

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 Balance	0.25%; Minimum USD32.00 (HKD250.00) 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 Balance	0.25%; Minimum USD52.00 (HKD400.00) 0.125%
<u>Standby LC ("SBLC") & Letter of Guarantee ("LG")</u> (For each validity period of 1 month) The charge is based on the SBLC/LG amount		0.125%; Minimum USD32.00 (HKD250.00)
(2) LC Amendment		
<u>General terms & conditions</u>		
Normal LC & Back-To-Back LC		USD32.00 (HKD250.00)
Standby LC & Letter of Guarantee		USD32.00 (HKD250.00)
<u>Extension of validity</u>		
Normal LC & Back-To-Back LC (For each validity period of 6 months)		The validity period of each charge same as Normal LC issuance
Standby LC & Letter of Guarantee (For each validity period of 1 month)		The validity period of each charge same as SBLC & LG issuance
<u>Increase of credit amount</u>		
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) Redemption documentary fee under Import LC		
Commission in lieu of Exchange (Chargable 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 Balance	0.125%; Minimum USD32.00 (HKD250.00) 0.0625%
Hong Kong Dollar Bills Commission	1st HKD390,000.00 Balance	0.125%; Minimum HKD250.00 0.0625%
Discrepancy Fee		USD65.00 (HKD500.00)
(4) Import Collection Bill		
Collection document handling fee	1st USD50,000.00 or equivalent Balance	0.125%; Minimum USD32.00 (HKD250.00) 0.0625%
(5) 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)
(6) Long Outstanding Handling Commission		
		USD52.00 (HKD400.00) (Every 3 months count from the date of receiving document)

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%
Documents Checking Fee (Chargeable per each set of transport documents)		USD26.00 (HKD200.00)

(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	0.1250%
<u>Without recourse</u>	1st USD50,000.00 or equivalent	0.125%; Minimum USD32.00 (HKD250.00)
	Balance	0.0625%

(5) LC Transfer Commission

General LC transfer

Fully transfer (For each validity period of 6 months or part thereof)		Standard USD45.00 (HKD350.00)
Partial transfer (For each validity period of 6 months or part thereof) The charge is based on the transfer LC amount	1st USD50,000.00 or equivalent	0.25%; Minimum USD39.00 (HKD300.00)
	Balance	0.125%

Amendment to transferred LC

(For increase in amount or extension of validity over 6 months)

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

B. Export (cont'd)			
(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) Long Outstanding Handling Commission			USD52.00 (HKD400.00) Every 3 months count from the date of sending documents
C. Others			
(1) Invoice Financing Commission (Import/Export)	1st USD50,000.00 or equivalent		0.25%; Minimum USD32.00 (HKD250.00)
	Balance		0.125%
(2) Commission on Packing Loan	1st USD50,000.00 or equivalent		0.125%; Minimum USD32.00 (HKD250.00)
	Balance		0.0625%
(3) Overdue Interest			In line with Loan business
(4) Cable Charges			
Full Cable for issuing LC (Normal/Back-to-Back/SBLC/LG)			USD36.00 (HKD280.00)
Cable for LC Amendment (Normal/Back-to-Back/SBLC/LG)			USD26.00 (HKD200.00)
Inquiry/Tracer/Brief cable for issuing LC			USD20.00 (HKD150.00)
Payment of Cable charge (MT202 + MT799, RTGS)			USD26.00 (HKD200.00)
Cable charges can be increased or decreased depending on sending frequency			
Notification of acceptance			USD26.00 (HKD200.00)
(5) Postage			
Overseas/DHL/Courier			USD26.00 (HKD200.00)
Local DHL/Courier/Registered			USD6.50 (HKD50.00)
Registered Airmail			USD20.00 (HKD150.00)
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.		

This fee schedule became effective since 1 Oct 2024