



Royal Bank of Canada, Hong Kong Branch

Royal Bank of Canada is duly established under the Bank Act (Canada), which provides limited liability for shareholders.

Summary of Key Terms¹

Charges & Fees	
Account service fee	<ul style="list-style-type: none">• USD1,000 chargeable every 6-months for each account with balance of less than USD 1 million over the preceding 6- month period (calculated by reference to the average daily balance of the total portfolio in each account)
Dormant / Inactive Account Charge	<ul style="list-style-type: none">• USD500 per quarter
Issuance & Collection of Cheques / Drafts	<ul style="list-style-type: none">• USD30 per cheque (correspondent bank charges, postage and courier cost will be charged separately)
Overdraft fee	<ul style="list-style-type: none">• If the customer overdraw the account, the Bank may charge interest on the overdraft and may debit such interest to the Account monthly; the interest shall be calculated monthly in arrears on the daily balance outstanding at the rate of up to 10% above the prevailing base rate, (or such other rate as may be determined by the Bank in its discretion from time to time), with interest on overdue interest at the same rate
Other charges / fees	<ul style="list-style-type: none">• Please refer to the Bank's Fee Schedule
Key Terms	
Right of set-off, debit the Account or transfer balances	<ul style="list-style-type: none">• The Bank is entitled without prior notice to the Customer:<ul style="list-style-type: none">• to debit any amount payable by the Customer to the Bank from any Account the Customer has with the Bank;• to combine or consolidate the balances on any or all of the Customer's accounts with the Bank (whether in Hong Kong or elsewhere) and set off, transfer or apply any moneys standing to the credit of such account(s) in or towards settlement of any amount, whether actual or contingent, present or future, primary or collateral, accrued or not, (and whether owning by the Customer solely or jointly with any other person) due or become due or owing by the Customer to the Bank.



	<ul style="list-style-type: none">• The Bank may transfer any moneys standing to the credit of any account of the Customer with the Bank (whether with Hong Kong Branch or any other branch of Royal Bank of Canada) to any other account(s) of the Customer with such other branch.
Termination of services or accounts	<ul style="list-style-type: none">• The Services provided can be terminated:<ul style="list-style-type: none">• by the Customer by giving the Bank prior written notice• by the Bank, with or without giving the Customer notice or reason, in accordance with its Customer Agreement
Dormant account	<ul style="list-style-type: none">• The Bank may designate any Account as “Dormant” if the Bank determines that no transactions have occurred in relation to such Account for a significant period (such duration to be prescribed by the Bank in its discretion).• Where an Account has been designated as “Dormant”, the Bank may:<ul style="list-style-type: none">• treat the Account as non-interest bearing• require written notice from the Customer to effect withdrawals• debit maintenance charges, levy an administrative charge (see further details on applicable charges in the above “Charges and Fees” section)• suspend and/or close the Account.

Contact us

If you would like to give us your feedback or queries, please contact us.

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Notes:

1. This table contains a summary of key account terms for reference only. It is not intended to replace the “Royal Bank of Canada, Hong Kong Branch (Central Entity Number AAE727) Customer Agreement” and “Fee Schedule”. For more information, please refer to the full “Customer Agreement” and “Fee Schedule” which will prevail in the event of any inconsistency.