

Fee Schedule for Trade Finance of Cathay United Bank Hong Kong Branch

A. Import

(1) Letter of Credit ("LC") Issuance

<u>Normal LC</u> (For each validity period of 6 months) The charge is based on the LC amount	1st USD50,000.00 or equivalent	0.25%; Minimum USD32.00 (HKD250.00)
	Balance	0.125%
<u>Back-to-Back LC</u> (For each validity period of 6 months) The charge is based on the LC amount	1st USD50,000.00 or equivalent	0.25%; Minimum USD52.00 (HKD400.00)
	Balance	0.125%
<u>Standby LC ("SBLC") & Letter of Guarantee ("LG")</u> The charge is calculated based on the SBLC/LG amount and the actual number of months is issued		1.5% p.a.; Minimum USD32.00 (HKD250.00)

(2) LC Amendment

General terms & conditions

Normal LC & Back-To-Back LC USD32.00 (HKD250.00)

Standby LC & Letter of Guarantee USD32.00 (HKD250.00)

Extension of validity

Normal LC & Back-To-Back LC The validity period of each charge same as Normal LC issuance

(For each validity period of 6 months)

Standby LC & Letter of Guarantee The validity period of each charge same as SBLC & LG issuance

Increase of credit amount

Normal LC & Back-To-Back LC The validity period of each charge same as Normal LC issuance

Standby LC & LG The validity period of each charge same as SBLC & LG issuance

(3) Acceptance Commission under usance/ Deferred Payment LC

0.0125% per month; Minimum USD39.00 (HKD300.00)

(4) LC Cancellation Fee

(Including Normal LC / Back-To-Back LC / Standby LC / LG)

USD65.00 (HKD500.00)

(5) Redemption documentary fee under Import LC

Commission in lieu of Exchange (Chargeable when the currency is paid to or received from our customer account and the transaction currency are the same)	1st USD50,000.00 or equivalent	0.125%; Minimum USD32.00 (HKD250.00)
	Balance	0.0625%
Hong Kong Dollar Bills Commission	1st HKD390,000.00	0.125%; Minimum HKD250.00
	Balance	0.0625%
Discrepancy Fee		USD65.00 (HKD500.00)

A. Import (cont'd)			
(6)	LC Amount Overdrawn (Chargeable on the overdrawn amount)		0.25% ; Minimum USD65.00 (HKD500.00)
(7)	Import Collection Bill		
	Collection document handling fee	1st USD50,000.00 or equivalent	0.125%; Minimum USD32.00 (HKD250.00)
		Balance	0.0625%
(8)	Shipping Guarantee		
	Issuing Commission		USD26.00 (HKD200.00)
	No original transport document is received over 3 months		Chargeable on invoice value 0.25%; Minimum USD32.00 (HKD250.00)
(9)	Small Bills Commission (Less than USD10,000 or equivalent amount on the bill)		USD32.00 (HKD250.00)
(10)	Handling Charge for Direct Settlement/ Cancellation of LC Bills or Collection Bills		USD45.00 (HKD350.00)
(11)	Long Outstanding Handling Commission		USD52.00 (HKD400.00) (Every 3 months count from the date of receiving document)
(12)	Invoice Financing Commission (Import OA)	1st USD50,000.00 or equivalent	0.25%; Minimum USD32.00 (HKD250.00)
		Balance	0.125%
Remarks			
1	All monthly charges are billed on a full-month basis.		
2	We reserve the right to change the charges at anytime with prior notice.		
3	For charges not listed above, please contact our branch staff for further details		
4	All out-of-pocket expenses, including correspondent bank charges, will be charged to the customer's account.		
5	All the charges stated above can be in Hong Kong Dollars or the equivalent in foreign currency.		
6	Postage charges vary depending on the destination and weight of the documents.		
7	The Chinese version of the HK Trade Finance service pricing table is for reference only.		
	The English version of this pricing table shall prevail in the case there is any discrepancy between the English and the Chinese versions.		

B. Export

(1) LC Advising

Credit/ Amendment	USD26.00 (HKD200.00)
Relay LC commission	USD26.00 (HKD200.00)

(2) Export Bill Negotiation

Commission in lieu of Exchange (Chargeable when the currency is paid to or received from our customer account and the transaction currency are the same)	1st USD50,000.00 or equivalent	0.125%; Minimum USD32.00 (HKD250.00)
	Balance	0.0625%
Hong Kong Dollar Bills Commission	1st HKD390,000.00	0.125%; Minimum HKD250.00
	Balance	0.0625%

(3) Export Collection Bill

Export Commission	1st USD50,000.00 or equivalent	0.125%; Minimum USD32.00 (HKD250.00)
	Balance	0.0625%
Commission in lieu of Exchange (Chargeable when the currency is paid to or received from our customer account and the transaction currency are the same)	1st USD50,000.00 or equivalent	0.125%; Minimum USD32.00 (HKD250.00)
	Balance	0.0625%
Hong Kong Dollar Bills Commission	1st HKD390,000.00	0.125%; Minimum HKD250.00
	Balance	0.0625%

(4) Export Bill drawn under LC passed to Local Bank for Negotiation

<u>With recourse</u>	1st USD50,000.00 or equivalent	0.25%; Minimum USD32.00 (HKD250.00)
	Balance	0.125%
<u>Without recourse</u>	1st USD50,000.00 or equivalent	0.125%; Minimum USD32.00 (HKD250.00)
	Balance	0.0625%

(5) LC Transfer Commission

<u>General LC transfer</u>		
Fully transfer		Standard USD45.00 (HKD350.00)
Partial transfer	1st USD50,000.00 or equivalent	0.25%; Minimum USD39.00 (HKD300.00)
The charge is based on the transfer LC amount	Balance	0.125%

B. Export (cont'd)

<u>Amendment to transferred LC</u> (For increase in amount or extension of validity)		
Fully transfer		Standard USD45.00 (HKD350.00)
Partial transfer	1st USD50,000.00 or equivalent	0.25%; Minimum USD39.00 (HKD300.00)
The charge is based on the transfer LC amount	Balance	0.125%
(6) LC Confirmation Commission		
Sight LC (For the period from date of adding confirmation to the expiry date of LC)		Flat per month 0.0625%; Minimum USD39.00 (HKD300.00)
Usance/Deferred payment LC (For the period from date of adding confirmation to the expiry date of LC. Additional commission will be imposed on the tenor of the usance/deferred payment LC)		Flat per month 0.0625%; Minimum USD39.00 (HKD300.00)
(7) Reimbursement Claim		
		USD39.00 (HKD300.00)
(8) Small Bills Commission (Less than USD10,000 or equivalent amount on the bill)		
		USD32.00 (HKD250.00)
(9) Handling Charge for Direct Settlement/ Cancellation of LC Bills or Collection Bills		
		USD45.00 (HKD350.00)
(10) Long Outstanding Handling Commission		
		USD52.00 (HKD400.00) Every 3 months count from the date of sending documents
(11) Documents Checking Fee (Chargeable per each set of transport documents)		
		USD26.00 (HKD200.00)
(12) Invoice Financing Commission (Export OA)		
	1st USD50,000.00 or equivalent	0.25%; Minimum USD32.00 (HKD250.00)
	Balance	0.125%

C. Others

(1) Commission on Packing Loan	1st USD50,000.00 or equivalent	0.125%; Minimum USD32.00 (HKD250.00)
	Balance	0.0625%
(2) Overdue Interest		
		In line with Loan business

C. Others (cont'd)

(3) Cable Charges

Full Cable for issuing LC (Normal/Back-to-Back/SBLC/LG/LC Transfer)	USD36.00 (HKD280.00)
Cable for LC Amendment (Normal/Back-to-Back/SBLC/LG/LC Transfer)	USD26.00 (HKD200.00)
Inquiry/Tracer/Brief cable for issuing LC/ Consent LC Amendment	USD20.00 (HKD150.00)
Payment of Cable charge (pacs.009/pacs.008/RTGS)	USD26.00 (HKD200.00)
Cable charges can be increased or decreased depending on sending frequency	
Notification of acceptance	USD26.00 (HKD200.00)

(4) Postage

Overseas/DHL/Courier	USD26.00 (HKD200.00)
Local DHL/Courier/Registered	USD6.50 (HKD50.00)
Registered Airmail	USD20.00 (HKD150.00)

Remarks

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 - 2 We reserve the right to change the charges at anytime with prior notice.
 - 3 For charges not listed above, please contact our branch staff for further details
 - 4 All out-of-pocket expenses, including correspondent bank charges, will be charged to the customer's account.
 - 5 All the charges stated above can be in Hong Kong Dollars or the equivalent in foreign currency.
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This fee schedule became effective since 01Aug2026