

Service Charges

Transaction Banking | Cash Management

Hong Kong

Effective June 2025

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Account Services

General

Item	Charge
Account maintenance fee (Charge applies if average monthly balance is less than HKD 200,000)	HKD 600 per month per entity

Branch Bulk Deposit / Withdrawal Service (Applicable to all SCB Branches including Corporate Express Centres)

Item	Charge
Cash deposit	0.25% of total deposit amount (minimum HKD 150)
Cheque deposits	HKD 5 per transaction
Cash withdrawal	HKD 100 per transaction

Cheque-related Service

Item	Charge
Direct marking of cheque	HKD 200
Stop cheque payment	HKD 100 or USD 13 or RMB 80
Cheque return – issued on your account	HKD 150 or USD 19 or RMB 200

Notes:

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Other Account Services

Item	Charge
Standing instructions setup / amendment	HKD 100
Standing instructions reject	HKD 150
Overseas company account setup	HKD 5,000
Investigation services – remittance cancellation / recall of funds	HKD 250 + correspondent bank charge ³
Investigation services – remittance amendment	HKD 250 + correspondent bank charge ³
SWIFT MT900/910/CAMT.054	HKD 1,200 per month per account
SWIFT MT942	HKD 1,000 per month per account
SWIFT MT940/950	HKD 800 per month per account
SWIFT MT101 – setup fee	HKD 800
SWIFT MT101 – maintenance	HKD 100 per month

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Electronic Payments

Book Transfer

Item	Charge
Book transfer	Waived

Real Time Gross Settlement (RTGS/CHATS)

Item	Charge
Outward RTGS (OUR/SHA)	HKD 55 + OUR option charge
Outward RTGS – OUR option charge	HKD 200
Outward RTGS – stop payment	HKD 250 + correspondent bank charge ³
Outward RTGS – return	HKD 250 + correspondent bank charge ³

Faster Payment System (FPS)

Item	Charge	
FPS credit transfer to SCBHK account	Payment amount	
	HKD 500,000 or below	HKD 5
	HKD 500,000 above – HKD1,000,000	HKD 10
FPS credit transfer to other FPS participants	Payment amount	
	HKD 500,000 or below	HKD 10
	HKD 500,000 above – HKD1,000,000	HKD 20

Direct Credit (ACH)

Item	Charge
Direct credit to SCB account	HKD 0.5
Direct credit to non-SCB bank account	HKD 1

Direct Credit (Payroll)

Item	Charge
Direct credit payroll to SCB account	HKD 1.5
Direct credit payroll to non-SCB bank account	HKD 1.5

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Cashier's Order / Corporate Cheque

Item	Charge
Cashier's order	HKD 100 + postage
Corporate cheque	HKD 100 + postage (cheque outsourcing) HKD 8 (onsite-cheque printing)
Stale cashier's order / corporate cheque cancellation	HKD 350
Cashier's order / corporate cheque reject	HKD 120 or USD 15 or RMB 200
Cashier's order / corporate cheque stop	HKD 100 or USD 13 or RMB 80

International Bank Cheque

Item	Charge
International bank cheque	HKD 100 + postage
International bank cheque cancellation	HKD 250 + correspondent bank charge ³

Outward Telegraphic Transfers (TT) / Cross-border Payments

Item	Charge
Outward TT (OUR/SHA)	HKD 150 + OUR option charge
Outward TT – OUR option charge	HKD 300
Outward TT – cover method charge	HKD 100
Outward TT – repair	HKD 250 + correspondent bank charge ³

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Collections

International Wires

Item	Charge
Inward telegraphic transfers (SHA/BEN)	HKD 55 or USD 7 or EUR 6.8

Domestic Collections

Item	Charge
Inward RTGS (SHA/BEN)	HKD 15 or USD 1.95 or EUR 2.1 or RMB 15
Inward ACH	Waived
Inward FPS / real-time direct debit through FPS from non-SCB account	HKD 0.42 or RMB 0.42 per transaction ⁴
Inward FPS / real-time direct debit through FPS from SCB account	Waived ⁴

Direct Debit Services

Item	Charge
Real-time direct debit through FPS	HKD 2
Electronic direct debit authorisation (eDDA) creation/amendment/cancellation through FPS	Waived
Direct debit from SCB account	HKD 2
Direct debit from 3rd party bank account	HKD 2
Direct debit authorisation mandate maintenance	Waived
Direct debit reject	HKD 60

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Cheque Collection

Item	Charge
Local cheque processing – clear funds	Waived
Local cheque processing – rejected item	Waived
Cleared locally – clear funds	Waived
Overseas cheque processing	HKD 290 + postage fee and correspondent bank charge ³
Overseas cheque cleared locally – rejected item	HKD 150 or USD 19 or RMB 200
Cheque purchase – deposit into HKD account	0.25% of cheque value, min HKD 50 + postage fee and correspondent bank charges ³
Cheque purchase – deposit into the same currency account	0.375% cheque value, min HKD 60 + postage fee and correspondent bank charges ³
Outward cheque processing	0.5% cheque value, min HKD 60 + postage fee and correspondent bank charges ³

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Channel Services

Straight2Bank

Item	Charge
Straight2Bank Web – setup and implementation	HKD 1,000 for each S2B Group ID
Straight2Bank Access (host-to-host) – setup and implementation	HKD 2,000 for each S2B Group ID
Straight2Bank – maintenance	HKD 500 per month for each S2B Group ID
Straight2Bank multi-bank reporting maintenance	HKD 500 per month for each S2B Group ID
Straight2Bank overseas SCB accounts access	HKD 250 per month per country
Additional Vasco token for Straight2Bank	HKD 300

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