



香港地區分行存款及匯款業務收費表 *Hong Kong Branch Deposit and Remittance fee schedules*

本收費表自 2025.11.15 起生效 (Effective 15th Nov 2025)

支票戶口	Fee	Current Account	Fee
<ul style="list-style-type: none"> 不動戶口 (儲蓄戶口+支票戶口結餘金額少於 HKD5,000.00 且超過 365 天無交易活動) 	每 180 天 HK\$200 (或等值外幣)	<ul style="list-style-type: none"> Inactive Account (Savings+ Current Account balance less than HK\$5,000.00 and no financial activities more than 365 days) 	HK\$200 per 180 days (or its equivalent in foreign currency)
<ul style="list-style-type: none"> 帳管費 (儲蓄戶口+支票戶口每月平均餘額未達 HKD100,000) 	每月 HK\$150/ US\$20/ CNY130	<ul style="list-style-type: none"> Monthly Maintenance Fee (If Savings+ Current Account monthly average balance less than HKD100,000) 	HK\$150/ US\$20/CNY130 per month
<ul style="list-style-type: none"> 開戶後 3 個月內取銷戶口 	HK\$200/ US\$26/ CNY175	<ul style="list-style-type: none"> Account closure within 3 months of opening. 	HK\$200/ US\$26/ CNY175
<ul style="list-style-type: none"> 支票簿 	免費	<ul style="list-style-type: none"> Cheque Book 	Free
<ul style="list-style-type: none"> 以快遞派送支票簿 <ul style="list-style-type: none"> 本港 台灣/大陸 其他地區 	每次 HK\$50/ US\$7/CNY50 每次 HK\$100/US\$15/CNY90 視地區而定	<ul style="list-style-type: none"> Cheque book delivery by courier per request <ul style="list-style-type: none"> Local Taiwan/Mainland China Other countries 	HK\$50/ US\$7 /CNY50 HK\$100/US\$15/CNY90 Varies according to location
<ul style="list-style-type: none"> 退票 <ul style="list-style-type: none"> 存款不足退票 票面資料或其他原因退票 	每張 HK\$150/ US\$20/CNY130 每張 HK\$50/ US\$7/CNY50	<ul style="list-style-type: none"> Returned cheque <ul style="list-style-type: none"> Cheque returned due to insufficient funds. Cheque returned for other reasons 	HK\$150/ US\$20/CNY130 per cheque. HK\$50/ US\$7/CNY50 per cheque.
<ul style="list-style-type: none"> 支票止付/取銷止付 	每次 HK\$100/ US\$15/CNY90	<ul style="list-style-type: none"> Stop cheque payment / cancellation of stop payment 	HK\$100 /US\$15 /CNY90 per request
<ul style="list-style-type: none"> 支票臨時透支費用 	每張 HK\$100/US\$15 支票存款不足通知 (當日總收費金額上限 HK\$1,000/US\$135)	<ul style="list-style-type: none"> Casual Overdraft Fee 	HK\$100/US\$15 per cheque with insufficient funds (Maximum charge HK\$1,000/US\$135)
<ul style="list-style-type: none"> 支票保付 	每張 HK\$150/ US\$20 /CNY130	<ul style="list-style-type: none"> Marking Good Cheque 	HK\$150/ US\$20/CNY130 per cheque
儲蓄戶口	Fee	Saving Account	Fee
<ul style="list-style-type: none"> 不動戶口 (儲蓄戶口+支票戶口結餘金額少於 HKD5,000.00 且超過 365 天無交易活動) 	每 180 天 HK\$200 (或等值外幣)	<ul style="list-style-type: none"> Inactive account (Saving + Current Account balance less than HKD5,000.00 and no financial activities more than 365 days) 	HK\$200 per 180 days (or its equivalent in foreign currency)
<ul style="list-style-type: none"> 帳管費 (儲蓄戶口+支票戶口每月平均餘額未達 HKD100,000) 	每月 HK\$150/US\$20/CNY130	<ul style="list-style-type: none"> Monthly Maintenance Fee (If Savings + Current Account monthly average balance less than HKD100,000) 	HK\$150/ US\$20/CNY130 per month
<ul style="list-style-type: none"> 開戶後 3 個月內取銷戶口 	HK\$200/ US\$26/CNY175	<ul style="list-style-type: none"> Account closure within 3 months of its opening. 	HK\$200/US\$26/CNY175



以下二種商務戶口(宏信和創信)

宏信商務戶口	Fee	Vision Account	Fee
<ul style="list-style-type: none"> 不動戶口 (儲蓄戶口+支票戶口結餘金額少於HKD5,000.00且超過365天無進支活動) 	每180天 HK\$200 (或等值外幣)	<ul style="list-style-type: none"> Inactive account (Saving + Current Account balance less than HKD5,000.00 and no financial activities more than 365 days) 	HK\$200 per 180 days (or its equivalent in foreign currency)
<ul style="list-style-type: none"> 帳管費 (以開戶月份之次月為第一個月，自第四個月起開始逐月檢視，如儲蓄戶口+支票戶口每月平均餘額未達HKD200,000，則於下一個月扣取) 	每月 HK\$300/US\$40/CNY260	<ul style="list-style-type: none"> Monthly Maintenance Fee (The following month after account opening being treated as the 1st month; from the 4th month, the fee will be charged at the next month if Savings + Current Account monthly average balance less than HKD200,000.) 	HK\$300/US\$40/CNY260 per month
<ul style="list-style-type: none"> 開戶後3個月內取銷戶口 	HK\$200/ US\$26/ CNY175	<ul style="list-style-type: none"> Account closure within 3 months of its opening. 	HK\$200/ US\$26 /CNY175

創信商務戶口	Fee	Creation Account	Fee
<ul style="list-style-type: none"> 不動戶口 (儲蓄戶口+支票戶口結餘金額少於HKD5,000.00且超過365天無進支活動) 	每180天 HK\$200 (或等值外幣)	<ul style="list-style-type: none"> Inactive account (Saving + Current Account balance less than HKD5,000.00 and no transaction activities more than 365 days) 	HK\$200 per 180 days (or its equivalent in foreign currency)
<ul style="list-style-type: none"> 帳管費 (以開戶月份之次月為第一個月，自第四個月起開始逐月檢視，如儲蓄戶口+支票戶口每月平均餘額未達HKD100,000，則於下一個月扣取) 	每月 HK\$200/US\$26/CNY175	<ul style="list-style-type: none"> Monthly Maintenance Fee (The following month after account opening being treated as the 1st month; from the 4th month, the fee will be charged at the next month if Savings + Current Account monthly average balance less than HKD100,000.) 	HK\$200/US\$26/CNY175 per month
<ul style="list-style-type: none"> 開戶後3個月內取銷戶口 	HK\$200/ US\$26/ CNY175	<ul style="list-style-type: none"> Account closure within 3 months of its opening. 	HK\$200/ US\$26/ CNY175



光票託收	Fee	Clean Bill Collection	Fee
<ul style="list-style-type: none"> ▪ 美元票據 	每筆預收 HK\$150 另加郵費 HK\$400，如有國外銀行費用，按實際金額計收	<ul style="list-style-type: none"> ▪ Payment of US\$ Clean Bills drawn on overseas banks. 	HK\$150-payable in advance, plus postage HK\$400 and overseas correspondent bank charges (if any)
<ul style="list-style-type: none"> ▪ 退回託收票據 	每張 HK\$150 如有國外銀行費用，按實際金額計收	<ul style="list-style-type: none"> ▪ Clean Bill returned unpaid for any reason. 	HK\$150- each cheque plus overseas correspondent bank charges (if any)
匯出匯款	Fee	Outward Remittance	Fee
<ul style="list-style-type: none"> ▪ 電匯 <ul style="list-style-type: none"> ◇ 電匯 (臨櫃/傳真) ◇ 電匯 (e-banking) 	每筆 HK\$300/US\$40/CNY260 每筆 HK\$100/US\$15/CNY90	<ul style="list-style-type: none"> ▪ Telegraphic transfer <ul style="list-style-type: none"> ◇ Instruction initiated through counter/ fax banking ◇ Instruction initiated through e-banking 	HK\$300/US\$40/ CNY260 per transaction HK\$100/US\$15/CNY90 per transaction.
<ul style="list-style-type: none"> ▪ 全額入帳服務 (Full Pay No Deduct) (匯款幣別與收款地皆有限制，詳請洽本行查詢) 	除電匯手續費外，另加 US\$40	<ul style="list-style-type: none"> ▪ Additional fee for "Full Pay No Deduct" service (Remittance currency and beneficiary location are limited, please contact us for details.) 	US\$40 per transaction.
<ul style="list-style-type: none"> ▪ 加發送兩通電文 (MT202/pacs.009) 	除電匯手續費外，另加 HK\$100/US\$15/CNY90	<ul style="list-style-type: none"> ▪ Additional SWIFT cover Message (MT202/pacs.009) 	HK\$100/US\$15/CNY90 per transaction.
<ul style="list-style-type: none"> ▪ Charge OUR *另加海外代理銀行之手續費 ◇ 從申請人戶口扣除 	除電匯手續費外，另加海外代理銀行收費 (a)HK\$150/US\$20 或 (b)代理銀行實際所收取之費用，兩者以較高者為準	<ul style="list-style-type: none"> ▪ Charge OUR * Plus correspondent Bank Charges ◇ Charge to applicant's account. 	Correspondent bank charges (a)HK\$150/US\$20 or (b)Actual correspondent bank service fee, whichever is greater.
<ul style="list-style-type: none"> ▪ 付款詳情超過 140 個英文字母，並需另加發電報。 	HK\$150/US\$20/CNY130	<ul style="list-style-type: none"> ▪ Additional fee for payments details exceeding 140 characters requiring the use of an additional SWIFT Message. 	HK\$150/US\$20/CNY130 per transaction.
<ul style="list-style-type: none"> ▪ 改匯/退匯/查詢 	每筆 HK\$150/US\$20/CNY130，如有國外銀行費用，按實際金額計收	<ul style="list-style-type: none"> ▪ Enquiry /Amendment /Cancellation 	HK\$150/US\$20/CNY130 per transaction plus overseas correspondent bank charges (if any)
<ul style="list-style-type: none"> ▪ 票匯 <ul style="list-style-type: none"> ◇ 簽發 ◇ 取銷 ◇ 報失止付 	每張 HK\$150/US\$20 每張 HK\$200/US\$25 每張 HK\$200/US\$26，如有國外銀行費用，按實際金額計收	<ul style="list-style-type: none"> ▪ Demand draft <ul style="list-style-type: none"> ◇ Issuance ◇ Cancellation ◇ Report Lost 	HK\$150/US\$20 per transaction HK\$200/US\$25 per transaction HK\$200/US\$26 per transaction plus overseas correspondent bank charges (if any)



<ul style="list-style-type: none"> ▪ 本地匯款(限 USD、HKD、CNY) <ul style="list-style-type: none"> ◇ RTGS 匯款 (臨櫃/傳真) 每筆 HK\$150/US\$20/CNY130 ◇ RTGS 匯款 (e-banking) 每筆 HK\$100/US\$15/CNY90 	<ul style="list-style-type: none"> ▪ RTGS(only USD、HKD、RMB) <ul style="list-style-type: none"> ◇ Instruction initiated through counter/ fax banking HK\$150/US\$20/CNY130 per transaction. ◇ Instruction initiated through e-banking HK\$100/US\$15/CNY90 per transaction.
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匯入匯款	Fee	Inward Remittance	Fee
▪ 匯入匯款	每筆 HK\$60/US\$8/CNY55	▪ Inward Remittance	HK\$60/ US\$8/CNY55 per transaction.

**香港分行做為中間行之收費

- ◇ 代 CTBC Group 轉入他行帳戶，港幣，每筆收費 HK\$150；其他幣別，每筆收費 US\$20。
- ◇ 代他行轉入 CTBC Group 帳戶，港幣，每筆收費 HK\$150；其他幣別，每筆收費 US\$20。

**Correspondent fee charge for banks

- ◇ Transfer funds from CTBC Group to other banks, if the currency is HKD, then charge HK\$150; other currencies, charge US\$20.
- ◇ Transfer funds from other banks to CTBC Group, if the currency is HKD, then charge HK\$150; other currencies, charge US\$20.

銀行本票	Fee	Cashier's Order	Fee
<ul style="list-style-type: none"> ▪ 銀行本票 <ul style="list-style-type: none"> ◇ 簽發 每張 HK\$50 ◇ 取銷 每張 HK\$50 ◇ 報失止付 每張 HK\$100 另加交換所收費 		<ul style="list-style-type: none"> ▪ Cashier's order <ul style="list-style-type: none"> ◇ Issuance HK\$50 per cheque ◇ Cancellation HK\$50 per cheque ◇ Report Lost HK\$100per cheque plus Clearing House charge 	

常行指示	Fee	Standing instruction	Fee
<ul style="list-style-type: none"> ▪ 常行指示 <ul style="list-style-type: none"> ◇ 訂立/ 修改 每次 HK\$50/US\$7 		<ul style="list-style-type: none"> ▪ Standing instruction <ul style="list-style-type: none"> ◇ Set up /Amendment fee HK\$50/US\$7 per instruction 	

虛擬帳號	Fee	E-Collection	Fee
<ul style="list-style-type: none"> ▪ 透過虛擬帳號收款 <ul style="list-style-type: none"> 每組企業識別碼每月 HK\$3,000/US\$400 虛擬帳號匯入款即時通知每月 HK\$2,000/US\$250 		<ul style="list-style-type: none"> ▪ Collect inward remittance via Virtual Account <ul style="list-style-type: none"> Per enterprise code HK\$3,000/ US\$400 per month HK\$2,000/US\$250 per month for instant inward remittance notification 	



其他服務	Fee	Others	Fee
<ul style="list-style-type: none"> 開戶行政費 	<p>個人戶每戶最低收費 HK\$1,000/US\$130 (或等值外幣)</p> <p>香港註冊之公司 每間公司*最低收費 HK\$2,000/US\$260 (或等值外幣)</p> <p>*若帳戶最終 實益擁有人非香港永久居民 每戶 HK\$5,000/US\$650 (或等值外幣)</p> <p>註冊在其他地區之公司 每間公司最低收費 HK\$10,000/US\$1,300 (或等值外幣)</p> <p>特別公司開戶行政費 (包括但不限於公司結構含信託 架構或複雜結構) 另議，每間公司最低收費 HK\$20,000/US\$2,600 (或等值外幣)</p>	<ul style="list-style-type: none"> Account Opening Processing Fee 	<p>Minimum HK\$1,000/US\$130 (or its equivalent in foreign currency) per individual</p> <p>Minimum HK\$2,000/US\$260 (or its equivalent in foreign currency) per corporation* registered in Hong Kong.</p> <p>*With ultimate beneficial owner(s) who are Non-HK Permanent Resident(s) HK\$5,000/US\$650 per account</p> <p>Minimum HK\$10,000/US\$1,300 (or its equivalent in foreign currency) per corporation registered in other areas</p> <p>Negotiable, but no less than HK\$20,000/US\$2,600 (or its equivalent in foreign currency) per special corporation. (Including but not limited to an entity in trust structure or multiple layered beneficial ownership structure.)</p>
<ul style="list-style-type: none"> 不動戶口啟用費 	<p>每戶 HK\$1,000/US\$130 (或等值外幣)</p>	<ul style="list-style-type: none"> Dormant account reactivation fee 	<p>HK\$1,000/US\$130 (or its equivalent in foreign currency) per account</p>
<ul style="list-style-type: none"> 授權簽字人/董事/股東/戶名變更費 	<p>每次 HK\$500 (或等值外幣)</p>	<ul style="list-style-type: none"> Change fee of authorized signatories/directors/shareholders/account name 	<p>HK\$500 per request (or its equivalent in foreign currency)</p>
<ul style="list-style-type: none"> 因存款不足無法執行直接付款授權指示 	<p>每次 HK\$150 (或等值外幣)</p>	<ul style="list-style-type: none"> Direct Debit Authorization Rejected due to insufficient funds. 	<p>HK\$150 (or its equivalent in foreign currency) per item</p>
<ul style="list-style-type: none"> 銀行證明信 	<p>每份 HK\$400(或等值外幣)</p> <p>如需其他制定格式每份加收 HK\$100 (相同副本每份 HK\$100)</p>	<ul style="list-style-type: none"> Bank Reference Letter 	<p>HK\$400 (or its equivalent in foreign currency) per letter Additional charge HK\$100 for letter in a form other than the template provided by the Bank (HK\$100 per duplicate)</p>
<ul style="list-style-type: none"> 簽發證明書 ◇ 寄送本地(平郵) 	<p>每份 HK\$350</p>	<ul style="list-style-type: none"> Audit confirmation ◇ Local (by mail) 	<p>HK\$350 per confirmation</p>



◇ 其他地區	每份 HK\$350 郵費另按實際金額計收	◇ Other Countries	HK\$350 per confirmation plus actual courier fee
▪ 銀行簽署	每份 HK\$100 (相同副本每份 HK\$20)	▪ Bank Endorsement	HK\$100 (HK\$20 per supplementary copy)
▪ 戶口結餘證明書	每份 HK\$200 (相同副本每份 HK\$20)	▪ Certificate of Balance	HK\$200 per confirmation (HK\$20 per supplementary copy)
▪ 存款利息證明書	每份 HK\$200 (相同副本每份 HK\$20)	▪ Certificate of Interest	HK\$200 per confirmation (HK\$20 per duplicate)
▪ 每日 HK\$400,000 以上之現金存/提	每次 HK\$500	▪ Cash deposit/withdrawal ≥ HK\$400,000 per day	HK\$500 per transaction
▪ 美元現鈔存提	每 US\$100 收取 HK\$10	▪ US\$ cash deposit/ withdrawal	HK\$10 per US\$100
▪ 人民幣現鈔存入	每次按存款金額收 0.125%；最低收費 CNY15	▪ CNY cash deposit	0.125% of full deposit amount, min CNY15
▪ 補發戶口月結單/ 已兌現支票/ 收據 (最多七年)	申請日期起一年內， 每份(單月)HK\$100 申請日期起一年以上， 每份(單月)HK\$500	▪ Request for photocopy of statement, paid cheque, receipt (up to 7 years)	Within 1 year from the application date: HK\$100 per copy(one month) Over 1 year from the application date: HK\$500 per copy(one month)
▪ 銀行文件影本	每頁 HK\$30	▪ Copy of bank document	HK\$30 per page
▪ 寄回退票(快遞)		▪ Returned cheque delivery by courier	
◇ 本港地區	HK\$50/US\$7	◇ Local	HK\$50/US\$7
◇ 台灣/大陸	HK\$100/US\$15	◇ Taiwan/Mainland China	HK\$100/US\$15
◇ 其他地區	按實際金額計收	◇ Other Countries	Varies according to actual value
▪ 快遞費 (按文件重量、快遞方式、寄往地區計收，最低收費)		▪ Courier Charge (Charge based on mailing weight, method and location: minimum charge)	
◇ 本港地區	HK\$50/US\$7	◇ Local Courier	HK\$50/US\$7
◇ 台灣/大陸	HK\$100/US\$15	◇ Taiwan/Mainland China	HK\$100/US\$15
◇ 其他地區	按實際金額計收	◇ Other Countries	Varies according to actual value
▪ 電訊費 (依客戶要求發電訊)	每筆 HK\$150, 超過 140 個英文字母，每 100 個英文字母加收 HK\$50	▪ Telecommunication charge (At the request of customer, to send SWIFT)	HK\$150 per item, additional charge HK\$50 for every 100 characters after exceeding 140 characters.
▪ 電文對帳單 (MT940/camt.053)	-每日發送: HK\$1,500/ US\$225/ CNY1,350 -每週發送: HK\$500/ US\$70/ CNY450 -每月發送: HK\$200/ US\$26/ CNY175 (或等值外幣)	▪ SWIFT Statement (MT940/camt.053)	-For Daily Delivery: HK\$1,500/ US\$225/ CNY1,350 -For Weekly Delivery: HK\$500/ US\$70/ CNY450 -For Monthly Delivery: HK\$200/ US\$26/ CNY175 (or equivalent in foreign currency)
			A set-up fee in



	每個帳戶設定費用為 HK\$100/US\$15/CNY90 或等值 外幣		HK\$100/US\$15/CNY90 (or equivalent) will be charged for each Account.
▪ 存契費	每年 HK\$2,500 (以每層物業計算)	▪ Custody of Non-discharged Deeds after Full Repayment	HK\$2,500 per year
▪ 核證副本	每份 HK\$300	▪ Certified true copy documents	HK\$300 per document
▪ 現金股息派發	每筆 HK\$10/ CNY10	▪ Dividend Payment	HK\$10/ CNY10 per transaction
▪ 拍發中文電文*	HK\$100 加上匯出匯款手續費	▪ Translate the text from Chinese to Telegraph Code*	HK\$100 plus outward remittance charge
*目前主要接受中文電文之地區 為中國，若拍發中文電文至其他 地區可能造成改匯、退匯情事發 生。		* <u>This is mainly accepted the Beneficiary bank in China, if the message send to other countries, it may be caused amendment/refund matter happened.</u>	

此收費表不適用於財富管理客戶及私人銀行客戶

Wealth management and Private Banking customers please refer to their corresponding fee schedules