

「個人銀行服務收費簡介」的修改通知
(由 2026 年 11 月 1 日起生效)

由 2026 年 11 月 1 日起，我們將更新現有「個人銀行服務收費簡介」（下稱「服務收費簡介」）。我們明白這些內容會稍有沉悶，但為保障你的權益，請花幾分鐘時間仔細閱讀下列服務收費簡介的修改內容。

服務收費簡介之修改內容如下：

服務	現時服務收費	最新服務收費
所有存入類型的退回	豁免	豁免 請注意： 如匯款指示資料不正確、不完整或不清晰，其他銀行或相關機構可能就更正或處理收取額外費用。
所有匯出類型的退回	豁免	豁免 請注意： 如匯款指示資料不正確、不完整或不清晰，其他銀行或相關機構可能就更正或處理收取額外費用。
海外匯款 – 透過 SWIFT	豁免 請注意： 1) 透過 SWIFT 進行匯出匯款，可能須支付由其他銀行或相關機構（如代理銀行、中轉銀行、結算機構及 / 或收款銀行）收取的費用。費用可從匯款金額扣減或由本行於客戶賬戶扣取，實際收費方式未必與客戶所選一致。 2) 如匯款人選擇承擔費用，本行可於處理時預收不設退還的費用。預收金額將參考其他銀行或相關機構徵費紀錄釐訂（不另行通知），並以 ZA Bank App 發起	每筆匯款 HKD 70 請注意： 1) 透過 SWIFT 進行匯出匯款，可能須支付由其他銀行或相關機構（如代理銀行、中轉銀行、結算機構及 / 或收款銀行）收取的費用。費用可從匯款金額扣減或由本行於客戶賬戶扣取，實際收費方式未必與客戶所選一致。 2) 如匯款人選擇承擔費用，本行可於處理時預收不設退還的費用。預收金額將參考其他銀行或相關機構徵費紀錄釐訂（不另行通知），並以 ZA Bank App 發起匯款時所示金額為

	匯款時所示金額為準；如實際費用高於預收金額，本行可向客戶補收差額。 3) 如匯款資料不正確、不完整或不清晰，其他銀行或相關機構可就更正或處理收取額外費用。	準；如實際費用高於預收金額，本行可向客戶補收差額。 3) 如匯款資料不正確、不完整或不清晰，其他銀行或相關機構可就更正或處理收取額外費用。
資金不足手續費	如在同一個曆月內發生 15 筆或以上因儲蓄賬戶資金不足而導致失敗的交易（包括：預設/定期資金轉賬、通過電子直接付款授權（eDDA）完成的資金轉賬、現金提款及 ZA Card 交易），該曆月將收取 HKD 120 的費用一次	如在同一個曆月內發生 10 筆或以上因儲蓄賬戶資金不足而導致失敗的交易（包括：預設/定期資金轉賬、通過電子直接付款授權（eDDA）完成的資金轉賬、現金提款及 ZA Card 交易），該曆月將收取 HKD 120 的費用一次

你可以通過以下連結下載更新後服務收費簡介的 PDF 版本:

[個人銀行服務收費簡介 \(2026 年 11 月 1 日起生效\)](#)

請注意，如你在 2026 年 11 月 1 日或之後使用或繼續使用我們的相關產品或服務，則表示你接受以上之更新。

如你拒絕接受以上收費的修改，你有權根據一般賬戶條款及條件或眾安卡的條款及條件於生效日期前終止相關產品或服務。

如需協助，隨時歡迎你透過 ZA Bank App 聯絡我們。

**Notice of Amendment to the “Fees and Charges Guide for Individual Customers”
(Effective from 1 November 2026)**

We are updating the “Fees and Charges Guide for Individual Customers” (“Fees and Charges Guides”), which will be effective from 1 November 2026. While this may sound like another boring update, please take a few minutes to carefully read through this notice to better protect your interests.

New fees to the Fees and Charges Guides are listed below:

Service	Existing Fees and Charges	New Fees and Charges
Return of all types of inward remittance	Waived	Waived Please note that: If the remittance details are incorrect, incomplete or unclear, additional fees may be charged by other banks or related institutions for amendment or processing.
Return of all types of outward remittance	Waived	Waived Please note that: If the remittance details are incorrect, incomplete or unclear, additional fees may be charged by other banks or related institutions for amendment or processing.
Global Transfer via SWIFT	Waived Please note that: 1) Outward remittances via SWIFT may be subject to fees charged by other banks or related institutions (e.g., correspondent banks, intermediary banks, settlement institutions, and/or the beneficiary bank). These fees may be deducted directly from the remittance amount or debited from your account, and the actual charging method may differ from your selected option. 2) If you choose to bear the charges, ZA Bank may collect a non-refundable upfront fee when processing the	HKD 70 per remittance Please note that: 1) Outward remittances via SWIFT may be subject to fees charged by other banks or related institutions (e.g., correspondent banks, intermediary banks, settlement institutions, and/or the beneficiary bank). These fees may be deducted directly from the remittance amount or debited from your account, and the actual charging method may differ from your selected option. 2) If you choose to bear the charges, ZA Bank may collect a non-refundable upfront fee when

	remittance. The amount is set (without prior notice) with reference to the charging records of other banks or related institutions and the amount shown in the ZA Bank App at the time of remittance prevails. If actual fees exceed the upfront fee, ZA Bank may debit the shortfall from you. 3) If remittance details are incorrect, incomplete or unclear, additional fees may be charged by other banks or related institutions for amendment or processing.	processing the remittance. The amount is set (without prior notice) with reference to the charging records of other banks or related institutions and the amount shown in the ZA Bank App at the time of remittance prevails. If actual fees exceed the upfront fee, ZA Bank may debit the shortfall from you. 3) If remittance details are incorrect, incomplete or unclear, additional fees may be charged by other banks or related institutions for amendment or processing.
Insufficient balance handling fee	If there are 15 or more transactions that fail within a calendar month due to insufficient balance in your savings account (including scheduled/recurring fund transfers, fund transfers via electronic direct debit authorization (eDDA), cash withdrawals, and ZA Card transactions), a fee of HKD 120 will be applied once in that calendar month	If 10 or more transactions fail within a calendar month due to insufficient balance in your savings account (including scheduled/recurring fund transfers, fund transfers via electronic direct debit authorization (eDDA), cash withdrawals, and ZA Card transactions), a fee of HKD 120 will be applied once in that calendar month

You can download a PDF version of the updated Fees and Charges Guides via below links:

[Fees and Charges Guide for Individual Customers \(effective on 1 Nov 2026\)](#)

Please note that the amendments will be legally binding on you if you use or continue to use related products or services on or before 1 November 2026.

If you decline to accept the amendments, you have the right to terminate the products or services according to the relevant provisions under ZA Bank's General Account Terms and Conditions and ZA Card Terms and Conditions before the abovementioned date.

Please feel free to get in touch with us through the ZA Bank App if you need any assistance.



Bank | Insure | Invest

ZA Bank Limited 眾安銀行有限公司

Fee and Charges for Individual Customers

個人銀行服務收費簡介

Effective 1 June 2026

於 2026 年 6 月 1 日起生效



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A. Deposit & Transfer 存款及轉賬

A1. Time Deposit 定期存款	
Early withdrawal fee 定期存款提前支取費用	One of below, whichever is higher: 1) Principal * (interbank rate - interest rate) * no. of days due to maturity / total no. of days in a year OR 2) HKD200 下列其中較高的一項: 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 2) HKD200
A2. Transfer – Inward remittance 轉賬服務 – 存入	
CHATS inward remittance 經結算所自動轉賬系統 (CHATS) 存入	Waived 豁免
SWIFT inward remittance SWIFT 存入	Waived 豁免
FPS inward remittance 轉數快存入	Waived 豁免
Payment Connect inward remittance 跨境支付通存入	Waived 豁免
Return of all types of inward remittance 所有存入類型的退回	Waived 豁免
A3. Transfer – Outward remittance 轉賬服務 – 匯出	
CHATS outward remittance 經結算所自動轉賬系統 (CHATS) 匯出	Waived 豁免
Outward remittance to other local bank accounts in Hong Kong via SWIFT 經 SWIFT 匯出至本地其他銀行戶口	Waived 豁免 Please note that: 1) Outward remittances via SWIFT may be subject to fees charged by other banks or related institutions (e.g., correspondent banks, intermediary banks, settlement institutions, and/or the beneficiary bank). Please refer to the fee quote on the transaction page.

	2) If the remittance details are incorrect, incomplete or unclear, additional fees may be charged by other banks or related institutions for amendment or processing. 請注意： 1) 透過 SWIFT 進行匯出匯款，可能須支付由其他銀行或相關機構（如代理銀行、中轉銀行、結算機構及 / 或收款銀行）收取的費用。實際費用請參閱交易頁面的報價。 2) 如匯款指示資料不正確、不完整或不清晰，其他銀行或相關機構可能就更正或處理收取額外費用。
Global Transfer via Wise 海外匯款 – 透過 Wise	Sum of below: 1) Wise Fee: Wise will charge a fee based on the currency, transfer amount and payment method involved. Please refer to the fee quote on the transaction page for the applicable fee of your transaction. 2) Convenience Fee: A fee based on the currency, transfer amount and payment method involved (up to 2%) will be charged as ZA Bank's platform fee. Please refer to the fee quote on the transaction page for the applicable fee of your transaction. 下面兩項之總和： 1) Wise 手續費：Wise 將以匯出貨幣、匯出金額及收款方式計算收取費用。實際費用請參閱交易頁面上的報價。 2) 便利費：以匯出貨幣、匯出金額及收款方式計算的費用 (最高為 2%) 將作為 ZA Bank 的平台費。實際費用請參閱交易頁面上的報價。
Global Transfer via SWIFT 海外匯款 – 透過 SWIFT	Waived 豁免 Please note that: 1) Outward remittances via SWIFT may be subject to fees charged by other banks or related institutions (e.g., correspondent banks, intermediary banks, settlement institutions, and/or the beneficiary bank). These fees may be deducted directly from the remittance amount or debited from your account, and the actual charging method may differ from your selected option. 2) If you choose to bear the charges, ZA Bank may collect a non-refundable upfront fee when processing the remittance. The amount is set (without prior notice) with reference to the charging records of other banks or related institutions and the amount

	shown in the ZA Bank App at the time of remittance prevails. If actual fees exceed the upfront fee, ZA Bank may debit the shortfall from you. 3) If remittance details are incorrect, incomplete or unclear, additional fees may be charged by other banks or related institutions for amendment or processing. 請注意： 1) 透過 SWIFT 進行匯出匯款，可能須支付由其他銀行或相關機構（如代理銀行、中轉銀行、結算機構及 / 或收款銀行）收取的費用。費用可從匯款金額扣減或由本行於客戶賬戶扣取，實際收費方式未必與客戶所選一致。 2) 如匯款人選擇承擔費用，本行可於處理時預收不設退還的費用。預收金額將參考其他銀行或相關機構徵費紀錄釐訂（不另行通知），並以 ZA Bank App 發起匯款時所示金額為準；如實際費用高於預收金額，本行可向客戶補收差額。 3) 如匯款資料不正確、不完整或不清晰，其他銀行或相關機構可就更正或處理收取額外費用。
FPS outward remittance 轉數快匯出	Waived 豁免
Payment Connect outward remittance 跨境支付通匯出	Waived 豁免
Return of all types of outward remittance 所有匯出類型的退回	Waived 豁免
A4. Insufficient Balance 資金不足	
Insufficient balance handling fee 資金不足手續費	If there are 15 or more transactions that fail within a calendar month due to insufficient balance in your savings account (including scheduled/recurring fund transfers, fund transfers via electronic direct debit authorization (eDDA), cash withdrawals, and ZA Card transactions), a fee of HKD 120 will be applied once in that calendar month 如在同一個曆月內發生 15 筆或以上因儲蓄賬戶資金不足而導致失敗的交易（包括：預設/定期資金轉賬、通過電子直接付款授權（eDDA）完成的資金轉賬、現金提款及 ZA Card 交易），該曆月將收取 HKD 120 的費用一次

B. ZA Card 眾安卡

Transaction handling fee 交易手續費	Foreign Currency Transaction Fee incurred in or outside of Hong Kong 1.95% per transaction effected in a currency other than Hong Kong dollars (1% charged by Visa, 0.95% charged by ZA Bank) 在香港或海外以外幣交易手續費 每項外幣交易金額之 1.95% (Visa 收取 1%, ZA Bank 收取 0.95%) Fee relating to settling foreign currency transaction in Hong Kong Dollars 1.95% Cross-border Transaction Fee (1% charged by Visa, 0.95% charged by ZA Bank) If you conduct a Hong Kong dollar transaction (including a refund) on ZA Card, whether in Hong Kong or overseas, and that transaction is processed overseas because the merchant or acquirer is registered in a place other than Hong Kong, Cross-border Transaction Fee will be charged. The Cross-border Transaction Fee will be charged in circumstances where the overseas merchant or acquirer has already converted the transaction into Hong Kong dollars, or you have asked them to do so. The Cross-border Transaction Fee will apply if you are offered the option to, and choose to, settle a foreign currency transaction in Hong Kong dollars at a point of sale overseas. Such option is a direct arrangement offered by the overseas merchant and not ZA Bank. You are reminded to ask the merchant for details about the foreign currency exchange rate and any applicable fees before you enter into the transaction because settling foreign currency transactions in Hong Kong dollars may involve a cost higher than Foreign Currency Transaction Fee. 以港幣支付外幣簽賬的有關費用 1.95% 的跨境港幣交易手續費 (Visa 收取 1%, ZA Bank 收取 0.95%) 如果你使用你 ZA Card 進行港幣交易 (包括退款), 不論是在香港還是海外, 而該交易因商戶或收單機構是在香港以外的地方註冊, 則被視為在海外處理, 該交易會被收取跨境港幣交易手續費。跨境港幣交易手續費會在海外商戶或收單機構已將交易兌換成港元, 或在你要求兌換的情況下被徵收。如果你選擇在海外商戶以港元結算外幣交易, 跨境港幣交易手續費將適用於此。此選項屬海外商戶的直接安排, 而非由 ZA Bank 提供。你應在進行交易前向該商戶查詢有關外幣匯率及任何適用費用的詳情, 因為以港元支付外幣交易所涉及的費用可能高於外幣交易手續費。
Card replacement fee 補發卡手續費	HKD 50 per card replacement 每次 HKD 50
ATM cash withdrawal fee 自動櫃員機提款手續費	If the total amount of cash withdrawal, including both local and overseas, exceeds the equivalent of HKD 80,000 within the same calendar month, a 1% fee will be charged on the excess amount.

	如在同一個曆月內，本地及海外的提款總額超出等值 HKD 80,000，超出的部分將收取 1% 手續費。
Overseas cash withdrawal 海外提款	HKD 50 per transaction, and 1.95% foreign exchange rate mark-up fee (1% charged by Visa, 0.95% charged by ZA Bank) 每筆交易 HKD 50，及 1.95% 的額外匯率費用 (Visa 收取 1%，ZA Bank 收取 0.95%)
Dispute handling charge 交易爭議處理費用	HKD 100 per dispute 每筆交易爭議 HKD 100
Physical debit card mailing charge (applicable to non-Hong Kong correspondence address) 實體卡郵寄費用 (適用於非香港通訊地址)	HKD 35 per mail 每次郵寄 HKD 35

C. Borrowing 借貸

C1. Personal Instalment Loan 個人分期貸款 / Instalment Loan Top-up 分期貸款加借	
Default Interest Rate 逾期還款利率	Default interest is charged at the rate of 36% p.a. on a simple basis on the overdue outstanding principal amount if the monthly repayment amount is not paid in full on or before the repayment date. Such default interest will accrue daily on a 365-day year basis until the date of actual repayment and no minimum amount will be applied. 在還款日或之前未能全數繳付每月還款額，將按逾期未還本金以每年 36% 及單利方式計算逾期還款利息。此逾期還款利息以每年 365 日為基準按日累算直至實際還款日為止，並不設最低金額。
Late Payment Charge 逾期還款手續費	HKD500 each time if the monthly repayment amount is not paid in full on or before the repayment date 在還款日或之前未能全數繳付每月還款額，每次收取 HKD500
Handling Fee 手續費	Waived 豁免
Early Settlement Fee 提前清償手續費	Original principal amount of the loan * 1.5% * number of years in the remaining tenor (any part of a year shall be rounded up to a year), plus any applicable promotional offers 原貸款本金 * 1.5% * 貸款的餘下還款期的年數（不足一年亦以一年計算）及交回任何適用的推廣優惠
C2. Landlord Instalment Loan 業主分期貸款	

Default Interest Rate 逾期還款利率	Default interest is charged at the rate of 36% p.a. on a simple basis on the overdue outstanding principal amount if the monthly repayment amount is not paid in full on or before the repayment date. Such default interest will accrue daily on a 365-day year basis until the date of actual repayment and no minimum amount will be applied. 在還款日或之前未能全數繳付每月還款額，將按逾期未還本金以每年 36% 及單利方式計算逾期還款利息。此逾期還款利息以每年 365 日為基準按日累算直至實際還款日為止，並不設最低金額。
Late Payment Charge 逾期還款手續費	HKD500 each time if the monthly repayment amount is not paid in full on or before the repayment date 在還款日或之前未能全數繳付每月還款額，每次收取 HKD500
Handling Fee 手續費	An administrative fee of 0.5% - 6.5% of the loan amount is charged per annum based on the tenor. Upon successful drawdown of the loan, the total fee for the entire period will be deducted from the loan disbursement amount. 行政費用按還款期每年收取貸款金額的 0.5% - 6.5%。在客戶成功提取貸款的情況下，將一筆過收取全期的費用，並於貸款放款金額中扣除。
Early Settlement Fee 提前清償手續費	Not applicable 不適用
C3. 100% Personal Loan Guarantee Scheme 百分百擔保個人特惠貸款計劃 / 100% Personal Loan Guarantee Scheme Top-up Loan 百分百擔保個人特惠加借貸款計劃	
Default Interest Rate 逾期還款利率	Not applicable 不適用
Late Payment Charge 逾期還款手續費	HKD 100 each time if the monthly repayment amount is not paid in full on or before the repayment date 如未能在還款日或之前全數繳付每月還款額，每次收取 HKD100
Handling Fee 手續費	Not applicable 不適用
Early Settlement Fee 提前清償手續費	Not applicable 不適用
C4. Salary FastPass 出糧 FastPass	
Late Payment Charge 逾期還款手續費	HKD 300 per month if any due and payable Minimum Payment Amount is not paid in full on the Payment Due Date, until such Minimum Payment Amount is repaid in full.

	如未能在付款到期日全數繳付最低還款額，每月收取 HKD 300 直至全數最低還款額已繳付
FastPass Fee FastPass 費用	HKD18 upon drawdown 提取貸款收取 HKD18
Overlimit Handling Fee 超額手續費	Not applicable 不適用
C5. Card Statement Instalment Program 信用卡賬單分期計劃	
Default Interest Rate 逾期還款利率	Default interest is charged at the rate of 36% p.a. on a simple basis on the overdue outstanding principal amount if the monthly repayment amount is not paid in full on or before the repayment date. Such default interest will accrue daily on a 365-day year basis until the date of actual repayment and no minimum amount will be applied. 在還款日或之前未能全數繳付每月還款額，將按逾期未還本金以每年 36% 及單利方式計算逾期還款利息。此逾期還款利息以每年 365 日為基準按日累算直至實際還款日為止，並不設最低金額。
Late Payment Charge 逾期還款手續費	HKD500 each time if the monthly repayment amount is not paid in full on or before the repayment date 在還款日或之前未能全數繳付每月還款額，每次收取 HKD500
Handling Fee 手續費	Monthly handling fee is as low as 0.1% of the drawdown amount. Please refer to loan agreement for the actual handling fee to be charged. 每月手續費低至 0.1%，以貸款金額計算。實際手續費請參閱貸款合約。
Early Settlement Fee 提前清償手續費	Original principal amount of the loan * 1.5% * number of years in the remaining tenor (any part of a year shall be rounded up to a year), plus any applicable promotional offers 原貸款本金 * 1.5% * 貸款的餘下還款期的年數（不足一年亦以一年計算）及交回任何適用的推廣優惠
C6. Debt Consolidation Program 結餘轉戶計劃	
Default Interest Rate 逾期還款利率	Default interest is charged at the rate of 36% p.a. on a simple basis on the overdue outstanding principal amount if the monthly repayment amount is not paid in full on or before the repayment date. Such default interest will accrue daily on a 365-day year basis until the date of actual repayment and no minimum amount will be applied. 在還款日或之前未能全數繳付每月還款額，將按逾期未還本金以每年 36% 及單利方式計算逾期還款利息。此逾期還款利息以每年 365 日為基準按日累算直至實際還款日為止，並不設最低金額。

Late Payment Charge 逾期還款手續費	HKD500 each time if the monthly repayment amount is not paid in full on or before the repayment date 在還款日或之前未能全數繳付每月還款額，每次收取 HKD500
Handling Fee 手續費	Waived 豁免
Early Settlement Fee 提前清償手續費	Original principal amount of the loan * 1.5% * number of years in the remaining tenor (any part of a year shall be rounded up to a year), plus any applicable promotional offers 原貸款本金 * 1.5% * 貸款的餘下還款期的年數（不足一年亦以一年計算）及交回任何適用的推廣優惠
C7. ZA Credit	
Annual Fee 年費	HKD 999
Cash Advance 現金透支費用	Not applicable 不適用
Fees relating to Foreign Currency Transaction 外幣交易相關費用	<u>Foreign Currency Transaction Fee incurred in or outside of Hong Kong</u> 1.95% per transaction effected in a currency other than Hong Kong dollars (1% charged by Visa, 0.95% charged by ZA Bank) 在香港或海外以外幣交易手續費 每項外幣交易金額之 1.95% (Visa 收取 1%, ZA Bank 收取 0.95%) <u>Fee relating to settling foreign currency transaction in Hong Kong Dollars</u> 1.95% Cross-border Transaction Fee (1% charged by Visa, 0.95% charged by ZA Bank) If you conduct a Hong Kong dollar transaction (including a refund) on ZA Card, whether in Hong Kong or overseas, and that transaction is processed overseas because the merchant or acquirer is registered in a place other than Hong Kong, Cross-border Transaction Fee will be charged. The Cross-border Transaction Fee will be charged in circumstances where the overseas merchant or acquirer has already converted the transaction into Hong Kong dollars, or you have asked them to do so. The Cross-border Transaction Fee will apply if you are offered the option to, and choose to, settle a foreign currency transaction in Hong Kong dollars at a point of sale overseas. Such option is a direct arrangement offered by the overseas merchant and not ZA Bank. You are reminded to ask the merchant for details about the foreign currency exchange rate and any applicable fees before you enter into the transaction because settling foreign currency

	transactions in Hong Kong dollars may involve a cost higher than Foreign Currency Transaction Fee. 以港幣支付外幣簽賬的有關費用 1.95% 的跨境港幣交易手續費 (Visa 收取 1%, ZA Bank 收取 0.95%) 如果你使用你 ZA Card 進行港幣交易 (包括退款), 不論是在香港還是海外, 而該交易因商戶或收單機構是在香港以外的地方註冊, 則被視為在海外處理, 該交易會被收取跨境港幣交易手續費。跨境港幣交易手續費會在海外商戶或收單機構已將交易兌換成港元, 或在你要求兌換的情況下被徵收。 如果你選擇在海外商戶以港元結算外幣交易, 跨境港幣交易手續費將適用於此。此選項屬海外商戶的直接安排, 而非由 ZA Bank 提供。你應在進行交易前向該商戶查詢有關外幣匯率及任何適用費用的詳情, 因為以港元支付外幣交易所涉及的費用可能高於外幣交易手續費。
Late Payment Charge 逾期還款手續費	HKD 300 or the amount of minimum payment, whichever is the lower if you do not pay minimum payment due in full on or before the payment due date. 如果你未在付款到期日或之前全數支付最低還款額, 逾期還款手續費為 HKD 300 或最低還款額, 以較低者為準。
Over-the-limit Fee 超出信用限額手續費	Not applicable 不適用
Returned Payment Fee 繳費退回手續費	Not applicable 不適用
Request for a paper statement 索取紙本月結單	HKD 50 per statement cycle 每一結單週期 HKD 50

D. General Services 一般服務

Bank reference letter 銀行證明書	HKD 250 per copy 每份 HKD 250
Request for a paper statement (including investment account statement) 索取紙本月結單 (包括投資賬戶月結單)	HKD 50 per statement cycle 每一結單週期 HKD 50
Data access request 查閱資料要求	HKD 250 per request 每次收費 HKD 250

	The Personal Data (Privacy) Ordinance permits the Bank to impose a fee for complying with a data access request. This flat-rate fee applies to a general and simple data access request. For other extensive data access requests, the Bank reserves the right to charge the actual costs of compliance. The Bank will inform the requestor what fee will be charged as soon as possible after receiving the request. 《個人資料（私隱）條例》容許本行為依從查閱資料要求而徵收費用。此項劃一收費適用於一般而簡單的查閱資料要求。對於其他大規模的查閱資料要求，本行保留收取為依從查閱資料要求而實際上招致的成本費用的權利。本行會在收到查閱資料要求後盡快清楚告知查閱資料要求者會收取多少費用。
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