



## **BUSINESS BANKING SERVICE CHARGES**

## **Fusion Bank Business Banking Service Charges**

### **General Business Banking Services**

<b>Item</b>	<b>Details</b>	<b>Fees</b>
Business Account Opening	Online account opening – applied on Fusion Bank Business Account Opening Platform	HKD 1,200 per application
	Offline account opening  (Additional Fee for Special Company^ Account Opening)	HKD 2,000 per application  (HKD 10,000 per application)
	^Special Company includes but not limited to the following: (1) overseas company, which includes (a) company not registered in Hong Kong or (b) company with corporate shareholder(s) and/or corporate director(s) that are incorporated overseas; (2) company with 3 or more layers in its structure; or (3) company's beneficial owner / director / authorised person is non-Hong Kong identity card holder.	
Company Search	Hong Kong Local Company	HKD 200 per company
	Overseas Company	Charge at cost
Minimum Balance Requirement	A handling fee applies for not meeting the minimum balance requirement	Not Applicable
Early Uplift of Time Deposit Prior to Maturity Date	Early uplift of time deposit before maturity is at the sole discretion of the Bank and a penalty will be charged. The Bank will not pay all accrued interest. Therefore, after imposing the penalty, the principal amount actually received may be less than the original time deposit placement amount.	The penalty amount is calculated based on the following formula, subject to a minimum of HKD 200 or equivalent:  Principal x (Interbank Offered Rates* – Time Deposit Interest Rate) x Number of Days to Maturity / Number of Days in a Year  *Subject to the rate quoted by the Bank
Amendment of company information	Apply to amend company information in a form as determined by the Bank	HKD 200 per application
Application for a paper statement	Request for a copy of any kind of paper statement	HKD 50 per statement

Item	Details	Fees
Dormant Account	Have not logged into internet banking or operated an account for more than one year	HKD 200 per account
Account Closure	Account closure within three months of the date of its account opening	HKD 200 per account

### Business Internet Banking

Item	Details	Fees
Application Fee	Application fee for Internet Banking	Waived
Monthly Fee	Monthly fee for Internet Banking	Waived

### Transfer Services

Item	Details	Fees
Offline application for fund transfer	Submit fund transfer application in a form as determined by the Bank	HKD 100 per transaction

### Payment through Clearing House Automated Transfer System (CHATS)

Item	Details	Fees
Inward Payment	Payment from other banks to Fusion Bank account	Waived
Outward Payment	Payment to accounts of other local banks	HKD 15 per transaction

### Payment through Faster Payment System (FPS)

Item	Details	Fees
Inward Payment	Payment to Fusion Bank account from other FPS participants	Waived
Outward Payment	Payment in HKD or CNY to accounts of other FPS participants in Hong Kong	Amount less than HKD 1,000,000: Waived Amount equivalent to HKD 1,000,000 or above: HKD 10 per transaction

## Payment through Cross-Border Remittance

Item	Details	Fees
Inward Remittance	Remittance to Fusion Bank account	Waived
Outward Remittance	The Bank's handling fees	HKD 50 per transaction
	Intermediary bank charges <sup>1</sup>	Charge at cost
	Cancel/Change remittance	HKD 100 per transaction
Remarks: <sup>1</sup> Intermediary bank charges refer to the fees charged by correspondent banks, intermediary banks, settlement institutions and/or beneficiary banks for processing remittances as well as additional processing fees charged by Fusion Bank. Intermediary bank charges are only applicable to customers selected "OUR" as the bank charge type (i.e. local and overseas banks charges to be borne by the remitter).		

## Business Banking Loan

### Business Instalment Loan and Start-Up Loan

Item	Details	Fees
Handling Fee	Handling fee charged for loan application	Waived
Late Payment Fee and Charge	Fee charged for handling a late payment	HKD 300 per month if the monthly repayment amount is not paid in full on the repayment date
Prepayment / Early Settlement / Early Redemption Fee	Fee charged for handling an early full repayment of loan	1.5% of the amount to be prepaid plus reimbursement to the Bank of any applicable promotional offers.
Annualised Overdue / Default Interest Rate	If the Bank does not receive your monthly repayment in full on its due date, you are required to pay default interest on the overdue amount.	36% of the overdue amount. Default interest will accrue daily on a 365-day basis until the date of actual repayment. There is no minimum amount of default interest that will be charged.

## Other Services

Item	Details	Fees
Bank Confirmation	Bank confirmation for audit purposes	HKD 200 per account

In case of any discrepancy between the English and Chinese versions of this list of service charges, the English version shall prevail unless otherwise provided herein.

(Effective from 18 July 2024)