

**Hong Kong Interbank Clearing Limited**  
**2026 HKD Clearing Tariff**

	2026 Unit Charge HK\$	2025 Unit Charge HK\$	% Change Over 2025 Unit Charge
<b>1. PAPER CLEARING -Local Cheques</b>			
1.1 Outward Clearing (applicable to collecting Members)			
1.1.1 Group A Members			
a. Image submission by FTS	0.044	0.044	0.00%
b. Data submission by FTS	0.034	0.034	0.00%
1.1.2 Group B Members			
a. Cheque submission, fully proved	0.648	0.648	0.00%
b. Cheque submission without MICR encoding	1.124	1.124	0.00%
c. Outward clearing captured image via FTS (optional)	0.075	0.075	0.00%
1.2 Inward Clearing (applicable to drawee Members)			
1.2.1 Inward clearing data			
a. by FTS	0.152	0.152	0.00%
b. request of additional hardcopy report (optional)	0.080	0.080	0.00%
1.2.2 Inward clearing image			
a. by FTS	0.077	0.077	0.00%
1.3 Outward Return (applicable to drawee Members)			
a. Unpaid item - submission by FTS	12.159	12.159	0.00%
b. Unpaid item - omitted in FTS submission	97.273	97.273	0.00%
1.4 Inward Return (applicable to collecting Members)			
a. Inward return data by FTS	0.065	0.065	0.00%
b. Retrieval of return item (cheque) for Group B collecting Members	5.199	5.199	0.00%
c. Request of additional hardcopy report (optional)	0.080	0.080	0.00%
1.5 Others			
1.5.1 Outward clearing rejected items - MICR line	4.925	4.925	0.00%
1.5.2 Cheque retention fee for Group B collecting Members	0.070	0.070	0.00%
1.5.3 Cheque retrieval (applicable to drawee Members)			
a. Cheque retrieval fee - within 1 working day	182.385	182.385	0.00%
b. Cheque retrieval fee - within 3 working days	121.589	121.589	0.00%
c. Cheque retrieval fee - within 7 working days	85.113	85.113	0.00%
1.5.4 Cheque imaging backup service for Group A Members			
a. Annual subscription fee	7,745	7,745	0.00%
b. Daily usage fee	84,872	84,872	0.00%
<b>2. PAPER CLEARING - GD/SZ-HK Cheques</b>			
2.1 Outward Clearing (applicable to collecting Members)			
a. Cheque submission, fully proved and encoded items	13.740	13.740	0.00%
b. Cheque submission without MICR encoding	14.034	14.034	0.00%
2.2 Inward Clearing Items (applicable to drawee Members)	0.306	0.306	0.00%
2.3 Unpaid Items - Data Entry (applicable to drawee Members)	13.981	13.981	0.00%

Remark: The Clearing Tariff is applied only between HKICL and its Members.

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<b>3. <i>ELECTRONIC CLEARING</i></b>				
3.1	Outward Clearing Items			
a.	EPS item (presented by Members)	0.396	0.396	0.00%
b.	CCASS, IAH and SCI item (presented by HKSCC)	0.475	0.475	0.00%
c.	MPF item (presented by CMU)	0.396	0.396	0.00%
d.	OTC Clear item (presented by OTC Clear)	0.475	0.475	0.00%
3.2	Inward Clearing Items (generated by HKICL to Members)			
a.	EBPP item	0.227	0.227	0.00%
3.3	Outward Return (presented by Members to HKICL)			
a.	Unpaid IAH item - data entry	2.942	2.942	0.00%
b.	Unpaid item - submission by FTS			
i.	CCASS item from HKSCC	1.006	1.006	0.00%
ii.	EBPP item	0.839	0.839	0.00%
iii.	MPF item	0.839	0.839	0.00%
c.	Unpaid item - omitted in FTS			
i.	EBPP item	97.273	97.273	0.00%
ii.	MPF item	97.273	97.273	0.00%
3.4	Inward Clearing Data in Both Report and Data File Format via FTS (generated by HKICL to Members)			
a.	EPS item	0.013	0.013	0.00%
b.	CCASS, IAH and SCI item	0.013	0.013	0.00%
c.	MPF item	0.013	0.013	0.00%
d.	OTC Clear item (except replaced item)	0.013	0.013	0.00%
3.5	Inward Return Data in Both Report and Data File Format via FTS			
a.	EBPP item	0.065	0.065	0.00%
b.	MPF item	0.065	0.065	0.00%
3.6	Outward Clearing Captured Data in Both Report and Data File Format via FTS (Optional) (generated by HKICL to Members)			
a.	EPS item	0.065	0.065	0.00%
b.	EBPP item	0.065	0.065	0.00%
3.7	Outward Return Captured Data in Both Report and Data File Format via FTS (Optional) (generated by HKICL to Members)			
a.	EBPP item	0.065	0.065	0.00%
b.	MPF item	0.065	0.065	0.00%
3.8	Minimum Charge per Month for Using CCASS Service by HKSCC	6,079	6,079	0.00%
3.9	Minimum Charge per Month for Using MPF Money Settlement Service by CMU	6,079	6,079	0.00%
3.10	Minimum Charge per Month for Using OTC Clear Settlement Service by OTC Clear	6,079	6,079	0.00%
<b>4. <i>CHATS (applied to transaction-initiating Members)</i></b>				
4.1	Interbank Fund Transfer - Qualified Transfer/CCP Transfer			
a.	each of the first 500 items per month	9.727	9.727	0.00%
b.	each between 501 to 10,000 items per month	8.511	8.511	0.00%
c.	each item over 10,000 per month	7.295	7.295	0.00%
4.2	Intrabank Fund Transfer	1.824	1.824	0.00%
4.3	Account Positions and Pending Inward Credit Enquiry	4.923	4.923	0.00%
4.4	Transaction and Parameter Enquiry	0.061	0.061	0.00%
4.5	Payment Control Transactions and Parameter Maintenance	4.923	4.923	0.00%
4.6	Report and File Retrieval			
a.	via FTS (per KB)	0.365	0.365	0.00%
b.	via SWIFTNet Browse (per KB)	0.608	0.608	0.00%
c.	via SWIFTNet InterAct (per KB)	0.608	0.608	0.00%
4.7	Confirmation Advice for Payment Arrangements of Property Transactions	20.000	N/A	N/A
4.8	Minimum Charge per Month for Using CHATS Service	6,079	6,079	0.00%

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<b>5. <u>e-CHEQUE PRESENTMENT SERVICE (APPLICABLE TO ALL CURRENCIES)</u></b>				
5.1	Presentment and presentment return of e-Cheque through the Centralised Presentment Service	0.216	0.216	0.00%
5.2	Presentment through the Drop Box Service	0.541	0.541	0.00%
5.3	Late submission charge on confirmation of Drop Box presentment via FTS	1.083	1.083	0.00%
5.4	Exceptional presentment return via hardcopy presentment return form	97.273	97.273	0.00%
5.5	Late submission charge on exceptional presentment return via hardcopy presentment return form	194.545	194.545	0.00%
5.6	e-Cheque status update	1.083	1.083	0.00%
5.7	Force rejection of e-Cheque	3.247	3.247	0.00%
<b>6. <u>e-CHEQUE CLEARING AND SETTLEMENT SERVICE</u></b>				
6.1	Outward clearing (data and image)	0.077	0.077	0.00%
6.2	Inward clearing (data and image)	0.231	0.231	0.00%
6.3	Outward return	12.159	12.159	0.00%
6.4	Late submission charge on outward return file via FTS	24.317	24.317	0.00%
6.5	Exceptional outward return via hardcopy return form	97.273	97.273	0.00%
6.6	Late submission charge on exceptional outward return via hardcopy return form	194.545	194.545	0.00%
6.7	Inward return	0.065	0.065	0.00%
6.8	Requesting both captured report and data files (applicable to outward clearing and outward return)	0.065	0.065	0.00%
<b>7. <u>FASTER PAYMENT SYSTEM (FPS) (applied to transaction-initiating Members unless otherwise specified)</u></b>				
7.1	FPS Payment Transactions			
a.	FPS credit transfer - domestic / cross-border / cross-boundary payment			
i)	transaction value $\leq$ HK\$200	0.030	0.030	0.00%
ii)	transaction value > HK\$200 and $\leq$ HK\$500	0.116	0.116	0.00%
iii)	transaction value > HK\$500 and $\leq$ HK\$100,000	0.465	0.465	0.00%
iv)	transaction value > HK\$100,000 and < HK\$1 million	0.929	0.929	0.00%
v)	transaction value $\geq$ HK\$1 million	9.727	9.727	0.00%
vi)	rejected / cancelled item	0.465	0.465	0.00%
b.	FPS direct debit			
i)	transaction value $\leq$ HK\$200	0.030	0.030	0.00%
ii)	transaction value > HK\$200 and $\leq$ HK\$500	0.116	0.116	0.00%
iii)	transaction value > HK\$500 and $\leq$ HK\$100,000	0.465	0.465	0.00%
iv)	transaction value > HK\$100,000 and < HK\$1 million	0.929	0.929	0.00%
v)	transaction value $\geq$ HK\$1 million	9.727	9.727	0.00%
vi)	rejected / cancelled item	0.465	0.465	0.00%
c.	FPS payment return / refund			
i)	FPS payment return - domestic / cross-border / cross-boundary payment	0.465	0.465	0.00%
ii)	FPS payment refund	0.465	0.465	0.00%
7.2	FPS STP Requests			
a.	Payment status enquiry	0.061	0.061	0.00%
b.	Account balance enquiry	0.061	0.061	0.00%
c.	CP balance adjustment	0.061	0.061	0.00%
d.	Interbank communication	0.061	0.061	0.00%
7.3	FPS eDDA Messages (applied to transaction-initiating and transaction-receiving Members)			
a.	New standard/simplified eDDA setup instruction, change of eDDA details, eDDA cancellation instructions and eDDA suspension instructions			
i)	each of the first 10,000 initiating/receiving message per month	0.499	0.499	0.00%
ii)	each initiating/receiving message above 10,000 per month	0.392	0.392	0.00%

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7.4	FPS Addressing Messages			
a.	Addressing registration, amendment, cancellation and registration summary request	0.499	0.499	0.00%
b.	Addressing enquiry request	0.010	0.010	0.00%
7.5	FPS Ad hoc Report Delivery/Download via FPS Console			
a.	Payment Details Data File – ad hoc (per KB)	0.365	0.365	0.00%
b.	Administrative Functions Audit Trail Report – online enquiry (per KB)	0.365	0.365	0.00%
c.	eDDA Instruction List – online enquiry (per KB)	0.365	0.365	0.00%
d.	Addressing Record Full List – ad hoc (per KB)	0.365	0.365	0.00%
e.	Ad hoc Report - Merchant Category List (per KB)	0.365	0.365	0.00%
8.	<b><u>MISCELLANEOUS</u></b>			
8.1	Clearing House Admission Fee	55,188	55,188	0.00%
8.2	Issuance of Circulars			
a.	Reported loss of cashier order (per cashier order)	331	331	0.00%
b.	Opening/closure of Member/Branch & change of Member records	331	331	0.00%
c.	Missing of crossing chop	331	331	0.00%
8.3	Purchase of Each Additional Copy of CD-ROM for Clearing House Documents	55.2	55.2	0.00%
8.4	Replacement of CD-ROM storing Image Viewing Software or Member Return Capture System	110	110	0.00%
8.5	Request Retrieval of Hardcopy			
a.	Cheque copy (per cheque)	88.27	88.27	0.00%
b.	Computer report (per page)	88.27	88.27	0.00%
8.6	Paper Clearing Late Submission Charges (chargeable on clearing items of all batches submitted irrespective of the no. of late batches in case of multi-submission, the blanket cover is not applicable to batches presented by Group B1 members) * Late submission charges on special handling and high value cheques submitted by Group A Members are based on the tariff of image submission by FTS.	200%(Group A Members*) /100%(Group B Members) of relevant tariff after cut-off time irrespective of the duration of late submission time	200%(Group A Members*) /100%(Group B Members) of relevant tariff after cut-off time irrespective of the duration of late submission time	
8.7	Local Terminal Service	757/hour	757/hour	0.00%
a.	Usage fee			
8.8	File Transfer Service on ICLNet			
a.	One-off fee	8,487	8,487	0.00%
b.	Annual subscription fee	21,303	21,303	0.00%
8.9	Enhancement to Dual Sites Operation			
a.	Monthly subscription fee	1,407	1,407	0.00%