

Business Banking Tariff (Effective on 1 Sep 2026)

商業銀行服務收費簡介 (於 2026 年 9 月 1 日生效)

1. Inward transfer 匯入匯款	Charges 收費
1.1 Telegraphic transfer 電匯	HKD 50
1.2 Clearing House Automated Transfer System(CHATS) 結算所自動轉賬系統	HKD 15
1.3 Correspondent bank charges 代理銀行收費	At cost 依照成本收費
1.4 Return inward payment 退回匯款	HKD 200 plus charges levied by the correspondent bank (if applicable) HKD 200 加代理銀行徵收的費用(如適用)

2. Outward transfer 匯出匯款	Charges 收費	
2.1 To a ZA Bank account 匯款至 ZA Bank 戶口	Waived 豁免	
2.2 To other local banks through CHATS 經結算所自動轉賬系統付款予本地其他銀行戶口	Handling fee 手續費	HKD 50
	Correspondent bank 代理銀行收費	Charges levied by the correspondent bank 代理銀行徵收的費用
	Using the Bank's standard form 使用本行指定表格作付款	HKD 150
	Cancel or amend payment 取消/更改匯款	HKD 200 plus charges levied by the correspondent bank (if applicable) HKD 200 加代理銀行徵收的費用(如適用)
2.3 Telegraphic transfer 電匯	Handling fee 手續費	HKD 100
	Correspondent bank 代理銀行收費	At cost 依照成本收費
	Using the Bank's standard form 使用本行指定表格作付款	HKD 150
	Cancel or amend payment 取消/更改匯款	HKD 200 plus charges levied by the correspondent bank (if applicable) HKD 200 加代理銀行徵收的費用(如適用)

3. Faster Payment System (FPS) 轉數快	Charges 收費
3.1 Outward FPS payments (per instruction) 匯出轉數快(按每個指示計算)	Transaction amount: 每筆交易金額: Below HKD 1,000,000 HKD 1,000,000 以下 HKD 1 HKD 1,000,000 or above HKD 1,000,000 或以上 HKD 10 Transaction amount: 每筆交易金額: Below CNY 1,000,000 CNY 1,000,000 以下 CNY 1 CNY 1,000,000 or above CNY 1,000,000 或以上 CNY 10
3.2 Inward FPS – Non-Merchant payments (per instruction) 匯入轉數快 – 非商戶繳費(按每個指示計算)	Waived 豁免
3.3 Inward FPS – Merchant payments (per instruction) 匯入轉數快 – 商戶繳費(按每個指示計算)	0.6% of the transaction amount 交易金額的 0.6%

4. Investment Fund Services 投資基金服務	Charges 收費
4.1 Subscription Fee / Redemption Fee / Management Fee / Other Fees ¹ 認購費 / 贖回費 / 管理費 / 其他費用	In accordance with charges stated in the prospectus of individual funds 按個別基金認購章程列明之有關收費徵收

5. Business Internet Banking 商業網上銀行	Charges 收費
5.1 Application fee for internet banking service 網上銀行申請費	Waived 豁免
5.2 E-statement and E-advice 電子結單及電子通知書	Waived 豁免

¹ The fees for investment fund services will take effect on 23 Jun 2026.

投資基金服務的費用於 2026 年 6 月 23 日生效。

6. Account services 賬戶服務	Charges 收費
6.1 Account opening 開戶	<u>Account opening via website 線上開戶服務</u> Waived 豁免 <u>Account opening via RM 客戶經理開戶服務</u> HKD 10,000 <u>Additional fee for account opening of special company # ^ 特別公司開戶附加收費 # ^</u> Minimum HKD 10,000 最少 HKD 10,000 起 # Special company includes: - A company with over 3 layers of ownership - A company with non-HK resident ultimate beneficial owner(s) who hold in total more than 50% of ownership - A company with overseas/offshore company shareholders - A company with less than 1 year of operating history or incorporated less than 1 year - A company with special account needs, e.g. client account - A company in a special or high-risk industry, e.g. gold and jewellery, oil mining, petroleum trading, etc. # 特別公司包括: - 公司有多於 3 層的公司股東結構 - 公司有合共持有多於 50% 股權的實益擁有人為非香港居民 - 公司有海外/離岸公司股東 - 營運或註冊少於 1 年的公司 - 有特殊戶口需要，例如客戶賬戶 - 從事特殊行業或高風險行業，例如黃金及珠寶相關、原油開採、石油貿易等 ^ Only applicable to account opening via RM, and please consult our RM for details. 只適用於客戶經理開戶服務，詳情請諮詢我們的客戶經理。
6.2 Company search 公司查冊	<u>Account opening via website 線上開戶服務</u> Waived 豁免 <u>Account opening via RM 客戶經理開戶服務</u> HKD 1,000
6.3 Time deposit early withdrawal fee 定期存款提前支取費用	1) Principal * (interbank rate – interest rate) * no. of days due to maturity/total no. of days in a year; OR 2) HKD 200 whichever is higher. 1) 本金 * (同業拆息拆出利率 – 定期存款利率) * 尚餘到期日數/一年總日數 或 2) HKD 200 其中較高的一項

6.4 Paper statement (On Request) 紙張結單(按申請)	HKD 150 per request HKD 150 (每次)
6.5 Dormant account charges 不動戶口收費	HKD 200
6.6 Company information amendment 修訂公司資料	HKD 200
6.7 Monthly service fee 服務月費 ^{2,3}	<u>Prepay for the first 12 months' worth of service fees to activate the account</u> <u>- Account opening via website</u> <u>預繳首 12 個月服務月費以啟用戶口 – 線上開戶服務</u> HKD 1,500 <u>The first 12 months' monthly service fee - Account opening via RM</u> <u>首 12 個月的服務月費 – 客戶經理開戶服務</u> Waived 豁免 <u>The monthly service fee for the 13th month and thereafter is levied based on your total relationship balance[@] for the previous month</u> <u>第 13 個月及之後的服務月費將根據上個月的全面理財總值[@] 收取</u> -HKD 50,000 or above HKD 50,000 或以上 Waived 豁免 -Below HKD 50,000 HKD 50,000 以下 HKD 138 [@] The Total Relationship Balance ("TRB") is calculated based on balances and transaction activities of your company's accounts maintained with ZA Bank using the same business registration number. The TRB includes: - Average daily HKD/CNY/Foreign currency deposit balances; - Average daily HKD outstanding loan principal; - Average daily market value of investment assets; - Payroll amount; - Overseas outward remittance amount; - Currency exchange selling amount; [@] 全面理財總值是根據你的公司於 ZA Bank 以同一商業登記號所持有戶口的結餘及交易活動計算。全面理財總值包括： - 港元 / 人民幣 / 外幣日均存款餘額； - 港元日均貸款本金結欠； - 投資資產的日均市值； - 發薪金額； - 跨境匯出金額； - 貨幣兌換賣出金額； Note: The currency exchange amount will be converted into HKD based on the prevailing exchange rate at the time of the transaction, while other services such as deposits, transfers, loans and investments will be converted

² Exemptions are available for customers involved in activities of charity organisations (non-religious), residential care activities for the elderly (including nursing homes for the elderly), residential care activities for persons with disabilities, and special education sector.

慈善組織活動(非宗教組織)、長者住宿照顧活動(包括長者護養院)、殘疾人士住宿照顧活動或特殊教育行業的客戶可獲豁免。

³ The monthly service fee will be charged from the business HKD savings account. An account that was used for less than a month will be considered as having been used for a full month. The monthly service fee for the 13th month and thereafter will be charged on the 3rd working day of each month.

服務月費費用將從商業港元儲蓄賬戶收取。使用賬戶服務不足一個月仍當一個月計算。第 13 個月及之後的服務月費將於每月第 3 個工作日扣除。

	into HKD at the prevailing exchange rate determined by the bank at its sole discretion. 註：貨幣兌換金額將按照交易時即時匯率計算等值港元，其他服務（存款 / 轉賬 / 貸款 / 投資）將按照本行全權釐定之匯率計算等值港元。
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7. Others 其他收費	Charges 收費
7.1 Document delivery charge 文件送遞費用	Charges levied by the courier 速遞公司徵收的費用
7.2 Bank confirmation for audit purposes 銀行確認資料 – 供核數用	Confirmation 確認資料: HKD 300 per account (Minimum HKD 600) 每個戶口 HKD 300 (最低 HKD 600) Document delivery charge 文件送遞費用 : HKD 25 for local courier / HKD 60 for overseas courier 送遞本地每份 25 港元 / 送遞海外每份 60 港元
7.3 Other bank confirmations (issued on request) 其他銀行確認資料 – 按客戶要求	HKD 200