

一般银行服务收费表

General Banking Service Charges

存款及其他一般银行服务

2025 年 01月

服务	项目		收费/说明
往来账户	公司开户	查册报告	BND30.00
	退票	因款项不足而退票 (文莱元支票)	每张BND100.00
		因其他原因而退票 (文莱元支票)	每张BND10.00
	止付支票	建立止付档案	每个指示BND15.00
	标记支票		每张BND10.00
	支票簿(印花税)		每本支票簿BND5.00
	支票簿(印制)		每本支票簿BND10.00
	于开户后三个月内结清账户		每个账户BND35.00
	服务月费	港币储蓄账户和港币往来账户每月综合平均结余低于HKD5,000.00 (只适用于个人银行客户)	每月HKD60.00 (只适用于个人银行客户)
		瑞士法郎(「CHF」)往来账户内CHF的每月平均结余超过CHF500,000.00 (只适用于企业客户)	按该账户当月CHF的平均结余收取1.00%年利率的服务月费。该服务月费将以CHF计算 (只适用于企业客户)
		丹麦克朗(「DKK」)往来账户内DKK的每月平均结余超过DKK4,000,000.00 (只适用于企业客户)	按该账户当月DKK的平均结余收取0.85%年利率的服务月费。该服务月费将以DKK计算 (只适用于企业客户)
		瑞典克朗(「SEK」)往来账户内SEK的每月平均结余超过SEK5,000,000.00 (只适用于企业客户)	按该账户当月SEK的平均结余收取1.00%年利率的服务月费。该服务月费将以SEK计算 (只适用于企业客户)
	于其他外币电汇账户存入 / 提取原币现钞 (只适用于 HKD / USD / CNY / EUR / AUD / GBP / NZD，而提取原币现钞服务需按实际库存情况提供)。 (存入或提取收费会按金额分开计算)		本行会按存款全数金额1.00%计收 (最低收费 BND15.00)，或按提取全数金额1.00%计收 (最低收费BND15.00) (只适用于 HKD / USD / CNY / EUR / AUD / GBP / NZD)

服务	项目		收费/说明
储蓄账户	公司开户	查册报告	BND30.00
	于开户后三个月内结清账户		每个账户BND35.00
	服务月费	港币储蓄账户和港币往来账户每月综合平均结余低于 HKD5,000.00 (只适用于个人银行客户)	每月HKD60.00 (只适用于个人银行客户)
		瑞士法郎(「CHF」) 储蓄账户或外汇宝储蓄账户内CHF 的每月平均结余超过 CHF500,000.00 (只适用于企业客户)	按该账户当月CHF的平均结余收取1.00%年利率的服务月费。该服务月费将以CHF计算 (只适用于企业客户)
		丹麦克朗(「DKK」) 储蓄账户或外汇宝储蓄账户内DKK的每月平均结余超过 DKK4,000,000.00 (只适用于企业客户)	按该账户当月DKK的平均结余收取0.85%年利率的服务月费。该服务月费将以DKK计算 (只适用于企业客户)
		瑞典克朗(「SEK」) 储蓄账户或外汇宝储蓄账户内SEK的每月平均结余超过 SEK5,000,000.00 (只适用于企业客户)	按该账户当月SEK的平均结余收取1.00%年利率的服务月费。该服务月费将以SEK计算 (只适用于企业客户)
	于其他外币电汇账户存入 / 提取原币现钞 (只适用于HKD / USD / CNY / EUR / AUD / GBP / NZD，而提取原币现钞服务需按实际库存情况提供)。 (存入或提取收费会按金额分开计算)		本行会按存款全数金额1.00%计收 (最低收费 BND15.00)，或按提取全数金额1.00%计收 (最低收费 BND15.00) (只适用于 HKD / USD / CNY / EUR / AUD / GBP / NZD)

服务	项目	收费/说明
定期存款	到期前提取	若本行酌情允许客户在到期前提取有关定期存款，客户将不获得任何利息，并须按照下列计算方式缴付手续费，最低手续费为 BND35.00： $\text{定期存款本金} \times (\text{同业拆息拆出利率} - \text{定期存款年利率}) \times \text{尚余到期日数} / \text{一年总日数}$
银行证明	加签账户余额证明 (由会计师楼提交有关文件)	每份 BND50.00
	签发账户财务状况证明书	每份 BND30.00

服务	项目 – 个人汇款费用			
汇款 – 汇出汇款	收费类型	汇款货币	汇款金额	收费/说明
	网上银行	所有货币* (文莱币 / 外币)	任何金额	每笔 BND30.00 (或等值)
	分行柜台办理	所有货币* (文莱币 / 外币)	任何金额	每笔 BND50.00 (或等值)
	兑换手续费 (网上银行 / 分行柜台办理)			豁免
	致收款人讯息手续费			豁免
	通过 SWIFT/电子信息向收款银行确认			每笔 BND20.00
	查询 / 修改 / 取消 / 退货请求			每笔 BND25.00

*包括人民币

服务	项目 – 公司汇款费用			
汇款 – 汇出汇款	电汇 (经分行 管道办理)	汇款货币	汇款金额	收费/说明
		文莱元	任何金额	每笔BND25.00
		外币	金额是 BND100,000.00 的等值或以下	每笔汇款之0.1%, 最低收费BND12.00
			金额是 BND100,000.00 的等值以上	每笔汇款之0.03125%, 最低收费 BND80.00
		给收款人附言的处理费		每笔首十个中文字元或首十个英文单词 可获豁免; 超额收费每笔BND20.00
	电汇 (经网上 银行办理)	文莱元	任何金额	每笔BND15.00
		外币	金额是 BND100,000.00 的等值或以下	每笔汇款之0.08%, 最低收费BND10.00
			金额是 BND100,000.00 的等值以上	每笔汇款之0.025%, 最低收费 BND65.00
		给收款人附言的处理费		豁免
	代理银行 费用 (适用于汇 款人表示 承担代理 银行费用 的汇款交 易)	美元	汇款至所有地区 (中国内地除外)	每笔BND28.00
		欧元	汇款至所有欧元区	汇款金额EUR100.00或以下不设预收; 汇款金额由EUR100.01至12,500.00每 笔EUR25.00; 汇款金额EUR12,500.00以上每笔 EUR35.00
		英镑	汇款至英国或爱尔兰	每笔GBP20.00
		日元	汇款至日本	每笔最低JPY3,000.00
		泰国铢	汇款至所有地区	每笔THB25.00
		其他		每笔最低BND35.00
		以SWIFT/电子报文向收款银行确认汇款		每笔BND20.00
		申请查询 / 更改 / 取消 / 退汇的手续费		每笔BND25.00

服务	项目		收费/说明	
汇款 – 汇入汇款	将文莱元汇款 款项存入本行 户口	汇款金额是BND100,000.00的等 值或以下	豁免	
		汇款金额是BND100,000.00等值 以上		
	将新加坡元汇 款款项存入本 行户口	汇款金额是BND100,000.00的等 值或以下	汇款金额0.1%，最低收费BND12.00	
		汇款金额是BND100,000.00等值 以上	汇款金额0.03125%，最低收费 BND80.00	
	将其他外币汇 款款项存入本 行户口	汇款金额是BND100,000.00的等 值或以下	汇款金额0.1%，最低收费BND12.00	
		汇款金额是BND100,000.00等值 以上	汇款金额0.03125%，最低收费 BND80.00	
		以现金支付予客户(同一货币)	汇款金额1%，最低收费BND15.00	
		以现金支付予客户(BND)或存入 至客户本行 BND 户口	每笔需付电汇买入价的相关收费	
汇款 – 其他服务	存入至客户本地银行户口		每笔BND20.00; 另需付有关电汇的相 关服务费	
	补发通知书 / 收条副本	一年内	每页BND10.00	
		一至两年	每页BND20.00	
		二至三年	每页BND30.00	
		三年至七年	每页BND35.00至60.00	
本地 银行转账	特快转账 (RTGS)	以特快转账(RTGS) 拨款至其他银行	透过分行办理	每笔BND10.00
			透过网上银行办理	免收
		申请查询 / 更改 / 取消 / 退回的 手续费	每笔BND25.00	
自动转账	自动转账付款	本地跨行转账	豁免	
		本行转账	豁免	

服务	项目		收费/说明
其他服务	索取存款历史资料纪录 (储蓄账户或定期存款)	一年资料	每份BND5.00
		一年以上资料 (最多七年)	每份BND20.00
	索取各类结单副本 (申请日起计的最近一个月至最多七年内的资料)		每份BND10.00
	建立 / 修改常设指示		BND15.00
	大量辅币存款(必须先自行分类)		首BND50.00 : 豁免 BND50.00以上 : 全数金额10.00% 计收 , 最低手续费BND10.00
	大量现钞存款/交易(文莱元)		全数金额1.00%计收 , 最低手续费 为BND10.00

备注：

- 1) 如有任何不一致或争议，以较高的费率为准。
- 2) 如果收款行向我行收取的费用高于我行收取客户的初始汇款费用，我行将在客户账户再扣除多出的部分。
- 3) 银行保留在需要时更改费率手册的权利，并且仅在有直接影响时才会通知客户。
- 4) 无论请求是否得到满足，银行手续费均不予退还。
- 5) 客户须指定1个港币储蓄账户及1个港币往来账户用于计算综合每月平均结余。若综合每月平均结
- 6) 余达HKD5,000.00或以上，可获豁免月费。若该余额低于 HKD5,000.00，每月将收取 HKD60.00 费用。对于指定账户以外的账户，如果月平均余额低于要求，则按每个账户收取月费。
- 7) 65岁或以上长者或中国银行 (香港) 有限公司 (文莱分行) (「本行」) 不时指定客户 (包括使用指定产品 / 服务可申请豁免月费港元往来及储蓄账户)。
- 8) (i) SHA : 本地费用由汇款人承担，海外费用由收款人承担
(ii) OUR : 所有本地及海外费用均由汇款人承担
(iii) BENE : 所有费用及海外费用由收款人承担
- 9) 本条款以中、英文书写。如有任何歧义，则以英文版为准。

Type of Services			Charges/Details
CURRENT ACCOUNT	Company Account Opening	Company Search	BND30.00
	Returned cheque	Insufficient funds (BND cheque)	BND100.00 per returned cheque
		Other reasons (BND cheque)	BND10.00 per returned cheque
	Stopped payment order		BND15.00 per instruction
	Marked cheque		BND10.00 per cheque
	Cheque book (Stamp Duty)		BND5.00 per cheque book
	Cheque book (Issuance)		BND10.00 per cheque book
	Account closed within 3 months after account opening		BND35.00 per account
	Monthly fee	Combined average monthly balance in HKD current account(s) and savings account(s) below HKD5,000.00 (Only applicable to personal customers)	HKD60.00 per month (Only applicable to personal customers)
		Average monthly balance in the "Swiss Franc"("CHF") in the Current Account exceeds CHF500,000.00 (Only applicable to corporate customers)	Subject to a monthly service fee based on 1.00% per annum of the average monthly balance of CHF in the current month. The monthly service fee will be calculated in CHF. (Only applicable to corporate customers)
		Average monthly balance in the "Danish Krone"("DKK") in the Current Account exceeds DKK4,000,000.00 (Only applicable to corporate customers)	Subject to a monthly service fee based on 0.85% per annum of the average monthly balance of DKK in the current month. The monthly service fee will be calculated in DKK. (Only applicable to corporate customers)
		Average monthly balance in the "Swedish Krona"("SEK") in the Current Account exceeds SEK5,000,000.00 (Only applicable to corporate customers)	Subject to a monthly service fee based on 1.00% per annum of the average monthly balance of SEK in the current month. The monthly service fee will be calculated in SEK. (Only applicable to corporate customers)
	Other foreign currency notes deposit to /withdrawal from T/T account (Only applicable for HKD / USD / CNY / EUR / AUD / GBP / NZD and subject to availability in respect of withdrawals) (Deposit or withdrawal charge is calculated separately)		Subject to 1.00% of whole deposit amount (Min BND15.00), or 1.00% of whole withdrawal amount (Min BND15.00). (Only applicable for HKD / USD / CNY / EUR / AUD / GBP / NZD)

Type of Services			Charges / Details	
SAVINGS ACCOUNT	Company Account Opening		Company Search	BND30.00
	Account closed within 3 months after account-opening date			BND35.00 per account
	Monthly fee	Combined average monthly balance in HKD current account(s) and savings account(s) below HKD5,000.00 (Only applicable to personal customers)		HKD60.00 per month (Only applicable to personal customers)
		Average monthly balance of the "Swiss Franc" ("CHF") in the CHF Savings Account or Multi-Currency Savings Account exceeds CHF500,000.00 (Only applicable to corporate customers)		Subject to a monthly service fee based on 1.00% per annum of the average monthly balance of CHF in the current month. The monthly service fee will be calculated in CHF. (Only applicable to corporate customers)
		Average monthly balance of the "Danish Krone" ("DKK") in the DKK Savings Account or Multi-Currency Savings Account exceeds DKK4,000,000.00 (Only applicable to corporate customers)		Subject to a monthly service fee based on 0.85% per annum of the average monthly balance of DKK in the current month. The monthly service fee will be calculated in DKK. (Only applicable to corporate customers)
		Average monthly balance of the "Swedish Krona" ("SEK") in the SEK Savings Account or Multi-Currency Savings Account exceeds SEK5,000,000.00 (Only applicable to corporate customers)		Subject to a monthly service fee based on 1.00% per annum of the average monthly balance of SEK in the current month. The monthly service fee will be calculated in SEK. (Only applicable to corporate customers)
	Other foreign currency notes deposit to / withdrawal from T/T account (Only applicable for HKD / USD / CNY / EUR / AUD / GBP / NZD and subject to availability in respect of withdrawals) (Deposit or withdrawal charge is calculated separately)			Subject to 1.00% of whole deposit amount (Min BND15.00), or 1.00% of whole withdrawal amount (Min BND15.00). (Only applicable for HKD / USD / CNY / EUR / AUD / GBP / NZD)

Type of Services		Charges/Details
FIXED DEPOSIT	Early uplifting	If we exercise our discretion to allow uplift of time deposit before maturity, no interest will be payable and the customer must pay charges calculated based on the following formulae subject to a minimum of BND35.00: Time Deposit Principal x (Inter-Bank Offer Rate- Time Deposit Interest Rate) x No. of Days due to Maturity/ Total No. of Days in a Year
BANK CERTIFICATION	Auditor's confirmation	BND50.00 per set
	Banker's reference letter	BND30.00 per item

Type of Services – PERSONAL REMITTANCE CHARGES				Charges / Details
OUTWARD REMITTANCE	Charge Type	Remit Currency	Remit Amount	Fees
	Remittance via Internet Banking	All Currency* (BND / Foreign Currency)	Any amount	BND30.00 per item (or equivalent)
	Remittance via Branch Counter	All Currency* (BND / Foreign Currency)	Any amount	BND50.00 per item (or equivalent)
	Commission-in-lieu Fees (Internet Banking / Branch Counter)			Waived
	Handling Fee of Message to Beneficiary			Waived
	Confirmation to Beneficiary Bank by SWIFT / electronic message			BND20.00 per item
	Request for Enquiry / Amendment / Cancellation / Return			BND25.00 per item

*Including CNY currency.

Type of Services – CORPORATE REMITTANCE CHARGES				
OUTWARD REMITTANCE	Telegraphic Transfer (Conducted via branches)	Remit Currency	Remit Amount	Charges/Details
		BND	Any amount	BND25.00 per item
		Foreign Currency	Remittance amount not more than BND100,000.00 or equivalent	0.1% of remittance amount, with a minimum of BND12.00
			Remittance amount more than BND100,000.00 or equivalent	0.03125% of remittance amount, with a minimum of BND80.00
		Handling Fee of Message to Beneficiary		Waived if message is within 10 Chinese characters or 10 English words; BND20.00 per item if exceeded
	Telegraphic Transfer (Conducted via internet banking)	BND	Any amount	BND15.00 per item
		Foreign Currency	Remittance amount not more than BND100,000.00 or equivalent	0.08% of remittance amount, with a minimum of BND10.00
			Remittance amount more than BND100,000.00 or equivalent	0.025% of remittance amount, with a minimum of BND65.00
		Handling Fee of Message to Beneficiary		Waived
	Correspondent Bank Charges (Applicable if remitter requested to bear correspondent bank charges)	USD	To anywhere (excluding the Mainland of China)	BND28.00 per item
		EUR	To Euro Area	No charge in advance if remittance amount is EUR100.00 or below EUR25.00 per item if remittance amount is EUR100.01 to EUR12,500.00 EUR35.00 per item if remittance amount is above EUR12,500.00
		GBP	To United Kingdom and Ireland	GBP20.00 per item
		JPY	To Japan	Minimum JPY3,000 per item
		THB	To anywhere	THB25.00 per item
		All Others		Minimum BND35.00 per item
		Confirmation to Beneficiary Bank by SWIFT / electronic message		
	Request for Enquiry / Amendment / Cancellation / Return			BND25.00 per item

Type of Services			Charges / Details	
INWARD REMITTANCE	Proceeds BND credited to a BOCHK (Brunei Branch)	Remittance amount not more than BND100,000.00 or equivalent	Waived	
		Remittance amount more than BND100,000.00 or equivalent		
	Proceeds SGD credited to a BOCHK (Brunei Branch) BND account	Remittance amount not more than BND100,000.00 or equivalent	0.1% of remittance amount, with a minimum of BND12.00	
		Remittance amount more than BND100,000.00 or equivalent	0.03125% of remittance amount, with a minimum of BND80.00	
	Proceeds other foreign currency credited to a BOCHK (Brunei Branch) foreign currency / BND account	Remittance amount not more than BND100,000.00 or equivalent	0.1% of remittance amount, with a minimum of BND12.00	
		Remittance amount more than BND100,000.00 or equivalent	0.03125% of remittance amount, with a minimum of BND80.00	
		Paid to customer in cash (same currency)	1% of remittance amount, with a minimum of BND15.00	
		Paid to customer in cash (BND) or into customer's BND account	At TT buying rate	
	Paid into an account in another local bank		BND20.00 plus regular remittance charges	
REMITTANCE – OTHER CHARGES	Request for copy of advice or receipt	Item within 1 year	BND10.00 per page	
		1 – 2 years	BND20.00 per page	
		2 – 3 years	BND30.00 per page	
		3 – 7 years	BND35.00 – BND60.00 per page	
LOCAL BANK TRANSFER	Express Transfer (RTGS)	Funds Transfer to other local banks by Express Transfer (RTGS)	Conducted via branches	BND10.00 per item
			Conducted via internet banking	Waived
		Handling charge for request to Enquiry / Amendment / Cancellation / Return	BND25.00 per item	
DIRECT PAYMENT	Direct Credit	Transfer between local banks	Waived	
		Transfer within the bank	Waived	

Type of Services			Charges/Details
OTHER SERVICES	Request for deposit record (savings account / fixed deposit)	1 year	BND5.00 per record
		More than 1 year (maximum 7 years)	BND20.00 per additional year
	Request for copy of account statements (from 1 month up to 7 years from the date of request)		BND10.00 per statement cycle
	Setting up / Amendment of standing instruction		BND15.00
	Bulk coins deposit (presorting is required)		First BND50.00: Waived Above BND50.00: 10% of total amount for deposit. Subject to a minimum fee of BND10.00 per transaction.
	Bulk cash deposit / transaction (BND)		1% of total amount for deposit. Subject to a minimum fee of BND10.00

Note:

- 1) In case of any inconsistency or dispute, the higher rates shall prevail.
- 2) In the event that the beneficiary bank charges more than the initial fees or equivalent, the variance will be deducted from remitter's account accordingly.
- 3) The bank reserves the right to make changes to the Tariff Booklet as and when required and will notify customers only where there is a direct impact.
- 4) The handling charge of the Bank is not refundable regardless of whether the request is fulfilled.
- 5) Customers should designate ONE HKD savings account and ONE HKD current account for the calculation of the consolidated monthly average balance.
- 6) If the consolidated monthly average balance is at or over HKD5,000.00, the monthly fee will be waived. If such balance falls below HKD5,000.00, a monthly fee of HKD60.00 will be charged. For accounts other than those designated ones, the monthly fee will be charged to each individual account if its monthly average balance falls below the requirement.
- 7) Senior citizens aged 65 or above or Bank of China (Hong Kong) Limited (Brunei Branch) (the "Bank") designated customers from time to time (including those taken up designated products / services) can apply for monthly fee waiver of HKD current and savings account.
- 8) (i) SHA - Local charges borne by remitter and oversea charges borne by beneficiary.
(ii) OUR - Local and oversea charges borne by remitter.
(iii) BEN - All charges borne by beneficiary.
- 9) Shall there be any discrepancy between the Chinese and the English versions of this letter, the English version shall prevail.