

Well Link Bank Pricing Schedule  
Effective date: January, 2025

立足  
港澳  
橋世  
連界

LINKING THE  
GREATER BAY AREA  
TO THE WORLD



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Account Services	
Category	Charge Per Item
<b>1. Current Accounts</b> Cheque book Issuance Cheque (our customers') returned by WLB Deposit cheque return by Clearing House Loss of cheque	MOP 30 (the first cheque book: Waived) MOP 100 Nil MOP 50 per cheque
<b>2. Saving Accounts</b> Passbook lost or damaged - Reissue	MOP 100
<b>3. All Accounts</b> Transfer <ul style="list-style-type: none"> <li>• Same account holder in WLB</li> <li>• Different account holder in WLB</li> </ul>	Nil, per transfer, any currency Nil, per transfer, any currency
Balance Certificate	MOP 100
Account closed within 3 months	MOP 100
Improperly Maintained Account closed by WLB	Nil
Document/Record – Photocopies <ul style="list-style-type: none"> <li>• Within 6 months</li> <li>• Within 1 year</li> <li>• Beyond 1 year</li> </ul>	MOP 25 per page MOP 50 per page MOP 100 per page
Account History Enquiry Report <ul style="list-style-type: none"> <li>• Within 6 months per report</li> <li>• Within 1 year per report</li> <li>• Beyond 1 year per report</li> </ul>	MOP 50 MOP 100 MOP 150
<b>4. Opening of Overseas Registered - Company Account</b>	MOP 1,000

Deposit Services	
Category	Charge Per Item
<b>1. Cheque Received for Collection</b> Hong Kong cheque Returned unpaid (Hong Kong cheque) Tracer	MOP 20 per cheque MOP 150 per cheque MOP 50 per tracer
<b>2. MOP/HKD Coin Exchange Service</b> 1\$, 2\$ or 5\$ (100 coins per Bag)	MOP/HKD 5 per Bag
<b>3. Bulk Cash Deposit</b> MOP/HKD Coins <ul style="list-style-type: none"> <li>Up to 50 coins per customer per day</li> <li>Over 50 coins per customer per day</li> </ul>	Nil 2% of deposit amount, Min. MOP 10
MOP Notes <ul style="list-style-type: none"> <li>Banknote Denomination of MOP500/MOP1,000</li> <li>Banknote Denomination less than MOP100 (over 100 pieces)</li> </ul>	Nil 0.15% of deposit amount, Min. MOP 30
HKD Notes <ul style="list-style-type: none"> <li>Banknote Denomination HKD100 or below (over 50 pieces)</li> <li>For amount equal or below to HKD50,000 per account per day</li> <li>For amount above HKD50,000 per account per day</li> </ul>	0.15% of deposit amount, Min. HKD 30 Nil 0.075% of deposit amount exceeded, Min. MOP 15
CNY Notes <ul style="list-style-type: none"> <li>For amount equal or below to CNY30,000</li> <li>For amount above CNY30,000</li> </ul>	Nil 0.15% of deposit amount exceeded, Min. CNY 15
EUR/USD Notes <ul style="list-style-type: none"> <li>For amount equal or below to EUR/USD2,500</li> <li>For amount above EUR/USD2,500</li> </ul>	Nil 0.25% of deposit amount, Min. MOP30

<b>Payment Services</b>	
<b>Category</b>	<b>Charge Per Item</b>
<b>1. Remittance</b>	
In MOP to other Banks	MOP 50 (Online Banking/Mobile Banking: Nil)
In HKD to other local Banks	MOP 50 (Online Banking/Mobile Banking: Nil)
In HKD to other non-local Banks (BEN/SHA)*	MOP 200 (Online Banking/Mobile Banking: MOP 50)
In HKD to other non-local Banks (OUR)*	MOP 200 + Min. MOP 500 correspondent charges
In CNY to other local Banks	MOP 50 (Online Banking/Mobile Banking: 30)
In CNY to other non-local Banks (BEN/SHA) *	MOP 200 (Online Banking/Mobile Banking: MOP 180)
In CNY to other non-local Banks (OUR) *	MOP 200 + Min. MOP 500 correspondent charges
In other Currencies (BEN/SHA) *	MOP 200 (Online Banking: MOP 180)
In other Currencies (OUR) *	MOP 200 + Min. MOP 500 correspondent charges
Cancellation of Remittance (T/T)	MOP 200
Amendment of Remittance (T/T)	MOP 200
<b>2. Cashier's Order in MOP/HKD (Macau use)</b>	
Issuance	MOP 50
Cancellation	MOP 50
Loss of cashier's order	MOP 50
<b>3. Exchange Foreign Currency notes</b>	
Exchange Foreign Currency notes	Nil
<b>4. Payroll Services</b>	Nil (Using Online Services within WLB Accounts)

\* Charges Options:

**SHA** Charges Option means that Banking expenses are shared. Ordering party pays Well Link Bank's fees, which will be deducted from the ordering party's bank account and the Beneficiary pays any other charges, which will be deducted from the amount transferred.

**BEN** Charges Option means that all Banking expenses are paid by the Beneficiary. Well Link Bank will deduct its fees from the transferred amount. Any other charges will also be deducted from the amount transferred.

**OUR** Charges Option means that all Banking expenses are paid by the Ordering party. Ordering party pays Well Link Bank's fees as well as any charges. The beneficiary will receive the full amount.

Remarks: Any other charges include, but are not limited to the correspondent bank's charges and any related charges incurred due to unsuccessful remittance.

<b>Trade Services</b>	
<b>Category</b>	<b>Charge Per Item</b>
<b>1. Collections (Import/Export)</b> Clean Collections and Documentary Collections	0.125% Minimum MOP 300 (plus postage/cable)
<b>2. Letter of Credit Issuance</b> Pre-advise Opening Credit	MOP 100 0.25% of first USD 50,000 or equivalent * 0.125% on balance * Minimum MOP 800 (plus postage/cable) * For each validity of 6 months or part thereof
<b>3. Usance Commission</b> For usance drafts and deferred payment Letter of Credit	0.0625% per month or part thereof Minimum MOP 300
<b>4. Letter of Credit Advising</b> Advising Amendment on Letter of Credit Advising Notification or Delivery	MOP 300 per advising MOP 300 Postage/cable will be charged
<b>5. Letter of Credit Confirmation</b>	0.125% per month, Minimum MOP 500 Remarks: Confirmation charges may vary by bank and country
<b>6. Cable/SWIFT Charges</b> Letter of Credit Issuance Letter of Credit Amendment	MOP 500 (for first 3 pages). MOP 200 per each additional page MOP 300 Minimum. Depending on the length of the document

**Please contact your Relationship Manager for a detailed Trade Services Fee Schedule**

**Loans Services**

Category	Charge Per Item
<b>1. Personal Loan</b> Arrangement Fee Early Repayment Fee Late Repayment Fee Change in Loans Conditions Cancellation Fee (if canceled before signing)	1% per year 1% on repayment amount Rates + 3% p.a. (daily calculation) MOP 300 MOP 100
<b>2. Housing Loan</b> Arrangement Fee Valuation Fee Early Repayment Fee Within 1 year after loans starts Within 2 years after loans starts From the 3rd year onwards Late Repayment Fee Change in Loans Conditions Cancellation Fee (To collect only if borrower quit an already approved loan)	MOP 250 Quoted by appraisal agency 3.0% on repayment amount 2.0% on repayment amount 1.0% on repayment amount Rates + 3% p.a. (daily calculation) MOP 300 MOP 750
<b>3. Bank Guarantees Issuance</b> Bid Bond Performance Bond Advance Bond	Minimum 0.50% Minimum 0.75% Minimum 1.00%

Remarks: The above charges are for reference only, and the specific charges are subject to the actual credit approval status.

**Please contact your Relationship Manager for additional information on other Loans**

<b>Debit Card Services</b>	
<b>Category</b>	<b>Charge Per Item</b>
<b>1. Issuance Fee</b>	Nil
<b>2. Annual Fee</b>	Lifetime Annual Fee Waivers
<b>3. Card re-issuance due to loss/damage</b>	MOP 50 (Limited to the first renewal card exemption)
<b>4. Cash withdrawal through ATM (JETCO) in Macau</b>	Nil
<b>5. Cash withdrawal through ATM (JETCO) overseas</b>	HKD 10
<b>6. Cash withdrawal in/out of Macau ATM with UnionPay network</b>	HKD 20
<b>7. Balance checking in ATM with UnionPay network</b>	HKD 5
<b>8. Interbank transfer in Macau</b>	HKD 5

Remarks:

1. The charges are waived during the promotion period (the deadline of promotion is December 31st, 2025).
2. The charges listed in this table are applicable to the Well Link debit card and may be revised from time to time.
3. You may have to pay additional handling charges if you withdraw the cash in other ATMs and please pay attention to the charges reminder.
4. Non-Macau interbank transfer are not supported currently.

**Safe Deposit Box Services**

Category	Charge Per Item
<b>1. Box A 5"* 10"* 22"</b>	Rent: MOP 888/year; Deposit: MOP 888
<b>2. Box B 10"* 10"* 22"</b>	Rent: MOP 1,288/year; Deposit: MOP 1,288
<b>3. Box C 15"* 15"* 22"</b>	Rent: MOP 2,688/year; Deposit: MOP 2,688
<b>4. Box D 15"* 30"* 22"</b>	Rent: MOP 3,688/year; Deposit: MOP 3,688
<b>5. Box Chisel</b>	MOP 800
<b>6. Change Keys</b>	MOP 200

\*The conditions for applying for a Safe Deposit Box are: opening WLB Securities Service, applying for a credit card, purchasing insurance, or referring new customers. Satisfying any one of the above conditions is sufficient.

## Other Services

Category	Charge Per Item
<b>1. Bank Reference Letter</b>	MOP 200 per report/letter
<b>2. Bank Confirmation of Information for Audit Purposes</b>	MOP 300 per confirmation
<b>3. Company Account</b>	
Basic Report	MOP 50
Certificate Report (i.e. Certidão)	MOP 200 (Minimum, dependent on actual cost)
<b>4. Signature verification</b>	MOP 100

The fees listed in this Pricing Schedule are valid from January, 2025. Any changes to commissions or fees once made public are thereby deemed to have immediate effect and Bank has the right to deduct such commission or fees from the Customer's Account.

For any information on fees and charges, please visit your nearest Well Link Bank Branch or contact your Relationship Manager.

Well Link Bank reserves the right to make changes to the content of this service fee schedule from time to time.



立橋銀行  
Well Link Bank



· 用心服務 一週七日 全年無休 ·  
(農曆新年除外)

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