

# Tariff of banking charges

(Personal accounts)

Effective from 1<sup>st</sup> August 2023

## Bank of China (UK) Limited

From UK: 0800 38 95566

From overseas: +44 20 7282 8926

[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 - General

Cancelling a cheque	£10 per cheque
To set up/amend/cancel a standing order	Free
To cancel Direct Debit	Free
Special Presentation Cheque*	£20 per cheque
Foreign currency cheque sent abroad for collection *	£25 per cheque
Returned unpaid cheque/failed standing order/failed Direct Debit due to lack of funds or other reasons attributed to your omission/mistake	£25
Replacing an Internet Banking E-token	Free
To issue/amend/cancel a bank draft	£15

## Sending money over the counter (applicable to all account holders except Wealth Management) \*\*

	Under £2000	£2000 - £5000 (exclude £5000)	£5000 and above
<b>Sending money within the UK</b>			
To another account with Bank of China (UK) Limited	Free	Free	Free
To another UK bank account via CHAPS payment (sent on the same day) ^	£35	£35	£35
In non-GBP/non-EUR currencies to another UK bank account * (sent within 3 Business Days)	£28	£38	£48
<b>Sending money outside the UK</b>			
To outside the EEA (European Economic Area)	£15	£25	£35
In GBP or EUR to the EEA ^ (received by the payee by the end of the next Business Day)	£35	£45	£55
To the EEA in non-GBP/non-EUR currencies (sent within 3 Business Days)	£15	£25	£35
To the EEA in non-GBP/non-EUR currencies ^ (sent on the same day)	£35	£45	£55

### Notes:

\*This charge will be in GBP or equivalent in the currencies of the transaction.

\*\* Fees for Wealth Management account holders are set out in Section 5 in this document.

\*\*\* When sending money outside the UK:

For GBP, USD or EUR payments, instructions must be received by Bank of China (UK) Limited before 2:00 pm regardless of the amount of payments.

For CNY payments, instructions must be received by Bank of China (UK) Limited before 2:00 pm. (Express payments will be sent from Bank of China (UK) Limited next business day. Non-express payments will be sent from the Bank of China (UK) Limited within three working days.

For other currencies, instructions must be received by Bank of China (UK) Limited before 2:00 pm, and payments will be sent from Bank of China (UK) Limited within three working days.

Other charges		
To pay a bank draft issued by a Bank of China Group member into your account with us		Free
To cash a bank draft issued by a Bank of China Group member		£15
To issue duplicate account statement		£3 per copy
To issue payment clearing record		£10 per copy
To cancel/amend a money transfer transaction*		£15
To issue a bank reference letter		£15
To cancel an All-in-One Fixed Term Deposit before maturity		Free
To cancel a Super Savings Deposit Account before maturity		£30
Certification of document (e.g. passport)		£30 per copy
Interest for unarranged overdraft (this accrues on a daily basis and will be charged on 20 <sup>th</sup> June and 20 <sup>th</sup> December every year or upon account closure)		10% per annum above Bank of England base rate
Investor immigration	Original bank statement (express delivery)	£30 per copy
	Original bank reference letter (express delivery)	£50 + VAT per copy

**Notes:**

\* Subject to availability. This charge will be in GBP or the equivalent in other currencies.

## Section 2 – Debit Card (Great Wall International Debit Card)

	Classic Card	Platinum Card
Replacement of lost/damaged card	£5	Free
<b>Use of your Debit Card in the UK</b>		
ATM cash withdrawal in pounds in the UK (note: the ATM providers may impose their own charges)	Free	
Over the counter cash withdrawal within the UK in GBP in other banks	£2 per withdrawal	
Over the counter cash withdrawal in any Bank of China branches in the UK	Free	
<b>Use of your Debit Card outside the UK</b>		
Foreign exchange transaction fee ( <b>FETF</b> ) (plus one of the following a to c fees, per transaction, as below)	2.65% of the transaction value (no min/max)	Free
a) Over the counter cash withdrawal in foreign currency outside the UK e.g. If you withdraw cash over the counter with Great Wall International Debit Card abroad	FETF + £2 per withdrawal	
b) ATM cash withdrawal in foreign currency outside the UK e.g. If you withdraw cash from an ATM with Great Wall International Debit Card abroad	FETF + £1.50 per withdrawal	
c) Debit card payment in foreign currency outside the UK e.g. If you make a card payment with Great Wall International Debit Card abroad	FETF + £0.75p per payment	

### Section 3 – Credit Card (Great Wall International Credit Card)

#### Classic card

Annual fee	Free
Annual Percentage Rate (APR)	<b>Representative 18.5% APR</b>
Standard interest rate	17.1 % per annum 1.324% per month

#### Gold card

Annual fee	Free
Annual Percentage Rate (APR)	<b>Representative 13.5% APR</b>
Standard interest rate	12.7% per annum 1% per month

#### Applicable to all credit cards

Cash advance fee	£2 + 2% of the transaction value for cash withdrawals in the UK	
Replacement of lost/damaged card	£5	
Replacement of PIN	Free	
Credit card statement	£3 per copy	
Default Fees	Late payment fee	£12 per incident
	Returned unpaid cheque	£25 per cheque
	Failed automated repayment fee	£12 per transaction

#### Using your credit card abroad

Cash advance fees	£2 + 2% of the transaction value for over-the-counter cash withdrawals at any Bank of China branch outside the UK
	£3 + 2% of the transaction value for ATM or over-the-counter cash withdrawals at non-Bank of China branches outside the UK
Foreign exchange transaction fee (FETF)	2% of the transaction value

## Section 4 – Personal Internet Banking Tariff \*

### Sending money within the UK online

To Bank of China (UK) Limited accounts	Free
To accounts held in other UK banks via Faster Payments	Free
To accounts held in other UK banks via CHAPS	£15.00

### Sending money outside the UK online

To bank accounts outside the UK	Transfer value under £2000	£6 or equivalent in other currencies
	Transfer value from £2000 up to but excluding £5000	£10 or equivalent in other currencies
	Transfer value from £5000 and above	£14 or equivalent in other currencies
RMB Pre-Settlement Remittance to China	Transfer value under £2000	£6 or equivalent in other currencies
	Transfer value from £2000 up to but excluding £5000	£10 or equivalent in other currencies
	Transfer value from £5000 and above	£14 or equivalent in other currencies

#### Notes:

\* Internet banking online transfer service is subject to transaction limits and terms and conditions. Please refer to the Self Service section on our website [www.bankofchina.com/uk](http://www.bankofchina.com/uk) for details.

## Section 5 – Sending money at the counter (applicable to Wealth Management account holders only)

	Under £2000	£2000 - £5000 (excluding £5000)	£5000 and above
<b>Sending money within the UK</b>			
To another account with Bank of China (UK) Limited	Free	Free	Free
To another UK bank account via CHAPS payment ^ (sent same day)	£32	£41	£50
Forward-dated to another UK bank account via CHAPS payment ^	£13	£23	£32
In currencies other than GBP and Euro to another UK bank account* (sent within 3 Business Days)	£25	£34	£43
<b>Sending money outside the UK</b>			
To countries/regions outside the EEA (European Economic Area)	£13	£23	£32
In GBP or Euro to a country within the EEA^ (received by the payee by the end of the next Business Day)	£32	£41	£50
To abroad (within the EEA) in currencies other than GBP or and Euro (sent within 3 Business Days)	£13	£23	£32
To abroad (within the EEA) in currencies other than GBP and Euro ^ (sent in the same day)	£32	£41	£50

### Notes:

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

^ For payments to the value of £10,000 (inclusive) or more, instructions must be received by Bank of China (UK) Limited before 15:30 p.m. cut-off time. For payment instructions below £10,000 no cut-off time shall apply. We can refuse payment instructions under the Terms and Conditions (personal accounts) and the General Terms and Conditions.

**Section 6 (1) - Safety deposit box rental\* (available in Glasgow Branch only)**

<b>Box</b>	<b>Size (cm)</b>	<b>Annual charge (including VAT)</b>
<b>A</b>	4 x 12 x 48	£68
<b>B</b>	4 x 19 x 48	£98
<b>C</b>	9 x 12 x 48	£128
<b>D</b>	9 x 19 x 48	£168
<b>E</b>	19 x 12 x 48	£198
<b>F</b>	19 x 19 x 48	£228
<b>G</b>	41 x 42 x 48	£498
<b>H</b>	6 x 11 x 53	£108
<b>I</b>	6 x 23.4 x 53	£158
<b>J</b>	10.6 x 23.4 x 53	£218

**Section 6 (2) - Safety deposit box related services\* (available in Glasgow Branch only)**

<b>Service</b>	<b>One-off charge (including VAT)</b>
Replacement of lost key (lost one key)	£50.00
Force opening of locker and installing new lock (lost both keys)	£400.00 ^
Access Charge (with appointment)	£5.00 per visit
Access Charge (without appointment/emergency)	Access granted at branch management's discretion £10.00 per visit
Box damage (minor)	£50 and any costs incurred to repair the box
Box damage (irreparable)	Cost of replacement depending on box class

**Notes:**

\* Safety Deposit Boxes are available to Bank of China (UK) Limited account holders only. Safety Deposit Boxes are subject to availability and approval. Safety Deposit Boxes Terms and Conditions apply.

^ Rates are subject to change – based on locksmith charge



## Contact Information

Customer Service Hotline:

0800 38 95566 (UK)

or +44 20 7282 8926 (overseas)

Email: [service.uk@bankofchina.com](mailto:service.uk@bankofchina.com)

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

### Branch Addresses

#### Banking Department

2 Lothbury, London EC2R 7DB

#### Chinatown Branch

107 Shaftesbury Avenue, London W1D 5DA

#### Birmingham Branch

33 Horse Fair, Birmingham B1 1DD

#### Manchester Branch

67-69 Mosley Street, Manchester M2 3JB

#### Glasgow Branch

450 Sauchiehall Street, Glasgow G2 3JD