

Westpac Hong Kong Schedule of Fees

All amounts in **HKD** unless otherwise stated.

Inward Telegraphic Transfer (ITT)

Inward Payment Free

Outward Telegraphic Transfer (OTT) ^

Outward Payment..... US\$30/A\$40/NZ\$50/\$250*

Demand Draft^

Deposit Draft \$200*

Issue / Cancel Draft..... \$200*

Stop Payment.....\$300

Cheque^

HKD Deposit from local bank Free

Other Cheque Deposit \$250*

Returned cheque.....\$300

Stop payment\$200

Cashier's Order^

Issue Cashier's Order\$..... 100*

Stop Payment.....\$100

Replacement / Cancellation \$50

RTGS^

HK Outward Payment (CHATS) \$100*

HK Inward Payment (CHATS)..... Free

Investment Products

Varies by product – see the product offer summary documents for specific fee information

Other Services

Replacement statements, confirmations and transaction advices \$50 / page, \$100 min**

Audit confirmation..... \$250 per account

ID and mortgage / loan document certification\$650

Certification of other documents (up to 16 pages)\$500

Thereafter.....\$50 / page

Request for personal data summary (in accordance with Privacy Ordinance)\$100**

Postage / courier charges.....\$30 / \$250

Fax per page\$100

Early Termination of Term Deposit.....break cost +\$1000~

General Lending Fees#

Annual None

Interest period switch.....\$1,500

Early repayment fee None

Currency switch Free

Redraw application fee\$1,500

Late payment admin fee A\$30/\$200

Note: Other lending costs including government charges, stamp duty, search fees, registration fees, and valuation fees are charged at cost.

Investment Property Loans#

Establishment..... A / NZ \$750

- Additional fees apply for applications

Involving family trust A / NZ \$1,000

Restructure / refinance / increase limit A / NZ \$750

Mortgage discharge..... \$600 + PCD fees***

Construction Loans#

Establishment..... A / NZ \$750

Each progress payment.....\$1,500

Refinance / restructure / increase limit A / NZ \$750

Cash Back Loans#

Establishment fee A \$750

Refinance / restructure fee A \$750

For more information on any of these fees or services or more information about becoming a client of Westpac Banking Corporation ('Westpac') in Hong Kong, please contact a Relationship Manager on +852 2842 9888 or at westpac.hk@westpac.com.au.

Things you should know:

Note that some fees may be varied, reduced or increased in certain circumstances, or for a certain period. Above fees are normal fees charged. ^ Charges in other currencies are converted and rounded up. * Correspondent bank charges may also apply. ** Warehouse retrieval charges are applicable if information required is stored off-site. ~Withdrawal is subject to Term Deposit T&C. *** Processing Centre Discharge fees vary depending on States. † Lending products attract a cost of funds plus margin charges. General lending fees also apply to these loans. Westpac reserves the right to vary these fees from time to time. Contact Westpac for the latest fee schedule.

Important Information: Conditions apply. Subject to Westpac Banking Corporation and its subsidiaries ("Westpac") operating in Hong Kong (registered office 16/F., York House, The Landmark, 15 Queen's Road Central, Hong Kong). Account opening and lending criteria apply. Other charges may apply. Sometimes special offers or promotions that may be offered alter or affect these terms. Check with Westpac for any clarification. In all cases, the General Terms, any Terms and Conditions relating to a particular product, and any facility letter(s), or contract notes are definitive in terms of features and applicable charges.