

BNU

Banco Nacional Ultramarino
大西洋銀行

Banco Nacional Ultramarino, S.A.

Pricing List

July, 2012

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1. GENERAL SERVICES

1.1 ALL ACCOUNTS

Product / Service	Price	
	Counters / Back-office	ATM / BOL (when applicable)
Cashier Order		
Issuance	Customer 50 MOP/HKD Non-Customer 100 MOP/HKD	
Cancellation	Customer 50 MOP/HKD Non-Customer 100 MOP/HKD	
Claim Lost	100 MOP/HKD plus charges of Associação de Bancos de Macau	
Gift Cheque		
At Counter	10 MOP/HKD	
At ATM (Main Branch)	10 MOP/HKD	
Standing Order (per transaction)		
Transfer to BNU account	30 MOP/HKD	
Transfer to Other Banks in Macau	50 MOP/HKD	
Transfer to Other banks in Hong Kong	30 MOP/HKD plus Swift charges	
Transfer to Other Banks Abroad	30 MOP/HKD plus Swift charges	
Transfer		
Same account Holder in BNU	Free	Free
Different account Holder in BNU	Free	Free
Payment of Received Cheques		
Drawn on BNU or other Banks	30 MOP/HKD	
- With exchange (handling charges)	0,25% plus 30 MOP/HKD	
- Without exchange	handling charges	

Product / Service	Price	
	Counters / Back-office	ATM / BOL (when applicable)
Cheques Sent for Collection		
- With exchange (Handling charges)		
- Local cheques	No charge	
- HKD	40 MOP/HKD	
- USD		
- Up to 50,000 USD	60 MOP/HKD	
- Over 50,000 USD	260 MOP/HKD	
- Others – Asia, Australia, Canada	150 MOP/HKD	
- Others - Europe	190 MOP/HKD	
- Without exchange (in Foreign Currency)	0.25%	
	(min 50 / max 1,000 MOP/HKD)	
<hr/>		
Bounced Cheques*		
- Cheques returned by Clearing House (MOP)	30 MOP/HKD flat	
- Cheques returned by BNU counters:		
Due to insufficient funds in the account	150 MOP/HKD	
Other reasons (“Refer to the Drawee”)	75 MOP/HKD	
- HKD cheques returned unpaid	200 MOP/HKD	
- USD cheques returned unpaid	350 MOP/HKD	
- CNY returned cheques due to insufficient funds	350 CNY	
- CNY returned cheques due to other reasons (“Refer to the Drawee”)	250 CNY	
- CNY cheques returned from the Clearing House	30 CNY	
- Other foreign cheques returned unpaid	350 MOP/HKD	

* plus the Correspondent Bank charges, if any.

Product / Service	Price	
	Counters / Back-office	ATM / BOL (when applicable)
Transaction settled with Banknotes^(a)		
HKD Cash Deposit or any other transaction settled with HKD Banknotes ⁽¹⁾		
For amount equal to or below 30,000 HKD	No Charge	
For amount above 30,000 HKD	0.09% - Charge based on all amount	
<hr/>		
EUR/USD for Current Accounts and Savings Accounts		
For amount below 2,500 EUR/USD	No Charge	
For amount equal or above 2,500 EUR/ USD	0.375%	
<i>Note: For other Foreign Currencies consult SAMER</i>		
<hr/>		
CNY for Savings Accounts		
For amount equal to or below 30,000 CNY	No Charge	
For amount above 30,000 CNY	0.25% Flat on the exceed amount	
<hr/>		
EUR/USD for Time Deposit		
For amount below 2,500 EUR/USD	No Charge	
For amount equal or above 2,500 EUR/USD	0.375%	
<i>Note: For other Foreign Currencies consult SAMER</i>		
<hr/>		
Account Statements		
Request at Counter / Letter		
Last 3 months	15 MOP/HKD per month	
More than 3 Months and up to 3 years	25 MOP/HKD per month	
Over 3 years	50 MOP/HKD per month	
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Account Balance Letters		
At Counter	150 MOP/HKD	
By Mail or by Fax	125 MOP/HKD	
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Copies of Vouchers, paid Cheques, Advices and other Documents		

^(a) In principle, the maximum amount of Banknotes in Foreign Currency accepted for each transaction is USD 5,000 or equivalent.

⁽¹⁾ TREAS, through TESCE, will follow closely our HKD cash position in order to recommend temporary general exemptions from payment of the charge by customers, whenever justified.

Product / Service	Price	
	Counters / Back-office	ATM / BOL (when applicable)
Within 3 months	15 MOP/HKD each	
Exceeding 3 months but within 3 years	25 MOP/HKD each	
Exceeding 3 years	50 MOP/HKD each	
Information Given to Foreign Correspondent Banks Audits - Postage		
Balance Auditing	300 MOP/HKD	
Accounts Auditing	600 MOP/HKD	
Credential Letters		
First copy	150 MOP/HKD	
Subsequent copies	50 MOP/HKD (each copy)	
Dormant Accounts		
Inactive for more than 365 days		
- With balance less than 2,000 MOP/HKD or equivalent in Foreign Currency	200 MOP/HKD or equivalent per 1/2 year	
- Balance less than 200 MOP/HKD or equivalent Foreign Currency	Debit the balance	
Note: - Current Accounts supporting Time Deposit Accounts as well Current Accounts opened by "Tribunal's" decision are exempted.		
- Branch Managers can waive this charge if the customer has Time Deposits over 100,000 MOP / equivalent.		
Closing Accounts		
Accounts closed within 3 months after it was opened	50 MOP/HKD	
Other cases	No charge	

1.2 CURRENT ACCOUNTS

Product / Service	Price	
	Counters / Back-office	ATM / BOL (when applicable)
Cheque Books		
- 25 pcs	50 MOP/HKD	20 MOP/HKD
<i>Note: The first book of cheques free of charge</i>		
- Personal Cheque at ATM/Main Branch (3 cheques per request)	2.40 MOP/HKD per request	
- Personalized Cheque Book - 25 pcs		
One Color (minimum 20 books)	20 MOP/HKD each book, plus printer charges	
Two Colors (minimum 20 books)	30 MOP/HKD each book, plus printer charges	
Three Colors (minimum 50 books)	40 MOP/HKD each book, plus printer charges	
Four Colors (minimum 50 books)	50 MOP/HKD each book, plus printer charges	
Five Colors (minimum 50 books)	60 MOP/HKD each book, plus printer charges	
Report Lost Cheques		
Stop Payment	10 MOP/HKD per cheque (min 50 / max 150 MOP/HKD)	
Overdrawn Interest		
Cheque Protection (PTO Facilities)		
Interest rate	Prime + 6% p.a.	
Minimum fee	50 MOP/HKD	
Normal Account (without PTO Facilities)		
Interest rate	Prime + 6% p.a.	
Minimum fee	50 MOP/HKD	
Superior Banking Account		

Product / Service	Price	
	Counters / Back-office	ATM / BOL (when applicable)
Annual Fee *	200 MOP/HKD	
* Except if: - The average balance of the account is equal to or higher than MOP/HKD 200,000, or if; - The consolidated average balance of customer's deposits is higher or equal to MOP/HKD 500,000 or equivalent		

1.3 SAVINGS ACCOUNTS / STATEMENT SAVINGS ACCOUNTS

Product / Service	Price	
	Counters	ATM / BOL (when applicable)
Savings Passbook Lost or Damaged - Reissue	30 MOP/HKD	

1.4 NOTES AND COINS DEPOSITS IN OTHER CURRENCIES *

Product / Service	Price	
	Counters / Back-office	ATM / BOL (when applicable)
Deposits with HKD Banknotes of Small denominations (\$50, \$20, \$10)		
Below 30,000 HKD	0.25% over the total amount (min 20.00 MOP/HKD)	
Over 30,000 HKD	MOP 50	
Deposits with MOP coins (over 100 coins):		
100 - 200 coins	5 MOP	
201 - 300 coins	10 MOP	
301 - 400 coins	15 MOP	
Over 401 coins	20 MOP	

* - It can be waived by the Branch Manager if clients ytd average balance + TD are > MOP 50,000 or by Heads of Commercial Divisions due to justifiable commercial reasons.

2. PAYMENT SERVICES

2.1. REMITTANCES

2.1.1. Inward Remittances

Product / Service	Price	
	Counters	ATM / BOL (when applicable)
Remittance in HKD / Foreign Currency		
Proceeds paid in MOP (Handling Charges)		
- Credit to BNU Account	30 MOP/HKD	
- Transfer to Account in another local Bank	120 MOP/HKD	
<hr/>		
Proceeds paid in same Currency_(besides the above Handling Charges)		
Credit to BNU Account or transfer to same Foreign Currency Account in another local Bank		
- in HKD	0.06% (min 100 / max 1,000 MOP/HKD)	
- in USD or other Foreign Currency	0.25% (min 100 / max 1,000 MOP/HKD)	
<hr/>		
CNY Proceeds credit to BNU Account (Handling Charges)	30 CNY	
	To be deducted from proceeds	

2.1.2. Outward Remittances

Product / Service	Price	
	Counters / Back-office	ATM / BOL (when applicable)
To other Macau Banks		
– in MOP / HKD / CNY	90 MOP/HKD	30 MOP/HKD (BOL)
– in Other Currencies	90 MOP/HKD plus Swift charges	30 MOP/HKD plus Swift charges
To Other Banks Abroad – SHARE Charges (paid by Recipient)		
In HKD		
– To Hong Kong	0,1% (min 50 MOP/HKD) plus Swift Charges	0.05%(min 25 MOP/HKD), plus Swift charges
– To Other Countries,	0,1% (min 50 MOP/HKD) plus Swift charges	0.05%(min 25 MOP/HKD), plus Swift charges
In EUR		
– To CGD - Portugal	100 MOP/HKD	50 MOP/HKD
– To Other Banks Abroad		
– With exchange involved	180 MOP/HKD	140 MOP/HKD
– Without exchange involved	0.125% commission (min 100 / max 1,000 MOP/HKD) plus Swift charge	0.0625% commission (min 100 / max 1,000 MOP/HKD) plus Swift charge
In CNY		
	90 MOP/HKD	30 MOP/HKD
In Other Currencies		
– To CGD - Portugal	180 MOP/HKD	100 MOP/HKD
– To Other Banks Abroad		
– With exchange involved	180 MOP/HKD	140 MOP/HKD
– Without exchange involved	0.125% commission (min 100 / max 1,000 MOP/HKD) plus Swift charge	0.0625% commission (min 100 / max 1,000 MOP/HKD) plus Swift charge

Product / Service	Price	
	Counters / Back-office	ATM / BOL (when applicable)
To Other Banks Abroad – “OUR” Charges (paid by Remitter)		
In addition to the above mentioned charges:		
- In HKD or USD	200 MOP / HKD	
- In Other Currencies	0.14% (min 400 / max 2.100 MOP/HKD)	
- Transfer in CNY	Waived	
Non Straight Payment Charges	120 MOP/HKD	
For Remittance in EURO, a “Non-STP Fee” is debited from the remitter’s account (no matter the charges are “share” or “our”) when:		
- No IBAN or IBAN is reported not correct by CGD		
- Supplementary data “Sender to Receiver Information (Field 72)” requested by the remitter		
Cancellation / Amendment of Remittance (T/T) - All currencies	100 MOP/HKD (b)	
Remarks: - Do not apply to Government Departments.		
(b) These charges do not include any charges which may be imposed by banks overseas or charges of relevant Swift/Telex messages that are necessarily involved.		

2.2. DEMAND DRAFT / BANK CHEQUE

Product / Service	Price	
	Counters / Back-office	ATM / BOL (when applicable)
Issuance of Bank Draft / Cheque		
Handling Charges:		
- Draft in HKD	0.10% (min 40 MOP/HKD)	
- Draft in other currencies	45 MOP/HKD	
<hr/>		
"In Lieu of Exchange" Commission (by debiting account in same currency) – in addition to the Handling charges:		
- Draft in USD and other foreign currency		
- "Divisas"	Waived	
- In banknotes	0.5%	
	(min 100 / max 1,000 MOP/HKD)	
<hr/>		
Cancellation of Draft/Cheque		
With possession of Draft		
- HKD	30 MOP/HKD	
- EUR	30 MOP/HKD	
- Other Currencies	30 MOP/HKD	
<hr/>		
Without possession of Draft (a)		
- HKD	60 MOP/HKD	
- EUR	50 MOP/HKD	
- Other Currencies	130 MOP/HKD	
a) These charges do not include any charges which may be imposed by banks overseas or charges of relevant Swift/Telex messages that are necessarily involved.		

2.3. AUTOPAY

Product / Service	Price	
	Counters / Back-office	ATM / BOL (when applicable)
Autopay Utilities (CEM, CTM, SAAM, MOBILE, AE, BNU VISA and others)	No Charge	
Payroll * - With list provided in diskette - Manually	2 MOP/HKD per item 10 MOP/HKD per item	
* - Government and casinos are exempted		

2.4. TRAVELLER CHEQUES

Product / Service	Price	
	Counters / Back-office	ATM / BOL (when applicable)
Selling Handling Charges Up to MOP 50,000 Over MOP 50,000, on exceeding amount	30 MOP/HKD plus 1% 0.5%	
Buying Handling Charges If paid in same Foreign Currency or through a deposit in Foreign Currency Remark: - except for Time Deposit not less than 1 month	50 MOP/HKD * plus 0.25% (min 100 MOP/HKD)	

* In principle maximum amount for each transaction in buying TC is 3,000 in that particular currency.

3. CARDS

3.1. DEBIT CARDS

Product / Service	Price	
	Counters / Back-office	ATM / BOL (when applicable)
ATM Card Issuance Fee		
1 st Issue	No Charge	
Reissue * - Lost / Damaged	50 MOP/HKD	
<i>* Waived if magnetic stripe technical problem, for first three occurrence only</i>		
Annual Fee		
ATM Card	50 MOP/HKD per year	
ATM Card for BNU "Conta Mesada"	25 MOP/HKD per year	
Cash Withdrawal (Other than Macau JETCO) Service Fee **		
Cash withdrawal through ATM using Maestro, Cirrus or CUP network all over the world.	30 MOP/HKD	
<i>** Cash withdrawal at ATM other than the JETCO network in Macau will also count as overseas ATM cash withdrawal, thus service fee will apply</i>		
Balance Enquiry (in other than Macau JETCO) Service Fee ***		
Account balance enquiry through Maestro, Cirrus or CUP ATM network all over the world.	10 MOP/HKD	
<i>*** Account balance enquiry at BNU and JETCO (Macau, HK and China) ATMs will not incur any charge. Other than the JETCO network, service fee will be applied to ATM account balance enquiry</i>		
JETCO Service Fee		
Withdrawal through a JETCO ATM outside Macau		10.30 MOP / 10,00 HKD
Interbank Transfer service		5,00 HKD

3.2. CREDIT CARDS

Product / Service	Price	
	Counters / Back-office	ATM / BOL (when applicable)
Annual Fee *		
Personal Card		
Platinum Card (Principal Card)	1.200 MOP	
Platinum Card (Supplementary Card)	600 MOP	
Gold Card (Principal Card) **	480 MOP	
Gold Card (Supplementary Card) **	240 MOP	
Classic Card (Principal Card) **	220 MOP	
Classic Card (Supplementary Card) **	110 MOP	
American Express Gold Card (Principal Card) **	600 MOP	
American Express Gold Card (Supplementary Card) **	300 MOP	
Corporate Card		
Corporate Gold Card	480 MOP	
Corporate Classic Card	220 MOP	
* Customers with payroll in BNU are exempted.		
** Employees are exempted when approved by REHUM		
Replacement Card Fee		
Platinum Card	150 MOP	
Gold Card, including Amex	120 MOP	
Classic / BNU Net-Card	60 MOP	
Interest Charge Rate		
Normal Customer (all kind of Credit Card)	30 % p.a. (i.e. 2,5 % per month)	
BNU Employee (all kind of Credit Card)	18 % p.a. (i.e. 1,5 % per month)	
Account Statement		
Last 3 months	15 MOP	
More than 3 months and up to 3 years	10 MOP per month	
Over 3 years	30 MOP per month	

Product / Service	Price	
	Counters / Back-office	ATM / BOL (when applicable)
Sales Slip / Retrieval Per transaction	30 MOP each	
Rejected Payment Autopay / Flexipay / Cheque	50 MOP each event	
Late Fee Percentage of Minimum Payment Due	5% (min 10 MOP / max 100 MOP)	
Cash Advance Fee At Counter or in ATM Machine	3% (min 30 MOP)	

3.3. MERCHANT SERVICE

Product / Service	Price	
	Counters / Back-office	ATM / BOL (When applicable)
POS Deposit *	3,000 MOP	
<i>* This deposit may be waived on a case by case basis</i>		
Management Fee (per month and per POS machine) **	100 MOP	
<i>** The fee will be charged per half year. For EDC machine: - if average sales volume is over MOP30,000 per month, the fee will be waived.</i>		
Loss or damage of POS machine or Imprinter ***	Cost per unit	
<i>***If the provided POS machine or Imprinter are lost or damaged, the merchant is required to pay the cost.</i>		
Discount rate of the sales volume through our POS machines*		
Visa / MasterCard / JCB	2.5%	
CUP	2%	
American Express	3.25%	
Jetpos / EPS	1.5%	
<i>The discount rate can be negotiated on a case by case basis, based upon the sales volume and relationship with BNU.</i>		

4. LOAN SERVICES

4.1. ALL LOANS / OD (Private Customers)

Product / Service	Price	
	Counters / Back-office	ATM / BOL (when applicable)
Contractual Fees (on the opening and early settlement of the credit facility) *		
Housing Loan	MOP/HKD 250	
Consumer loans (Car, motorcycle, student and personal)	MOP/HKD 150	
Overdraft	0.25% (min 250; max MOP/HKD 1000)	
Housing Loan Refinance	0.4% (min 500; max MOP/HKD 5000)	
Payroll Plus	Waived	
Interest Rate	See "BNU Products & Services Guidebook"	
Change in the Loan Conditions (Pricing, repayment, guaranties or other)*	250 MOP/HKD	

*This fee can be waived by the Retail Sub Credit Committee due to commercial reasons

4.2. PERSONAL LOANS / CAR LOANS

Product / Service	Price	
	Counters / Back-office	ATM / BOL (when applicable)
Early Redemption Fee		
Personal Loan	1,5 % on the repayment amount	
Car Loan	3% on the repayment amount	
Cancelation Fee	100 MOP/HKD	

4.3. HOUSING LOANS

Product / Service	Price	
	Counters / Back-office	ATM / BOL (when applicable)
Cancellation Fee (to collect only if borrower quit an already approved loan)	1,000 MOP/HKD (prior hold amount in a/c)	
Evaluation Fee	500 MOP/HKD for property with value below \$7,000,000. Over this amount, charged on case by case basis. To be charge only on unsuccessful applications due to clients cancelation)	
1st year Fire Insurance	exempted	
Early Redemption Fee (Full or partial)		
Within 1 year after the loan commences	3% on the repayment amount	
After 1 year and up to 2 years the loan commences	2% on the repayment amount	
On the 3 year after the loan commences onwards	1% on the repayment amount	
From the fourth year onwards **	0.75% on the repayment amount	

** - This fee may be waived, in case the new buyer of the property contracts the loan with BNU or reduced to one month interest if approved by the retail sub credit committee due to commercial reasons.

Ocean Garden, Edif. Lei Hong, Lei Tou, Lei Wai and Lei Yip of Flower City buildings, are exempted from the *Evaluation Fee*.

5. IMPORT / EXPORT BILLS & COMMERCIAL FACILITIES

5.1. IMPORT

Product / Service	Price	
	Counters / Back-office	ATM / BOL (when applicable)
L/C Opening Commission (Operation with validity up to six months)		
Sight		
First MOP 400,000 or USD 50,000	1/4%	
Excess amount	1/8%	
	(min 250 MOP)	
<hr/>		
Back to Back		
First MOP 400,000 or USD 50,000	1/4%	
Excess amount	1/8%	
	(min 300 MOP)	
<hr/>		
Usance or Deferred Payment		
First MOP 400,000 or USD 50,000	1/4%	
Excess amount	1/8%	
	(min 250 MOP)	
Plus: Acceptance commission on L/C amount	1/16% per month	
	(min 250 MOP)	
<hr/>		
Revolving		
First MOP 400,000 or USD 50,000	1/4%	
Excess amount	1/8%	
	(min 250 MOP)	
<hr/>		
Handling Fee		
Local	10 MOP/HKD	
Hong Kong	20 MOP/HKD	
Others	30 MOP/HKD	

Product / Service	Price	
	Counters / Back-office	ATM / BOL (when applicable)
L/C Amendment		
With involvement of amount but total tenor within six months	Same scale as for L/C opening commission (min 250 MOP)	
Without involvement of amount but total tenor within six months	250 MOP flat	
With involvement of amount and total tenor exceeds six months	Same as L/C opening commission on outstanding amount	
Handling Fee:		
Local	10 MOP/HKD	
Hong Kong	20 MOP/HKD	
Others	30 MOP/HKD	
Shipping Guarantee	200 MOP flat	
Discrepancy Fee	500 MOP (or 60 USD)	
Import Bill paid under L/C		
Foreign Bill		
On L/C Applicant (as com. in lieu of exchange)	1/4%	
First MOP 400,000 or USD 50,000	1/8%	
Excess amount	(min 250 MOP)	
Local Bill		
On Applicant	Same as foreign bill	
On Beneficiary	100 MOP flat	
Drawing on Revolving L/C	1/8% flat (min 150 MOP per drawing)	
Import Bill for Collection	1/8% flat (min 250 MOP)	
Invoice Financing		
First 400.000 MOP or 50.000 USD	1/4%	
Excess amount	1/8% (min 250 MOP/HKD)	

5.2. EXPORT

Product / Service	Price	
	Counters / Back-office	ATM / BOL (when applicable)
Advising L/C		
Customer or non customer	200 MOP	
Bank to Bank	150 MOP	
Transferable L/C		
Without alteration to Terms and Conditions	300 MOP flat	
With alteration to Terms and Conditions	Same as Import L/C opening commission (min 450 MOP)	
Confirmed L/C		
Payment at Sight	1/16% per month on L/C amount (min 300 MOP)	
Deferred Reimbursement - Usance	In addition to com. applied for L/C with Payment at Sight, a Fee of 1/16% per month on L/C amount applicable from L/C expiry date to latest date on which deferred payment may be received. (min 300 MOP)	
Negotiation of Documentary Bills		
With Recourse		
First MOP 400,000 or USD 50,000	1/4%	
Excess amount	1/8% (min 250 MOP)	
Without Recourse		
	1/8% flat on bill amount (min 250 MOP)	

Product / Service	Price	
	Counters / Back-office	ATM / BOL (when applicable)
Collection		
Documentary Bill	1/8% flat (min 250 MOP)	
Clean Bill	150 MOP/HKD	
Documents Checking Fee		
	200 MOP per bill	
Documentary Bills Purchased		
Bills denominated in HKD/MOP		
First MOP 400,000 or USD 50,000	1/4%	
Excess amount	1/8% (min 250 MOP)	
Handling Charges:		
For purchased copy documents: plus 30 MOP/HKD, per bill	30 MOP/HKD	
Acceptances		
Acceptance Commission	1/16% flat (min 250 MOP)	
Commission in Lieu of Exchange		
First MOP 400,000 or USD 50,000	1/4%	
Excess amount	1/8% (min 250 MOP)	
Free of Payment		
Handling Charges	1/8% flat (min. 250 MOP), plus 30 MOP/HKD	

5.3. COMMERCIAL FACILITIES

Product / Service	Price	
	Counters / Back-office	ATM / BOL (when applicable)
Management Fee for setting up new Facility		
Facility amount less than MOP 75 Mio	0.1% flat (min 500 MOP)	
Facility amount equals or over MOP 75 Mio	0.075% flat	
Annual Commission		
Overdraft facility on set up and each renewal		
With cash collateral	Free	
Others	1% p.a. (min 200 MOP)	
Issuance of Guarantee (other than Shipping)		
Bid Bond	0.5% to 2.5% p.a.	
Performance Bond and Retention Bond	0.75% to 2.5% p.a.	
Advance Bond	1.0% to 2.5% p.a.	
OBS. – depending on secured or unsecured basis.		
Stand-by Letter of Credit	0.5% to 2.5% p.a.	
OBS. – depending on secured or unsecured basis.		
Reference Letter		
Declaration of Deposit	150 MOP flat	
Declaration of other purposes	500 MOP flat	
Subsequent copies	50 MOP/HKD	
Request for Commercial Information	100 MOP flat	
Plus postage/telex charges:		
Local	30 MOP flat	
Foreign - by Letter	50 MOP flat	
Foreign - by Swift	Refer to scale	
Commercial Information requested by Banks	100 MOP flat	

Product / Service	Price	
	Counters / Back-office	ATM / BOL (when applicable)
Moreover and under the principle of reciprocity, same scale is to be applied by counterparty.		
Other than local banks, the fee in addition to:		
Reply by Letter	25 MOP flat	
Reply by Swift/Telex	Refer to scale	

5.4. SWIFT / TELEX CHARGES FOR IMPORT / EXPORT BILLS & COMMERCIAL FACILITIES

Product / Service	Price	
	Counters / Back-office	ATM / BOL (when applicable)
L/C Opening and Amendment (per page)		
Hong Kong	100 MOP	
Asia other than Hong Kong	130 MOP	
Europe, USA.	210 MOP	
Others	250 MOP	

6. SUNDRY CHARGES**6.1. SWIFT / TELEX CHARGES FOR REMITTANCE AND OTHER PURPOSES**

Product / Service	Price	
	Counters / Back-office	ATM / BOL (when applicable)
Telegraphic Transfer Remittance / Amendment / Cancellation		
Transfer in MOP/HKD to Macau or Hong Kong	100 MOP/HKD	100 MOP/HKD
Transfer in other currencies to Macau	180 MOP/HKD	140 MOP/HKD
Transfer in HKD to Other Countries	180 MOP/HKD	140 MOP/HKD
Transfer in EUR to CGD (Portugal)	100 MOP/HKD	50 MOP/HKD
Transfer in other currencies to CGD (Portugal)	180 MOP/HKD	100 MOP/HKD
Transfer in EUR to Other Banks Abroad	180 MOP/HKD	140 MOP/HKD
Transfer in other currencies to Other Banks Abroad	180 MOP/HKD	140 MOP/HKD
Government Departments	Waived*	
* To be manually waived by staff.		
Other Purposes		
Asia (including Macau)	100 MOP/HKD	
Europe, USA	180 MOP/HKD	
Others	180 MOP/HKD	

6.2. MAILING CHARGES

Product / Service	Price	
	Counters	ATM / BOL (when applicable)
Mailing Charges		
Macau	10 MOP/HKD	
Hong Kong	20 MOP/HKD	
Portugal	50 MOP/HKD	
Other countries	50 MOP/HKD	
Registered Mailing Charges		
Macau	25 MOP/HKD	
Hong Kong	40 MOP/HKD	
Portugal	70 MOP/HKD	
Other countries	70 MOP/HKD	

6.3. SAFE DEPOSIT BOXES

Measures of Boxes	Box Type	Price	
		Initial Deposit	Annual Fee
3" x 5" x 24"	A / G	500 MOP *	220 MOP
3" x 10" x 24"	B / H	500 MOP *	300 MOP
5" x 10" x 24"	C / I	500 MOP *	450 MOP
10" x 10" x 24"	D / J	900 MOP *	600 MOP
30" x 10" x 24"	E	MOP 1,800 *	3,600 MOP
15" x 15" x 24"	F	1,300 MOP *	2,000 MOP

* When the service is terminated these deposits will be refunded to the client who has not done any damages / losses to our facilities.

	Price
Loss of 1 key	500 MOP/HKD
Loss of 2 keys/Breaking In	1,000 MOP/HKD

6.4. NIGHT DEPOSIT VAULT SERVICE

Deposit and Rental	Price	
	Initial Deposit	Annual Fee
Deposit Bag with key (two sets)	MOP 1,460 * a)	250 MOP
Key to open/close the Vault lock	MOP 130 *	250 MOP

* When the service is terminated these deposits will be refunded to the client who has not done any damages / losses to our facilities.

a) – Deposit of each deposit bag is MOP 600 and deposit of each key is MOP 130.

	Price
Loss or damage of each key	MOP 130
Loss or damage of each Deposit Bag	MOP 600