount Minimum	1/8% \$300

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6. Export

SERVICE TYPE	DESCRIPTION	FEES (MOP)
6.1 Outward Bills For Collection (Non-finance export bills)		
1. L/C or non L/C collection bills	On bill amount Minimum Plus postage	1/8% \$300
2. Documents drawn under L/C sent to Local banks for negotiation		
With recourse basis	First USD 50,000 or its equivalent On balance	1/4% 1/8%
Without recourse basis	On bill amount Both minimum Plus postage	1/8% \$300
3. Free of payment	On bill amount Minimum Plus postage	1/16% \$300
6.2 Finance Export Bills		
1. Bill purchase (under L/C)	Document checking fee per drawing	\$300
2. Bill purchase (not under L/C)	Handling fees When not associated with FX transaction First USD 50,000 or its equivalent On balance Minimum Plus postage and cable	\$300 1/4% 1/8% \$300
6.3 Interest (when payable)	At the contractual rate, in respect of the actual financing period, calculated as from the date of discount up to the spot value date	
6.4 Tracers	Per transaction Plus postage/cable charge if applicable	\$50
6.5 Acceptance/Deferred Payment Commission	Per month Minimum	1/16% \$300

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SERVICE TYPE	DESCRIPTION	FEES (MOP)
6.6 Transfer of L/C		
1. Fully transfer	Per transfer	\$400
Transferee domiciled in Macau		
2. Partial transfer	First USD 50,000 or equivalent	1/4%
	On balance	1/8%
	Minimum - transferee in Macau	\$500
	Minimum - transferee overseas	\$600
	Plus postage/cable charge	
3. Amendment to transferred L/C		
For increase in amount or extension	First USD 50,000 or equivalent	1/4%
Of validity over 6 months	On balance	1/8%
	Minimum - transferee in Macau	\$400
	Minimum - transferee in overseas	\$500
	Plus postage/cable charge	
6.7 L/C Confirmation Commission		
	Per month	1/16%
	Minimum	\$300
6.8 Handling Charge On Irregular Bills		
Over 1 month After Due Date	Additional per month	\$150
6.9 L/C Advising		
Advising	Per advising	\$300
Amendment on L/C advising	Per amendment	\$300
Notification or delivery	Postage/cable will be charged	

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7. Other Trade Services

SERVICE TYPE	DESCRIPTION	FEES (MOP)
7.1 Issue Of Bank Guarantees		By arrangement Plus postage (if any)
7.2 Commission In Lieu Of Exchange		
Chargeable when foreign currency is paid to or received from our customer in respect of transaction in same currency	First USD 50,000 or equivalent On balance Minimum	1/4% 1/8% \$300
7.3 Invoice Financing Commission		
Import/Export Minimum		1/8% \$300
7.4 Receivables Finance		
1. Financing Interest		Subject to negotiation
2. Services Commission		Subject to negotiation
7.5 Hong Kong Dollar Bill Commission		
1. Financing Interest	First USD50,000 or equivalent	1/4%
2. Services Commission	On Balance	1/8%
	Minimum	\$300
7.6 Postage/Courier		Depending on destination and weight of the documents

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8. Acquiring Services

SERVICE TYPE	DESCRIPTION	FEES (MOP)
8.1 Merchant Discount Rate⁸ China Union Pay		2.5% on sales volume
8.2 Other Fees POS Terminal Deposit	Bank may waive this deposit on a case by case basis	\$5.000
Management Fee (per month/per POS terminal)	The fee is to be charged annually; Management fees will be waived if the monthly sales volume is MOP300,000 or above	\$500
Merchant Account System Fee (per month)	The fee is to be charged quarterly; Bank may waive this fee on a case by case basis	\$500
Terminal Maintenance Costs (per month)	The fee is to be charged quarterly; Bank may waive this fee on a case by case basis	\$100
Loss/Damage of POS Terminal/Printer		Per Unit

⁸ The Merchant Discount Rate can be negotiated on a case by case basis

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9. Investment Services

SERVICE TYPE	DESCRIPTION	FEES (MOP)
9.1 Custodial Fee	Per quarter or past thereof	Waived ⁹
9.2 Investment Funds ¹⁰		
• Subscription Fee		Case-by-case
• Management Fee		Case-by-case
• Withdrawal Fee		Case-by-case

⁹ Waived for assets subscribed until 31st December 2014

¹⁰ Please contact your Relationship Manager for detailed information on funds pricing

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10. Out of Pocket Expenses¹¹

SERVICE TYPE	DESCRIPTION	FEES (MOP)
10.1 Postage		
By mail to Hong Kong	Per item	\$100
By DHL to Hong Kong and Asian Countries ¹²	Minimum - Per item	\$300
By DHL to Europe ¹³	Minimum - Per item	\$400
10.2 Cable/SWIFT Charges		
Telegraphic transfer to Hong Kong	Per transfer	\$100
Telegraphic transfer in other Countries		
- When associated with FX transaction	Per transfer	\$150
- When not associated with FX transaction	Per transfer	\$100
Trade finance services		
- Issuing/amendment of import letter of credit	Per item	\$300
10.3 Delivery Of Documents By Hand	Depending on location	
10.4 Correspondent Bank's Charges	Depending on correspondent bank	

¹¹ If applicable will be for account of the client

¹² Subject to additional charges for extra weight of Documents exceeding minimum

¹³ Same as above