

A Guide to Fees and Charges -
Personal and Private Banking
個人及私人銀行—收費簡介



want more information?
想了解更多資料?

Call us on **(852) 2826 8163**
請致電**(852) 2826 8163**

Or visit our office at
Level 27, One Pacific Place, 88 Queensway, Hong Kong
Between 9:00am and 6:00pm, Monday to Friday

或親臨我們的分行
地址：香港金鐘太古廣場 1 座27樓
辦公時間：星期一至五，上午9時至下午6時

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FEES AND CHARGES FOR PERSONAL AND PRIVATE BANKING PRODUCTS

This brochure covers the fees and charges which apply to Personal and Private Banking Products and Services of National Australia Bank Limited Hong Kong Branch (including National Australia Finance (Asia) Limited) and the fees which may apply.

These fees are current from 1 July 2010.

We may vary or replace these fees and charges from time to time. We will give at least 30 days prior notice of such changes in accordance with the Hong Kong Code of Banking Practice. A copy of the Code is available from us upon request.

Under our Terms and Conditions, we are permitted without prior notice to you to charge to and/or debit from your account any fees, charges and expenses you are required to pay.

Our Terms and Conditions include:

- Terms and Conditions for Deposit Accounts
- Local Property Finance Standard Terms and Conditions
- Property Finance Standard Terms and Conditions
- Cash Backed Loan Standard Terms and Conditions
- Principle Brochure and Terms and Conditions for Dual Currency Deposit

To determine whether your copy of this brochure is current, ask your Banking Partner or enquire at our branch premises.

You may also wish to refer to our brochure 'General Information Deposit Accounts' for more information about our Deposit Accounts.

*If and to the extent there is any inconsistency or conflict between the English and Chinese language versions of this document the English language version shall prevail.

**National Australia Bank Limited, Hong Kong Branch
National Australia Finance (Asia) Limited**

Level 27, One Pacific Place,
88 Queensway, Hong Kong
Tel: 2826 8163 Fax: 2822 9704
Website: www.nabasia.com

GENERAL SERVICE FEES

Opening Company Accounts	<p>Company search fees:</p> <ul style="list-style-type: none"> • Company registered in Hong Kong – HK\$200 • Company registered in Australia – HK\$500 • Offshore company other than Hong Kong and Australia – charged on a reimbursement basis depending on the jurisdiction of where the offshore company is registered <p>Plus any extra costs we incur</p>
Opening Accounts with Other Overseas Branches	HK\$500 plus courier fee
Bank Confirmation/Certificate of Balance	HK\$250 per confirmation
Banker's Opinion/Reference	HK\$400 per reference
Certificate of Interest Paid	HK\$400 per calendar year plus any extra costs associated with record retrieval
Account History Report	<ul style="list-style-type: none"> • 1 calendar year – HK\$250 • 2 calendar years – HK\$500 • 3 calendar years – HK\$1,000 • Each additional calendar year over 3 years (up to 7 years) – HK\$1,000 per calendar year plus any extra costs associated with record retrieval
Copies of Account Statement/ Pay-in Slip/Paid Cheque	<ul style="list-style-type: none"> • HK\$100 per copy • Subject to quotation for large volumes

Personal Data Access Request	<ul style="list-style-type: none"> • HK\$200 per request • HK\$30 per page for specific documents
Relay Messages (by fax/courier) to Other Branches/Offices	<ul style="list-style-type: none"> • Fax – HK\$100 per page • Courier – HK\$100 plus the courier costs
Verification of Documentation (per visit)	HK\$500 up to 16 pages thereafter HK\$30 per page
Standing Instructions	<ul style="list-style-type: none"> • Establishment – HK\$200 per instruction • Each amendment – HK\$100 • Cancellation – free of charge (Normal transaction fees apply for each payment)
Cheque/Direct Debit Authorisation/Standing Instruction Returned Unpaid	HK\$100 per transaction

TERM DEPOSIT ACCOUNTS

Premature Term Deposit Withdrawal Charges (partial/in full)	<p>If you make an early withdrawal, we are entitled to deduct from the amount withdrawn our fees applicable to the specific mode of withdrawal plus the greater of:</p> <ul style="list-style-type: none"> • The cost of borrowing the Term Deposit amount withdrawn from the market less the interest we are paying on the Term Deposit being prematurely withdrawn for the unexpired part of the Term Deposit, or • Our HK\$250 minimum fee
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GENERAL SERVICE FEES

CALL DEPOSIT ACCOUNTS

Low Balance Fee (where the balance falls below any minimum we have stipulated)

- No charge (however your account loses entitlement to interest)

Minimum Call Deposit Amount

AUD	5,000
CAD	5,000
CHF	5,000
EUR	5,000
GBP	2,500
HKD	25,000
JPY	500,000
NZD	5,000
SGD	5,000
USD	3,000
RMB	20,000

CURRENT ACCOUNTS

Returned Cheque	HK\$100 per cheque
Unauthorised Overdraft	Overdraft interest is calculated daily at the Bank's prevailing interest rate plus handling fee of HK\$100 per item
Stop Payment Request – HKD cheque	HK\$100 per cheque

INCOMING/ OUTGOING FUNDS

INCOMING FUNDS

Incoming Telegraphic Transfer/CHATS	Free
Foreign Currency Cheque Sent for Collection	HK\$150 plus any extra costs incurred above the minimum charge for courier charges, agents' charges and commission in lieu (Not available in respect to Reminbi cheques)
Cheque Sent for Collection and Returned Unpaid	HK\$100 per cheque plus correspondent Bank's charges and other costs and expenses we incur
Traces on Inward Remittance	HK\$150 per trace plus any extra third party costs

OUTGOING FUNDS

Cashier's Order/Demand Draft	<ul style="list-style-type: none"> • Free for the first cheque payable to depositor per day • HK\$100 per subsequent item plus postage or courier costs if applicable • Plus HK\$50 per item if payable to third party
Repurchase of Cashier's Order and Demand Draft	HK\$200 per item
Stop Payment <ul style="list-style-type: none"> • Cashier's Order • Demand Draft 	HK\$350 per item HK\$150 per item plus any extra third party costs
Telegraphic Transfer <ul style="list-style-type: none"> • in HKD within Hong Kong 	HK\$50 per item by HKD CHATS
Telegraphic Transfer <ul style="list-style-type: none"> • in all other currencies: <ul style="list-style-type: none"> - to other members of National Australia Bank Group - to other financial institutions 	HK\$150 per item HK\$200 (minimum) per item plus any extra third party costs
Traces on Outward Remittance Including Amendment and/or Cancellation of Payment	HK\$150 per trace plus any extra third party costs

PROPERTY FINANCE

HONG KONG PROPERTY

Application Fee	HK\$1,000 per property
Establishment Fee	The greater of : • 0.5% of facility amount • HK\$3,000
Interest Period Switch	HK\$1,500 per switch
Cost of Funds Switch (from Prime-based rate to Cost of Funds based rate or vice versa)	HK\$1,500 per switch
Prepayment Fee	As detailed in the Offer Letter
Early Repayment of Loan (in full or in part) During a Fixed Rate Period	The greater of: • The Bank's Economic Costs • HK\$2,000 Economic Costs will be the Bank's reasonable estimate of its loss where a borrower repays a loan (in full or in part) during a Fixed Rate Period
Annual Review Fee	HK\$2,000 or as detailed in the Offer Letter
Redraw Fee	HK\$500 per redraw
Custody Fee – applicable where customers request the Bank to continue holding the properties on their behalf with credit facilities have repaid and/or cancelled	HK\$1,000 per annum per property
Fire Insurance Premium	0.1% per annum of the insured amount
Consent to Lease/Assignment Per Request	HK\$250 per set plus any extra third party costs

Confirmation of Ownership of Property/Particulars of Mortgage	HK\$200 per property
Copy of Title Deed	HK\$500 per set
Loan Restructuring Fee	HK\$1,000 (minimum)
Insurance Perusal Fee	HK\$2,000 (minimum)
Inspection of Securities	At cost
Company or Family Trust Borrowing • Search fee • Vetting of deeds	At cost in the currency where the company or trust is established

OVERSEAS PROPERTY

Application Fee	HK\$1,000 per property
Establishment Fee	The greater of: • 0.5% of facility amount • HK\$3,000
Inspection of Securities	At cost in the currency where the property is located
Execution of Documents Outside Hong Kong	HK\$150 (minimum)
Settlement Drawdown Fee	AU\$500 (minimum) per property (Australian property only)
Copy of Title Deed	HK\$300 per set

All government charges and legal fees etc are payable by the borrower.

PROPERTY FINANCE

OVERSEAS PROPERTY (CONT'D)

Consent to Lease/Assignment Per Request	HK\$250 per set plus any third party costs
Currency Switch	HK\$1,500 per switch
Interest Period Switch	HK\$1,500 per switch
Confirmation of Ownership of Property/Particulars of Mortgage	HK\$200 per property
Prepayment Fee	As detailed in the Offer Letter
Early Repayment of Loan (in full or in part) During a Fixed Rate Period	The greater of: <ul style="list-style-type: none"> • The Bank's Economic Costs • HK\$2,000 <p>Economic Costs will be the Bank's reasonable estimate of its loss where a borrower repays a loan (in full or in part) during a Fixed Rate Period</p>
Annual Review Fee	HK\$2,000 or as detailed in the Offer Letter
Redraw Fee	HK\$500 per redraw
Cheque Fee – for Australia properties payable on the settlement date whenever more than 3 bank cheques are required	AU\$8 per cheque or at cost for the 4th and subsequent cheques
Custody Fee – applicable where customers request the Bank to continue holding the properties on their behalf with credit facilities have repaid and/or cancelled	HK\$1,000 per annum per property
Application Fee – guarantee by Bank for property purchase	HK\$1,000

Commitment Fee – guarantee by Bank for property purchase	The greater of: <ul style="list-style-type: none"> • 1.5% p.a. of the guarantee amount • HK\$1,000
Loan Restructuring Fee	HK\$1,000 (minimum)
Company or Family Trust Borrowing <ul style="list-style-type: none"> • Search fee • Vetting of deeds 	At cost in the currency where the company or trust is established
Stamping or Registration (Lodgement of Documents by Bank)	At cost in the currency where the property/security is located
Progressive Drawdown Fee for Construction Loan	AU\$60 per drawing (minimum) – for Australian Property only
Search Fee (Office of Titles searches, company/business name searches and all other searches)	At cost in the currency where the property/security/company is located
Fee for Discharge of the Mortgage – Bank Discharge Fee for all properties outside Australia	HK\$2,000 per property for all jurisdictions except Australia

For Australia:

Preparation and/or Execution by Bank for Discharge of Mortgage	The fee charged by National Australia Bank's Australian operations (per discharge)
Attending Settlement	The fee charged by National Australia Bank's Australian operations (per settlement)
Remittance against Payment of Money from Documents Surrendered	The fee charged by National Australia Bank's Australian operations (per remittance)

All government charges and legal fees etc are payable by the borrower.

OTHER LOAN TYPES

REVOLVING LOAN

Application Fee	HK\$1,000
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Commitment Fee	The greater of: <ul style="list-style-type: none">• 1% p.a. of facility maximum limit• HK\$5,000 charged annually in advance
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TAX LOAN (FOR EXISTING CLIENTS ONLY)

Application Fee	HK\$1,000
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CASH BACKED LOAN

Application Fee	HK\$1,000
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INVESTMENT RELATED SERVICES

Custodian Fee	US\$25 per month <ul style="list-style-type: none">• Per US\$1 million or its equivalent purchase or• Minimum purchase per security whichever is higher
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Minimum Purchase Per Security	US\$300,000, AU\$300,000 or NZ\$300,000
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個人及私人銀行產品收費

本小冊子所載的收費適用於澳洲銀行香港分行(包括澳洲銀行財務(亞洲)有限公司)所提供的個人及私人銀行產品及服務之相關收費。

所列的收費項目由2010年7月1日起正式生效。

我們的收費或會不時調整，並會根據香港銀行營運守則於最少30天前預先通知，始作調整。銀行營運守則可在澳洲銀行香港分行索取。

根據我們的條款及細則，澳洲銀行可從您的賬戶徵收並/或扣除您須繳付的費用及款項而毋須預先通知。

我們的條款及細則包括下列各項：

- 存款戶口條款及細則
- 本地物業貸款條款及細則
- 物業貸款條款及細則
- 現金抵押貸款條款及細則
- 雙貨幣存款主要小冊子、條款及細則

如欲確認您手上這份小冊子為最新版本，請與本行的業務夥伴聯絡或親臨澳洲銀行查詢。

如欲瞭解更多有關我們存款戶口的詳情，請參閱我們的“存款戶口客戶須知”小冊子。

* 中文本內容如與英文本有歧異，概以英文本為準。

澳洲銀行香港分行
澳洲銀行財務(亞洲)有限公司

香港金鐘太古廣場 1 座27樓
電話：2826 8163 傳真：2822 9704
網址：www.nabasia.com

一般服務收費

開立公司戶口	公司查冊費 • 於香港註冊之公司—港幣200元 • 於澳洲註冊之公司—港幣500元 • 香港及澳洲以外之離岸註冊公司—根據該公司註冊地之法例規定釐定有關收費 另加任何相關的額外費用
於澳洲銀行海外分行開戶	港幣500元，另加速遞費
銀行確認書/戶口結餘證明書	每份港幣250元
銀行意見/銀行推薦	每次港幣400元
利息支付證明書	每曆年港幣400元，另加任何有關紀錄搜尋的額外費用
戶口紀錄報告	• 1曆年—港幣250元 • 2曆年—港幣500元 • 3曆年—港幣1,000元 • 3曆年以上(7曆年為上限)額外每曆年—港幣1,000元，另加任何有關紀錄搜尋的額外費用
戶口結單/入數紙/支票副本	• 每份副本港幣100元 • 如欲索取大量副本，費用則根據報價而定
查閱個人資料	• 每次港幣200元 • 指定文件每頁港幣30元
以傳真/速遞方式將訊息轉送至澳洲銀行其他分行/辦事處	• 傳真—每頁港幣100元 • 速遞—港幣100元，另加速遞費用
文件認證(每次)	每次港幣500元包括最多16頁，之後每頁港幣30元
撥款指示	• 設立指示—每次港幣200元 • 更改指示—每次港幣100元 • 取消指示—免費(每次撥款之交易費用將會同時徵收)
支票/自動轉賬/撥款指示因金額未付而遭退回	每次交易港幣100元

一般服務收費

定期存款戶口

定期存款提前取款收費 (部份/全數)	如您提前取款，我們將從您所提之款項中扣除因提前取款所須繳付的費用及下列其中一項費用(金額以較高者為準): <ul style="list-style-type: none">• 本行從市場借入定期存款金額的成本減去該筆定期存款因提前取款而須繳付之利息；或• 最低收費為港幣250元
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活期存款戶口

低結餘收費 (結餘低於所訂定之最低金額)	• 免收費 (但您的戶口將不能獲得利息)
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活期存款最低存款金額

澳元	5,000
加拿大元	5,000
瑞士法郎	5,000
歐羅	5,000
英鎊	2,500
港元	25,000
日圓	500,000
紐西蘭元	5,000
新加坡元	5,000
美元	3,000
人民幣	20,000

往來戶口

退票	每張港幣100元
未經授權透支	透支罰息將根據當時銀行年利率以每天計算，另加手續費每項港幣100元
停止付款指示－港元支票	每張港幣100元

匯款

匯入匯款

電匯匯入/自動轉賬系統 (CHATS) 轉入	免費
外幣票據－託收	港幣150元，另加所涉及的任何高於最低收費的額外費用，包括速遞費、代理收費及代替佣金(不設人民幣票據託收服務)
支票託收－退票	每張港幣100元，另加所涉及的任何中介銀行收費及其他相關費用
追蹤匯入匯款	每次港幣150元，另加任何第三者的額外收費

匯出匯款

本票 / 匯票	<ul style="list-style-type: none">• 每天首張支付戶口存款人的票據免費• 其後每張港幣100元，另加郵費或速遞費(如適用)• 如收款人為第三者，另加每張港幣50元
本票及匯票回購	每張港幣200元
停止付款 • 本票 • 匯票	每張港幣350元 每張港幣150元，另加任何第三者的額外收費
電匯 • 以港元電匯至香港範圍以內	透過港元自動轉賬系統(CHATS)匯款，每項港幣50元
電匯 • 電匯其他貨幣至: - 澳洲銀行集團其他成員 - 其他金融機構	每項港幣150元 每項最低收費為港幣200元，另加任何第三者的額外收費
追蹤匯出匯款包括改匯及/或取消付款	每次港幣150元，另加任何第三者的額外收費

物業貸款

香港物業

申請手續費	每項物業港幣1,000元
貸款確立費用	金額以較高者為準： <ul style="list-style-type: none">• 貸款額的0.5%• 港幣3,000元
計息期轉換	每次轉換港幣1,500元
息率轉換 (最優惠利率與銀行成本利率互換)	每次轉換港幣1,500元
提前還款收費	詳情請參閱貸款批核書
於定息還款期內提前還款 (全數或部份)	金額以較高者為準： <ul style="list-style-type: none">• 銀行的經濟成本• 港幣2,000元 經濟成本為銀行因貸款人於定息還款期內提早還款(全數或部份)所涉及的經濟損失
年度評估收費	港幣2,000元，或參閱有關貸款批核書
貸款重新提取收費	每次港幣500元
託管費—適用於客戶要求銀行繼續代持已完全償還或取消貸款的抵押物業樓契	每項物業每年港幣1,000元
火險保費	每年受保金額的0.1%
租賃同意書/轉讓同意書	每份港幣250元，另加任何第三者的額外收費
確認物業擁有權/按揭詳情	每項物業港幣200元
樓契副本	每份港幣500元
貸款重組收費	最低收費為港幣1,000元
保險審閱收費	最低收費為港幣2,000元
抵押審查	照價計算
公司貸款或家庭信託基金貸款 <ul style="list-style-type: none">• 查冊費• 契約審查	以公司或家庭信託基金成立所在地的貨幣照價計算

海外物業

申請手續費	每項物業港幣1,000元
貸款確立費用	金額以較高者為準： <ul style="list-style-type: none">• 貸款額的0.5%• 港幣3,000元
抵押審查	以物業所在地的貨幣照價計算
於香港以外地區文件處理	最低收費為港幣150元
物業交收收費	每項物業最低收費為500澳元 (只適用於澳洲物業)
樓契副本	每份港幣300元
租賃同意書/轉讓同意書 (每次要求)	每份港幣250元，另加任何第三者的額外收費
貸款貨幣轉換	每次轉換港幣1,500元
計息期轉換	每次轉換港幣1,500元
確認物業擁有權/按揭詳情	每項物業港幣200元
提前還款收費	詳情請參閱貸款批核書
於定息還款期內提前還款 (全數或部份)	金額以較高者為準： <ul style="list-style-type: none">• 銀行的經濟成本• 港幣2,000元 經濟成本為銀行因貸款人於定息還款期內提早還款(全數或部份)所涉及的經濟損失
年度評估收費	港幣2,000元，或參閱有關貸款批核書
貸款重新提取收費	每次港幣500元
支票收費—於物業交收日如以超過3張銀行支票作為支付澳洲物業交收	每張8澳元或以第4張及其後所簽發的支票照價計算

所有政府收費及律師費等均由貸款人支付。

物業貸款

海外物業(續)

託管費－適用於客戶要求銀行繼續代持已完全償還或取消貸款的抵押物業摺契	每項物業每年港幣1,000元
銀行擔保(物業購買)申請手續費	港幣1,000元
銀行擔保(物業購買)－承諾費	金額以較高者為準： <ul style="list-style-type: none">• 每年擔保金額的1.5%• 港幣1,000元
貸款重組收費	最低收費為港幣1,000元
公司貸款或家庭信託基金貸款 • 查冊費 • 契約審查	以公司或家庭信託基金成立所在地的貨幣照價計算
印花或註冊服務 (由銀行寄存文件)	以物業/抵押品所在地的貨幣照價計算
建築項目貸款－分期提取借款收費	每次最低收費為60澳元(只適用於澳洲物業)
查冊費(辦公室查冊、公司/業務名稱查冊及其他查冊項目)	以物業/抵押品/公司所在地的貨幣照價計算
物業按揭贖回收費－除澳洲以外之所有物業	每項物業所有有關的法律文件收費港幣2,000元，澳洲除外

以下各項只適用於澳洲：

由銀行準備及/或執行物業按揭贖回收費	根據澳洲銀行之澳洲總行所訂的收費(以每次執行物業按揭贖回計)
物業按揭交收	根據澳洲銀行之澳洲總行所訂的收費(以每次交收計)
付匯以贖回文件	根據澳洲銀行之澳洲總行所訂的收費(以每次付匯計)

所有政府收費及律師費等均由貸款人支付。

其他貸款種類

循環貸款

申請手續費	港幣1,000元
承諾費	金額以較高者為準： <ul style="list-style-type: none">• 每年最高貸款額的1%• 每年預繳費為港幣5,000元

稅務貸款(只適用於現有客戶)

申請手續費	港幣1,000元
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現金抵押貸款

申請手續費	港幣1,000元
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投資相關服務

託管費

每月25美元
• 每100萬美元或等值購入額，或
• 每隻證券最低購入額，以金額較高者為準

每隻證券最低購入額

30萬美元/澳元/紐元

