

# Tariff of Banking Charges

Effective from 22 July 2013

## Bank of China (UK) Limited

From UK: 0845 602 7083

From overseas: +44 20 7929 3407

[www.bankofchina.com/uk](http://www.bankofchina.com/uk)



Bank of China (UK) Limited  
Registered in England Number 6193060  
Registered Office: 1 Lothbury, London EC2R 7DB

## Section 1 - Charges applicable to all accounts

"Stop Cheque" Request	£10 per cheque
Standing Order Set Up/Amendment/Cancellation Fee	£5
Currency Cheque Drawn on a UK Bank for Collection *	£20 per cheque
Currency Cheque Sent Abroad for Collection *	£25 per cheque
Returned Unpaid Cheque/Standing Order/Direct Debit due to insufficient funds or other reasons attributable to drawer's omission/mistake	£25 per item
E-token Replacement	£6 per item
To Issue/Amend/Cancel a Bank Draft	£15 each

## Money Transfer (Applicable to All Account Holders except Wealth Management)

	under £2000 (exclude £2000)	£2000 - £5000 (exclude £5000)	£5000 and above
Money transfer to another branch of Bank of China (UK) Limited (sent same day)	Free	Free	Free
Same day money transfer to another UK bank account via CHAPS payment ^	£35	£45	£55
Forward-dated money transfer to another UK bank account via CHAPS payment ^	£15	£25	£35
Money transfer to another UK Bank Account via internet banking ** (received by the beneficiary bank the next business day)	Free	Free	Free
Money transfer in currencies other than GBP or Euro to another UK Bank Account * (sent within 3 business days)	£28	£38	£48
Money transfer to abroad (Non-EEA countries)	£15	£25	£35
<b>Money Transfer to Abroad (EEA Countries):</b>			
Transfer GBP or Euro to an EEA country ^ (received by the beneficiary by the end of next business day)	£35	£45	£55
Money transfer to abroad in currencies other than GBP or Euro (sent within 3 business days)	£15	£25	£35
Money transfer to abroad in currencies other than GBP or Euro ^ (sent same day)	£35	£45	£55

### Notes:

\*This charge will be in GBP or equivalent in other currencies.

\*\* This free service applies up to normal internet banking maximum amounts. The instruction has to be input via internet banking by 14:00.

\*\*\* Interest accrues on daily basis and accrued interest will be charged on 20<sup>th</sup> June and 20<sup>th</sup> December every year or upon account closure.

^ Instruction must be received by Bank of China (UK) Limited before 12:00 noon.

^^ POS stands for Point of Sale.

^^^ Value Added Tax (VAT) will be charged at the applicable rate at the time the fee is paid.

Other Charges	
To Pay Bank of China Group Bank Draft into Bank of China (UK) Limited Account	Free
To Cash Bank of China Group Bank Draft	£15
To Issue Duplicate Statement	£3 per copy
Copy of Account Transaction Document	£10 per copy
Amendment/Cancellation of Fund Transfer Instruction *	£15
To Issue a Bank Reference	£15
Cancellation of Fixed Time Deposit before Maturity	£30
Certification of Document (e.g. passport)	£30 per copy
Interest for Unarranged Borrowing ***	10% per annum above Bank of England base rate variable

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## Section 2 - Charges applicable to Personal Accounts only

### Great Wall International Debit Card

ATM Cash Withdrawal in UK (note: the ATM provider may impose their own charges)	FREE
Replacement of Lost/Damaged Card	£5
Over the Counter Cash Withdrawal within UK	1.5% (Min £2/Max £4.50)
Over the Counter Cash Withdrawal in any Bank of China Branch in the UK	FREE
Foreign Exchange Transaction Fee (FETF) Plus one of the following (a to f)	2.65% (No Min/Max)
a) Over the Counter Cash Withdrawal Abroad (excluding transactions in Bank of China branches in China) e.g. If you withdraw cash over the counter abroad at banks other than Bank of China in China, the charge will be FETF of 2.65% plus £2.00	£2.00
b) ATM Cash Withdrawal Abroad (excluding transactions referred in point "e" below) e.g. If you withdraw cash from a cash machine with Great Wall International Debit Card abroad, (other than a Bank of China's ATM in China) the charge will be FETF of 2.65% plus £1.50.	£1.50
c) POS ^^ Transaction Charge Abroad (excluding transactions referred in point "f" below) e.g. If you make a card payment with Great Wall International Debit Card abroad (other than a POS transaction at Bank of China's Merchant Outlet in China), the charge will be FETF of 2.65% plus 75p per transaction	75p per transaction
d) Over the Counter Cash Withdrawal in any Bank of China Branch in China e.g. If you withdraw cash over the counter at Bank of China branches in China the charge will be FETF of 2.65% plus ¥ 18.00	¥18.00
e) Bank of China ATM Cash Machine Withdrawal in China Charge e.g. If you withdraw cash from a Bank of China 's cash machine at in China the charge will be FETF of 2.65% plus ¥ 14.00	¥14.00
f) POS Transaction at Bank of China's Merchant Outlet in China Charge e.g. If you make payment with Great Wall International Debit Card at Bank of China's merchant outlet in China, the charge will be FETF of 2.65% plus ¥7 per transaction.	¥7.00 per transaction

#### Notes:

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Foreign Banknotes / Traveller Cheques	
To Cash Sterling Travellers Cheque	1% (Min £5/No Max)
To Cash Foreign Currency Travellers Cheque	2% (Min £5/No Max)

Applicable to Gold Premier, Gold Student and Wealth Management Account Holder only		Fees & Rates
Investor Immigration	Original Bank Statement (Express Delivery)	£30 per copy
	To issue a Bank Reference Letter (Express Delivery)	£50 + VAT per copy <sup>^^^</sup>
Additional Services	UK Airport Pickups, Hotel Bookings, Transport Arrangements etc.	Pay actual cost to the third parties
Monthly Account Management Fee (Applicable to Gold Premier Account Holder only)	If total credit balance drops below the minimum for longer than 30 calendar days	£25 per calendar month
Monthly Account Management Fee (Applicable to Wealth Management Account Holder only)	If total credit balance drops below the minimum for longer than 30 calendar days consecutively or (if applicable) you cease to have a mortgage with us	£25 per calendar month

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## Money Transfer - Applicable to Wealth Management Account Holder

	under £2000 (exclude £2000)	£2000 - £5000 (exclude £5000)	£5000 and above
Money transfer to another branch of Bank of China (UK) Limited (sent same day)	Free	Free	Free
Same day money transfer to another UK bank account via CHAPS payment <sup>^</sup>	£32	£41	£50
Forward-dated money transfer to another UK bank account via CHAPS payment <sup>^</sup>	£13	£23	£32
Money transfer to another UK Bank Account via internet banking <sup>**</sup> (received by the beneficiary bank the next business day)	Free	Free	Free
Money transfer in currencies other than GBP or Euro to another UK Bank Account <sup>*</sup> (sent within 3 business days)	£25	£34	£43
Money transfer to abroad (Non-EEA countries)	£13	£23	£32
<b>Money Transfer to abroad (EEA countries)</b>			
Transfer GBP or Euro to an EEA country (received by the beneficiary by the end of next business day) <sup>^</sup>	£32	£41	£50
Money transfer to abroad in currencies other than GBP or Euro (sent within 3 business days)	£13	£23	£32
Money transfer to abroad in currencies other than GBP or Euro <sup>^</sup> (sent same day)	£32	£41	£50

## Safety Deposit Box Annual Rental (Available in Glasgow Branch Only)

Box	Size (cm)	Charge
<b>A</b>	4 x 12 x 48	£42.56 + VAT <sup>^^^</sup>
<b>B</b>	4 x 19 x 48	£63.83 + VAT <sup>^^^</sup>
<b>C</b>	9 x 12 x 48	£85.11 + VAT <sup>^^^</sup>
<b>D</b>	4 x 19 x 48	£110.64 + VAT <sup>^^^</sup>
<b>E</b>	19 x 12 x 48	£136.17 + VAT <sup>^^^</sup>
<b>F</b>	19 x 19 x 48	£153.20 + VAT <sup>^^^</sup>
<b>G</b>	41 x 42 x 48	£340.43 + VAT <sup>^^^</sup>

**Notes:**

<sup>\*</sup>This charge will be in GBP or equivalent in other currencies.

<sup>\*\*</sup> This free service applies up to normal internet banking maximum amounts. The instruction has to be input via internet banking by 14:00.

<sup>\*\*\*</sup> Interest accrues on daily basis and accrued interest will be charged on 20<sup>th</sup> June and 20<sup>th</sup> December every year or upon account closure.

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### Section 3 - Charges applicable to Gold Premier and Gold Student Accounts only

Gold Services		Fees & Rates
Additional Services	Administration Charges for Additional Service Booking in the UK	15% of actual cost (Min £25)

Gold Student Services		Basic Service (Annual Fee: Free)	Classic Service (Annual Fee: £98)	Premier Service (Annual Fee: £518)
In China	Gold Premier Account Opening	√	√	√
	Internet Banking Set Up	√	√	√
	Gold Student Account Opening	√	√	√
	Bank Cards for Gold Student	√	√	√
	Internet Banking Set Up for Gold Student	√	√	√
In the UK	Account Service Charge	√	√	√
	Hong Kong Stocks Express Account Opening	√	√	√
	Savings Account Opening	√	√	√
	RMB Account Opening	√	√	√
	Gold Student Account Activation	√	√	√
	One-to-one Gold Student Account Guide	√	√	√
	Monthly Statement to Gold Student Account Holder	√	√	√
	Quarterly Gold Student Account Statement to Parents		√	√
	Regular Funds Transfers to Gold Student Account		√	√
	Airport Pickup Upon Arrival in the UK			√
	UK Mobile SIM Card with £30 top-up			√
	One Week Work Experience in the UK			√
	Designated Customer Relationship Manager during UK working hours	√	√	
	Designated Customer Relationship Manager 24 hours			√

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## Section 4 - Great Wall International Credit Card

### Classic Card

Annual Fee	£10
Annual Fee (Wealth Management Account Holder only)	FREE
Additional Cardholder Annual Fee	£5
Additional Cardholder Annual Fee (Wealth Management Account Holder only)	FREE
APR	Representative 19.0% APR (variable)
Standard Interest Rate	17.1 % per annum 1.325% per month (variable)

### Gold Card

Annual Fee	£40
Annual Fee (Wealth Management Account Holder only)	FREE
Additional Cardholder Annual Fee	£20
Additional Cardholder Annual Fee (Wealth Management Account Holder only)	FREE
APR	Representative 20.1% APR (variable)
Standard Interest Rate	12.7% per annum 1% per month (variable)

### Company Card

Annual Fee per card	£40
APR	Representative 20.1% APR (variable)
Standard Interest Rate	12.7% per annum 1% per month (variable)

### Applicable to all Credit Cards

Cash Advance Fee	£2 +2% per transaction for over-the-counter or ATM cash withdrawals in the UK	
Replacement Card	£5	
Replacement PIN	FREE	
Copy Statement	£3 per copy	
Copy of Original Sales Voucher	£12 per copy	
Default Fees	Late Payment Fee	£12 per incident
	Returned Unpaid Cheque / Direct Debit Due to insufficient funds or other reasons attributable to drawer's omission / mistake	£25 per item



## Using your Card Abroad

Cash Advance Fees	£2 +2% per transaction for over-the-counter cash withdrawals at any Bank of China branches outside UK.
	£3 + 2% per transaction for ATM or over-the-counter cash withdrawals at non Bank of China branches outside UK.
Currency Conversion Fee Abroad Charge	2%
Emergency Card Replacement Abroad using Visa	USD 160 for Classic Card USD 180 for Gold Card & Company Card
Emergency Cash Disbursement Abroad using Visa	USD 100

## Section 5 - Applicable to Business Accounts Only

Paid In Cash Handling Fee	0.20%
Paid Out Cash Handling Fee	Free
GBP Cheque Book (50 cheques)	£8 per book
USD Cheque Book (50 cheques)	\$16 per book
Sterling Cheque Drawn on a UK Bank for Collection	25p per cheque
Bank of China (UK) Limited Cheque Paid	50p per cheque
Minimum Current Account Quarterly Service Charge	£15
Standard Bank Report for Audit Purpose (Audit Letter)	£33 + VAT <sup>^^^</sup>
To Buy / Sell Foreign Banknotes	2% (Min £5/No Max)
To Credit / Withdraw Foreign Banknotes from Same Currency Account	2% (Min £5/No Max)

## Corporate Internet Banking Charges

One -off Fee	Account Registry Fee	£10
	E -Token	£20 each
Charge per Transaction	International Remittance	£20

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## Section 6 - Charges applicable to Non Account Holder

	under £2000 (exclude £2000)	£2000 - £5000 (exclude £5000)	£5000 and above
Money transfer to another branch of Bank of China (UK) Limited	Free	Free	Free
Same day money transfer to another UK Bank Account via CHAPS payment <sup>^</sup>	£45	£55	£65
Transfer GBP or Euros to an EEA country <sup>^</sup> (received by the beneficiary by the end of next business day)	£45	£55	£65
Money transfer in currencies other than GBP or Euro to another UK Bank Account* (sent within 3 business days)	£38	£48	£58
Money transfer to abroad in currencies other than GBP or Euro (sent within 3 business days)	£25	£35	£45
Money transfer to abroad in currencies other than GBP or Euro <sup>^</sup> (sent same day)	£45	£55	£65

## Foreign Banknotes / Traveller Cheques

To Cash Sterling Travellers Cheque	1% (Min £5/No Max)
To Cash Foreign Currency Travellers Cheque	2% (Min £5/No Max)

### Notes:

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\*\*\* Interest accrues on daily basis and accrued interest will be charged on 20<sup>th</sup> June and 20<sup>th</sup> December every year or upon account closure.

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<sup>^^^</sup> Value Added Tax (VAT) will be charged at the applicable rate at the time the fee is paid.



### **Banking Department**

**ADD:** 2 Lothbury, London EC2R 7DB  
**TEL:** 0044(0)20 7282 8845  
**EMAIL:** business.uk@mail.notes.bank-of-china.com

### **Chinatown Branch**

**ADD:** 107 Shaftesbury Avenue, London W1D 5DA  
**TEL:** 0044(0)20 7437 5975  
**EMAIL:** wbranch@mail.notes.bank-of-china.com

### **Birmingham Branch**

**ADD:** 33 Horse Fair, Birmingham B1 1DD  
**TEL:** 0044(0)121 622 7002  
**EMAIL:** birmingham@mail.notes.bank-of-china.com

### **Manchester Branch**

**ADD:** 67-69 Mosley Street, Manchester M2 3JB  
**TEL:** 0044(0)161 236 8302  
**EMAIL:** manchester.uk@mail.notes.bank-of-china.com

### **Glasgow Branch**

**ADD:** 450 Sauchiehall Street, Glasgow G2 3JD  
**TEL:** 0044(0)141 332 3354  
**EMAIL:** glasgow@mail.notes.bank-of-china.com

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Bank of China (UK) Limited  
Registered in England Number 6193060  
Registered Office: 1 Lothbury, London EC2R 7DB

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