



FusionBank
富融銀行

SERVICE CHARGES

As a licensed virtual bank in Hong Kong, Fusion Bank Limited ("Fusion Bank" or "the Bank") is committed to promoting financial inclusion, leading FinTech development through continuous innovation.

Under this backdrop, Fusion Bank will be waiving most of the charges and fees that are applicable to traditional banks. We will be providing unparalleled experiences to each of our customers.

General Banking Services

Item	Details	Fees
Minimum Balance Requirement	Handling fee charged for not fulfilling Minimum Relationship Balance Requirement	Waived
Early Uplift of Time Deposit	Early uplift of time deposit is subject to the Bank's sole discretion and penalty. The Bank may not pay all the interest accrued if you make any early withdrawal of any amount. In addition, the penalty imposed on the early uplift of time deposit may result in you getting less than the original principal amount of deposit	<p>The penalty amount is calculated based on the following formula, subject to a minimum of HKD 200 or equivalent:</p> <p>The Withdrawal Amount x (Reference Interest Rate* - annual fixed term deposit interest rate) x Number of Days to Maturity / Number of Days in a Year</p> <p>*Subject to the rate as quoted by us from time to time</p>

Loan Services

Item	Details	Fees
Handling Fee/ Redraw Fee	Handling fee charged for loan application	Waived
Late Payment Fee and Charge	Fee charged for handling a late payment	Waived
Prepayment / Early Settlement / Early Redemption Fee	Fee charged for handling an early full repayment of loan	Waived
Rejected Cheque / Rejected Autopay Charge	Fee charged for rejected cheque or autopay for the repayment	Not Applicable

Transfer Services

Payment through Real Time Gross Settlement (RTGS)

Item	Details	Fees
Inward Payment	Each inward RTGS payment credited to an account with Fusion Bank	Waived
Outward Payment	Each outward RTGS payment credited to an account held with other local banks	Waived
	Each outward RTGS payment returned due to insufficient funds	Waived

Payment through Faster Payment System (FPS)

Item	Details	Fees
Inward Payment	Each inward payment received from other FPS Participants and credited to an account with Fusion Bank	Waived
Outward Payment	Each HKD or CNY outward payment credited to an account held with other FPS Participants	Waived

Payment through Cross-Border Remittance

Item	Details	Fees
Inward Remittance	Each inward remittance credited to an account with Fusion Bank	Waived
Outward Remittance ²	Fusion Bank handling fees	HKD \$50 per transaction
	Intermediary bank charges ¹ (as appropriate)	HKD \$200 per transaction
	Cancellation/Returned	Waived

Remarks:

1. Intermediary bank charges refer to the fees charged by banks/institutions including correspondent banks, intermediary banks, settlement institutions and/or beneficiary banks as well as additional processing fees charged by Fusion Bank. Intermediary bank charges is only applicable to the "OUR" charge type (i.e. Remitter to pay for both local and overseas banks charges for the remittance).
2. Such bank charges will be debited in advance when processing the remittance and is not refundable regardless of whether the request is fulfilled.

(FBL 0001 – For Internal Reference Only)