

Banco Nacional Ultramarino, S.A.

# Pricing List

(October 2015)

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## 1. GENERAL SERVICES

### ALL ACCOUNTS

Product / Service	Price	
	Counters / Back-office	ATM / BOL (when applicable)
<b>Cashier Order</b>		
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	
<b>Gift Cheque</b>		
At Counter	10 MOP/HKD	
At ATM (Main Branch)	10 MOP/HKD	
<b>Standing Order</b> (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	
<b>Transfer</b>		
Same account Holder in BNU	Free	Free
Different account Holder in BNU	Free	Free
<b>Payment of Received Cheques</b>		
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)
<b>Cheques Sent for Collection</b>		
- Local cheques	No charge	
- HKD	40 MOP/HKD	
- Other Currencies	200 MOP / HKD	
<hr/>		
<b>Bounced Cheques*</b>		
- 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 ( <i>"Refer to the Drawee"</i> )	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 ( <i>"Refer to the Drawee"</i> )	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)
<b>Transaction settled with Banknotes</b>		
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/>		
<b>Account Statements</b>		
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	
<hr/>		
<b>Account Balance Letters</b>		
At Counter	150 MOP/HKD	
By Mail or by Fax	125 MOP/HKD	
<hr/>		
<b>Copies of Vouchers, paid Cheques, Advices and other Documents</b>		

(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	
<b>Information Given to Foreign Correspondent Banks Audits - Postage</b>		
Balance Auditing	300 MOP/HKD	
Accounts Auditing	600 MOP/HKD	
<b>Credential Letters</b>		
First copy	150 MOP/HKD	
Subsequent copies	50 MOP/HKD (each copy)	
<b>Dormant Accounts</b>		
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.		
- Dormancy charges will be waived for Savings or Current Accounts of personal customer		
<b>Closing Accounts</b>		
Accounts closed within 3 months after it was opened	50 MOP/HKD	
Other cases	No charge	

## CURRENT ACCOUNTS

Product / Service	Price	
	Counters / Back-office	ATM / BOL (when applicable)
<b>Cheque Books</b>		
- 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	
<b>Report Lost Cheques</b>		
Stop Payment	10 MOP/HKD per cheque (min 50 / max 150 MOP/HKD)	
<b>Overdrawn Interest</b>		
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	

Product / Service	Price	
	Counters / Back-office	ATM / BOL (when applicable)
<b>Superior Banking Account</b>		
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		

#### SAVINGS ACCOUNTS / STATEMENT SAVINGS ACCOUNTS

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



## NOTES AND COINS DEPOSITS IN OTHER CURRENCIES \*

Product / Service	Price	
	Counters / Back-office	ATM / BOL (when applicable)
<b>Deposits with HKD Banknotes of Small denominations</b> (\$50, \$20, \$10)		
Below 30.000 HKD	0.25% over the total amount (min 20.00 MOP/HKD)	
Over 30,000 HKD	MOP 50	
<b>Deposits with MOP coins (over 100 coins):</b>		
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)
<b>Remittance in HKD / Foreign Currency</b>		
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)
<b>To other Macau Banks</b>		
– in MOP / HKD / CNY	90 MOP/HKD	ATM: HKD \$5 (only applicable for transfer in MOP / HKD) (refer to Interbank Transfer Service in 3.1) BOL: \$0
- in Other Currencies	90 MOP/HKD plus Swift charges	ATM: not applicable BOL: Swift charges
<b>To Other Banks Abroad – SHARE Charges (paid by Recipient)</b>		
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)
<b>To Other Banks Abroad – “OUR” Charges</b> (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	
<b>Non Straight Payment Charges</b>		
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		
<b>Cancellation / Amendment of Remittance (T/T) - All currencies</b>	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)
<b>Issuance of Bank Draft / Cheque</b>		
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/>		
<b>Cancellation of Draft/Cheque</b>		
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	
<p>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.</p>		

### 2.3. AUTOPAY

Product / Service	Price	
	Counters / Back-office	ATM / BOL (when applicable)
<b>Autopay</b> Utilities (CEM, CTM, SAAM, MOBILE, AE, BNU VISA and others)	No Charge	
<b>Payroll *</b> - 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)
<b>Selling</b> Handling Charges Up to MOP 50,000 Over MOP 50,000, on exceeding amount	30 MOP/HKD plus 1% 0.5%	
<b>Buying</b> 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)
<b>ATM Card Issuance Fee</b>		
1 <sup>st</sup> Issue	No Charge	
Reissue * - Lost / Damaged	50 MOP/HKD	
<i>* Waived if magnetic stripe technical problem, for first three occurrence only</i>		
<b>Annual Fee</b>		
ATM Card	50 MOP/HKD per year	
ATM Card for BNU "Conta Mesada"	25 MOP/HKD per year	
<b>Cash Withdrawal (Other than Macau JETCO) Service Fee **</b>		
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>		
<b>Balance Enquiry (in other than Macau JETCO) Service Fee ***</b>		
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>		
<b>JETCO Service Fee</b>		
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)
<b>Annual Fee *</b>		
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 (except Platinum & AMEX credit card).		
** Employees are exempted when approved by REHUM		
<b>Replacement Card Fee</b>		
Platinum Card	150 MOP	
Gold Card, including Amex	120 MOP	
Classic / BNU Net-Card	60 MOP	
<b>Interest Charge Rate</b>		
Normal Customer (all kind of Credit Card)	29.25% p.a.	
BNU Employee (all kind of Credit Card)	18 % p.a. (i.e. 1.5 % per month)	
<b>Account Statement</b>		
Last 3 months	15 MOP	
More than 3 months and up to 3 years	10 MOP per month	



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

### 3.3. MERCHANT SERVICE

Product / Service	Price	
	Counters / Back-office	ATM / BOL (When applicable)
<b>POS Deposit *</b>	3,000 MOP	
<i>* This deposit may be waived on a case by case basis</i>		
<b>Management Fee</b> (per month and per POS machine) **	100 MOP	
<i>** The fee will be charged per half year. For <b>EDC</b> machine: - if average sales volume is over <b>MOP30,000</b> per month, the fee will be waived.</i>		
<b>Loss or damage of POS machine or Imprinter ***</b>	Cost per unit	
<i>***If the provided POS machine or Imprinter are lost or damaged, the merchant is required to pay the cost.</i>		
<b>Discount rate of the sales volume through our POS machines*</b>		
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)
<b>Contractual Fees</b> (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	MOP/HKD 1000 as successful opening fee	
Payroll Plus	Waived	
→ <b>Late Fee</b>	3% p.a. over the amount due and not settled	
<b>Interest Rate</b>	See "BNU Products & Services Guidebook"	
<b>Change in the Loan Conditions</b> (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)
<b>Early Redemption Fee</b>		
Personal Loan	1,5 % on the repayment amount	
Car Loan	3% on the repayment amount	
<b>Cancelation Fee</b>	100 MOP/HKD	

### 4.3. HOUSING LOANS

Product / Service	Price	
	Counters / Back-office	ATM / BOL (when applicable)
<b>Cancellation Fee</b> (to collect only if borrower quit an already approved loan)	1,000 MOP/HKD (prior hold amount in a/c)	
<b>Evaluation Fee</b>	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)	
<b>1<sup>st</sup> year Fire Insurance</b>	exempted	
<b>Early Redemption Fee</b> (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	No penalty	

## 5. IMPORT / EXPORT BILLS & COMMERCIAL FACILITIES

### 5.1. IMPORT

Product / Service	Price	
	Counters / Back-office	ATM / BOL (when applicable)
<b>L/C Opening Commission</b> (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/>		
<b>Handling Fee</b>		
Local	10 MOP/HKD	
Hong Kong	20 MOP/HKD	
Others	30 MOP/HKD	

Product / Service	Price	
	Counters / Back-office	ATM / BOL (when applicable)
<b>L/C Amendment</b>		
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	
<b>Shipping Guarantee</b>	200 MOP flat	
<b>Discrepancy Fee</b>	500 MOP (or 60 USD)	
<b>Import Bill paid under L/C</b>		
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	
<b>Drawing on Revolving L/C</b>	1/8% flat (min 150 MOP per drawing)	
<b>Import Bill for Collection</b>	1/8% flat (min 250 MOP)	
<b>Invoice Financing</b>		
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)
<b>Advising L/C</b>		
Customer or non customer	200 MOP	
Bank to Bank	150 MOP	
<b>Transferable L/C</b>		
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)	
<b>Confirmed L/C</b>		
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)	
<b>Negotiation of Documentary Bills</b>		
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)
<b>Collection</b>		
Documentary Bill	1/8% flat (min 250 MOP)	
Clean Bill	200 MOP/HKD, plus charges debited by the Correspondent Bank.	
<hr/>		
<b>Documents Checking Fee</b>	200 MOP per bill	
<hr/>		
<b>Documentary Bills Purchased</b>		
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	
<hr/>		
<b>Acceptances</b>		
Acceptance Commission	1/16% flat (min 250 MOP)	
<hr/>		
<b>Commission in Lieu of Exchange</b>		
First MOP 400,000 or USD 50,000	1/4%	
Excess amount	1/8% (min 250 MOP)	
<hr/>		
<b>Free of Payment</b>		
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)
<b>Management Fee for setting up new Facility</b>		
Facility amount less than MOP 75 Mio	0.1% flat (min 500 MOP)	
Facility amount equals or over MOP 75 Mio	0.075% flat	
<b>Annual Commission</b>		
Overdraft facility on set up and each renewal		
With cash collateral	Free	
Others	1% p.a. (min 200 MOP)	
<b>Issuance of Guarantee (other than Shipping)</b>		
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.		
<b>Stand-by Letter of Credit</b>	0.5% to 2.5% p.a.	
OBS. – depending on secured or unsecured basis.		
<b>Reference Letter</b>		
Declaration of Deposit	150 MOP flat	
Declaration of other purposes	500 MOP flat	
Subsequent copies	50 MOP/HKD	
<b>Request for Commercial Information</b>	100 MOP flat	
Plus postage/telex charges:		
Local	30 MOP flat	
Foreign - by Letter	50 MOP flat	
Foreign - by Swift	Refer to scale	

Product / Service	Price	
	Counters / Back-office	ATM / BOL (when applicable)
<b>Commercial Information requested by Banks</b>	100 MOP flat	
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)
<b>L/C Opening and Amendment (per page)</b>		
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)
<b>Telegraphic Transfer Remittance / Amendment / Cancellation</b>		
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
<b>Other Purposes</b>		
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)
<b>Mailing Charges</b>		
Macau	10 MOP/HKD	
Hong Kong	20 MOP/HKD	
Portugal	50 MOP/HKD	
Other countries	50 MOP/HKD	
<b>Registered Mailing Charges</b>		
Macau	25 MOP/HKD	
Hong Kong	40 MOP/HKD	
Portugal	70 MOP/HKD	
Other countries	70 MOP/HKD	
<b>Registered Mailing Charges – Oversea Card Collection</b>		
EMV Debit Card	900 MOP/HKD	
Reissue PIN	450 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

## 7 INVESTMENT SERVICES

### 7.1. INVESTMENT FUNDS

Investment Amount	Price		
	Branches	Head of Division	ATM / BOL (when applicable)
- From 0 to MOP 250,000	3.5%	3%	NA
- From MOP 250,001 to MOP 1,000,000	2.25%	2%	NA
- Over MOP1,000,000	2%	1.5%	NA

## 7.2. BNU ONLINE STOCK TRADING (WHITE LABEL) SERVICE TARIFF

Account Services	
<b>Account Set-up and Maintenance</b>	
Account Opening Fee	FREE
Initial Deposit	<b>No</b> minimum requirement on initial stock or fund deposit.
Minimum Balance (Stocks or Cash)	<b>No</b> minimum requirement on stock holding or cash balance.
Minimum Activity	<b>No</b> minimum requirement on number of trades or commission generated.
Malaysia Settlement Account Fee (For Malaysia Stock Trading Only)	CDS Account Opening Fee: USD 5 (for Malaysia Stock Trading) Inactive Account Maintenance Fee <sup>1</sup> : USD 3 / month
Custody Service	FREE (except Taiwan & Malaysia stock holdings)
<b>Deposit Withdrawal Service</b>	
Funds Deposit	FREE
Funds Withdrawal	FREE
<b>Statement Services</b>	
Execution Confirmations	FREE <ul style="list-style-type: none"> <li>■ Instant execution confirmation will be sent by email.</li> <li>■ All the contracts for the day will be grouped in a Daily Activity Statement, which also serves as the execution confirmations and contract notes for all activities on that day.</li> </ul>
Account Statements	By Email: FREE Daily / Monthly e-Statements within 15 months old can be downloaded and printed online for FREE.
Account or Audit Confirmation	HKD 200 per Request

All charges are subject to change without prior notice.  
The most updated version can be found at [www.bnu.com.mo](http://www.bnu.com.mo)

- Note:**
- Inactive account means no trading activity for the calendar month. The monthly account maintenance fee will be charged on the following month after the account is opened.
  - Commission is charged on each order executed on the same day basis. For all US trades, any price and / or quantity change for partially filled order will be treated as a new order and charged accordingly.
  - When trading securities that settle in a currency other than its trading currency, you should be aware of the currency risk involved (including but not limited to exchange rate fluctuations) and the foreign exchange costs associated.
  - If the transaction is NOT settled in HKD, Stamp Duty will be 0.1% of the gross amount.
  - Dividend withholding tax is charged by the respective local government. The rates listed out are for reference only

Stock Trading Commission & Charges			
Market	Commission <sup>2</sup> per order	Other Pass-On Charges	Settlement Currency <sup>3</sup>
Hong Kong	<b>0.18%</b> (min HKD 68 or USD 12)	Stamp Duty <sup>4</sup> : HKD 1 per HKD 1,000 gross amount Levy: 0.003% Trading Fee: 0.005% CCASS Fee: 0.01% (min HKD 3 or CNY 3 or USD 0.38) per execution	HKD
United States	<b>USD 20.00 / online order</b> <b>USD 29.95 / phone order</b> (Over 5,000 shares, add USD 0.01/share)	<b>[For SELL Order Only]</b> Sales Tax: 0.00224% Trading Fee: USD 0.119 per 1,000 shares <b>[For BUY Order on French ADR Only]</b> French Tax: 0.2%	USD
Australia	<b>0.40%</b> (min AUD 35)	Remittance Charge: AUD 25	AUD
China B (Shanghai)	<b>0.37%</b> (min USD 25)	Service Charge: 0.15% (min USD 35) Clearing Fee: 0.05% Levy: 0.026% CSRC Fee: 0.002% <b>[For SELL Order Only]</b> Stamp Duty: 0.10%	USD
China B (Shenzhen)	<b>0.37%</b> (min HKD 200)	Service Charge: 0.15% (min HKD 150) Clearing Fee: 0.05% (max HKD 500) Levy: 0.0321% <b>[For SELL Order Only]</b> Stamp Duty: 0.10%	HKD
Indonesia	<b>0.25%</b> (min IDR 250,000)	Levy: 0.043% V.A.T.: 10% on commission Remittance Charge: IDR 200,000 <b>[For SELL Order Only]</b> Sales Tax: 0.10%	USD
Japan	<b>0.30%</b> (min JPY 2,500)	Remittance Charge: JPY 1,500	JPY
Korea	<b>0.50%</b> (min KRW 40,000)	Remittance Charge: KRW 30,000 <b>[For SELL Order Only]</b> Sales Tax: 0.30% for Broad Lot; 0.50% for Odd Lot	USD
Malaysia	<b>0.50%</b> (min MYR 80)	Stamp Duty: 0.10% (round up to dollar, max MYR 200) Clearing Fee: 0.03% (max MYR 1,000) Remittance Charge: MYR 75	USD
Philippines	<b>0.50%</b> (min PHP 1,500)	V.A.T.: 12% on commission SCCP Fee: 0.01% Remittance Charge: PHP 1,000 Registration Fee: PHP 1,000 <b>[For SELL Order Only]</b> Sales Tax: 0.50%	USD
Singapore	<b>0.30%</b> (min SGD 30 or USD 17.5 or HKD 135)	Trading Fee: 0.0075% Clearing Fee: 0.04% (max SGD 600 or USD 330 or HKD 2,580) Remittance Charge: SGD 0 or USD 20 or HKD 0	SGD
Taiwan	<b>0.30%</b> (min NTD 1,200)	Transaction Fee: NTD 1,500 Remittance Charge: NTD 800 <b>[For SELL Order Only]</b> Sales Tax: 0.30%	USD
Thailand	<b>0.40%</b> (min THB 1,500)	V.A.T.: 0.014% on gross amount Remittance Charge: THB 1,000	USD



Depository Services				
Market	Stock Custody Fee	Stock Deposit	Stock Transfer Out	Other Fees
Hong Kong	FREE	[CCASS Transfer] FREE [Physical Cert Only] Transfer Deed pay to government: HKD 5 / stock	[CCASS Transfer or Physical Cert Withdrawal] HKD 8.00 / board lot (min HKD 88 / stock)	-
United States	FREE	[DTC Transfer] FREE [Physical Cert Only] Handling Fee: USD 120 / stock + Courier Fee	[DTC Transfer Only] USD 0.01 / share (min USD 100 / stock)	ADR Depository Agent Fee: USD 0.03 / share / year
Australia	FREE	AUD 20 / stock	AUD 55 / stock	-
China B (Shanghai)	FREE	n.a.	n.a.	-
China B (Shenzhen)	FREE	n.a.	n.a.	-
Indonesia	FREE	IDR 20,000 / stock	IDR 250,000 / stock	-
Japan	FREE	FREE	JPY 2,500 / stock	-
Korea	FREE	n.a.	n.a.	-
Malaysia	USD 2.00 / stock / month	FREE	n.a.	-
Philippines	FREE	PHP 500 / stock	PHP 1,500 / stock	-
Singapore	FREE	SGD 30 / stock	SGD 60 / stock	-
Taiwan	0.1% p.a. (pay monthly based on the month end portfolio value)	n.a.	n.a.	-
Thailand	FREE	FREE	THB 1,500 / stock	-

Nominee Services			
Market	Dividend Collection (Cash & Scrip)	Dividend Withholding Tax <sup>5</sup>	Other Corporate Actions
Hong Kong	0.50% (min HKD 20 / CNY 20 / USD 15 / GBP 8)	NIL	See Below
United States	USD3	30.00%	Voluntary Tender Fee: USD 60 or Mandatory Tender Fee: USD 30
Australia	AUD5	30.00%	-
China B (Shanghai)	USD6.5	NIL	-
China B (Shenzhen)	HKD50	NIL	-
Indonesia	IDR45,000	20.00%	-
Japan	JPY500	7.00%	-
Korea	KRW6,000	22.00%	-
Malaysia	1.00% (min MYR20)	25.00%	-
Philippines	PHP300	30.00%	-
Singapore	1.00% (min SGD10)	20.00%	-
Taiwan	NTD200	20.00%	Bonus Share: NTD1,500
Thailand	1.00% (min THB250)	10.00%	-

Hong Kong Market – Other Corporate Actions		
Details	Handling Fees	Other Pass-On Charges
Book Close Fee	-	CCASS Scrip Fee: HKD1.50 / board lot
Bonus Share	FREE	-
Sub of Rights & Warrants	HKD 100	CCASS Fee: HKD0.80 / board lot
Auto-exercise of Warrant	HKD 100	CCASS Fee: HKD0.80 / board lot
Open Offer	HKD 100	CCASS Fee: HKD0.80 / board lot
Cash Offer	HKD 100	CCASS Fee: HKD0.80 / board lot Stamp Duty: HKD 1 per HKD 1,000 (if any)
Foreign shares CCASS Custody fee	-	CCASS Fee: HKD0.25 / 100 shares / month
ELI Redemption Cash Settlement	HKD 20	CCASS Fee: HKD0.80 / board lot
ELI Redemption Physical Settlement	HKD 20	CCASS Fee: HKD0.80 / board lot Stamp Duty: HKD 1 per HKD 1,000 (Charge on both of buy & sell side) CCASS Settlement fee: 0.01% (min HKD3 or USD0.38)

NIL = not required n.a. = not applicable

7.3 DISCRETIONARY MANAGEMENT SERVICE TARIFF

Investment Amount (USD)	Price	
	Management Fee * (Annual)	Transaction Fee**
Minimum subscription amount of the product in its base currency (USD) equivalent to MOP500,000	1%	1%
Minimum add-on amount of the product in its base currency (USD) equivalent to MOP100,000		

\* Daily portfolio NAV, accumulate and to be collected semi-annually (on the last working day of January and July).

\*\* to be charged on the re-balancing date, purchase only.