

**Hong Kong Interbank Clearing Limited**  
**2024 HKD Clearing Tariff**

|   | 2024<br>Unit Charge<br>HK\$ | 2023<br>Unit Charge<br>HK\$ | % Change<br>Over<br>2023 Unit Charge |
|---|-----------------------------|-----------------------------|--------------------------------------|
| <b>1. <u>PAPER CLEARING -Local Cheques</u></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                   | 6.566                       | 6.566                       | 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. <u>PAPER CLEARING - GD/SZ-HK Cheques</u></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.

**Hong Kong Interbank Clearing Limited**  
**2024 HKD Clearing Tariff**

|  | 2024<br>Unit Charge<br>HK\$ | 2023<br>Unit Charge<br>HK\$ | % Change<br>Over<br>2023 Unit Charge |
|--|-----------------------------|-----------------------------|--------------------------------------|
| <b>3. <u>ELECTRONIC CLEARING</u></b>   |                             |                             |                                      |
| 3.1 Outward Clearing Items   |                             |                             |                                      |
| a. Autopay and 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 autocredit/autodebit item - submission by FTS  |                             |                             |                                      |
| i) Autopay item  | 0.839                       | 0.839                       | 0.00%                                |
| ii) CCASS item from HKSCC  | 1.006                       | 1.006                       | 0.00%                                |
| iii) EBPP item   | 0.839                       | 0.839                       | 0.00%                                |
| iv) MPF item   | 0.839                       | 0.839                       | 0.00%                                |
| c. Unpaid autocredit/autodebit item - omitted in FTS   |                             |                             |                                      |
| i) Autopay item  | 97.273                      | 97.273                      | 0.00%                                |
| ii) EBPP item  | 97.273                      | 97.273                      | 0.00%                                |
| iii) MPF item  | 97.273                      | 97.273                      | 0.00%                                |
| 3.4 Inward Clearing Data in Both Report and Data File Format via FTS<br>(generated by HKICL to Members)                      |                             |                             |                                      |
| a. Autopay and 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 Request for Additional Hardcopy Report of Inward Clearing Items (Optional)   |                             |                             |                                      |
| a. Autopay item  | 0.080                       | 0.080                       | 0.00%                                |
| 3.6 Inward Return Data in Both Report and Data File Format via FTS   |                             |                             |                                      |
| a. Autopay item  | 0.065                       | 0.065                       | 0.00%                                |
| b. EBPP item   | 0.065                       | 0.065                       | 0.00%                                |
| c. MPF item  | 0.065                       | 0.065                       | 0.00%                                |
| 3.7 Outward Clearing Captured Data in Both Report and Data File Format via FTS (Optional)<br>(generated by HKICL to Members) |                             |                             |                                      |
| a. Autopay and EPS item  | 0.065                       | 0.065                       | 0.00%                                |
| b. EBPP item   | 0.065                       | 0.065                       | 0.00%                                |
| 3.8 Outward Return Captured Data in Both Report and Data File Format via FTS (Optional)<br>(generated by HKICL to Members)   |                             |                             |                                      |
| a. Autopay item  | 0.065                       | 0.065                       | 0.00%                                |
| b. EBPP item   | 0.065                       | 0.065                       | 0.00%                                |
| c. MPF item  | 0.065                       | 0.065                       | 0.00%                                |
| 3.9 Minimum Charge per Month for Using CCASS Service by HKSCC  | 6,079                       | 6,079                       | 0.00%                                |
| 3.10 Minimum Charge per Month for Using MPF Money Settlement Service by CMU  | 6,079                       | 6,079                       | 0.00%                                |
| 3.11 Minimum Charge per Month for Using OTC Clear Settlement Service by OTC Clear  | 6,079                       | 6,079                       | 0.00%                                |
| <b>4. <u>CHATS (applied to transaction-initiating Members)</u></b>   |                             |                             |                                      |
| 4.1 Interbank Fund Transfer  |                             |                             |                                      |
| a. Qualified Transfer/Unqualified Transfer/CCP Transfer  |                             |                             |                                      |
| i) each of the first 500 items per month   | 9.727                       | 9.727                       | 0.00%                                |
| ii) each between 501 to 10,000 items per month   | 8.511                       | 8.511                       | 0.00%                                |
| iii) each item over 10,000 per month   | 7.295                       | 7.295                       | 0.00%                                |
| b. Premium on Unqualified Transfer   | 4.240                       | 4.240                       | 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 FIN (per KB)   | 0.608                       | 0.608                       | 0.00%                                |
| 4.7 Minimum Charge per Month for Using CHATS Service   | 6,079                       | 6,079                       | 0.00%                                |

**Hong Kong Interbank Clearing Limited**  
**2024 HKD Clearing Tariff**

|   | 2024<br>Unit Charge<br>HK\$ | 2023<br>Unit Charge<br>HK\$ | % Change<br>Over<br>2023 Unit Charge |
|---|-----------------------------|-----------------------------|--------------------------------------|
| <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 payment<br>(applied to transaction-initiating Members, except for transaction type "Merchant Payment" which will be applied to transaction-receiving Members only) |                             |                             |                                      |
| i) transaction value ≤ HK\$200  | 0.030                       | 0.030                       | 0.00%                                |
| ii) transaction value > HK\$200 and ≤ HK\$500   | 0.116                       | 0.116                       | 0.00%                                |
| iii) transaction value > HK\$500 and ≤ 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 ≥ 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 ≤ HK\$200  | 0.030                       | 0.030                       | 0.00%                                |
| ii) transaction value > HK\$200 and ≤ HK\$500   | 0.116                       | 0.116                       | 0.00%                                |
| iii) transaction value > HK\$500 and ≤ 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 ≥ 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 payment<br>(applied to transaction-receiving Members only)  | 0.465                       | 0.465                       | 0.00%                                |
| ii) FPS payment refund (applied to transaction-initiating Members only)   | 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%                                |
| 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%                                |

**Hong Kong Interbank Clearing Limited**  
**2024 HKD Clearing Tariff**

|  | 2024<br>Unit Charge<br>HK\$   | 2023<br>Unit Charge<br>HK\$   | % Change<br>Over<br>2023 Unit Charge |
|--|---|---|--------------------------------------|
| 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%                                |
| <b>8. MISCELLANEOUS</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<br>(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)<br>* 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*)<br>/100%(Group B Members)<br>of relevant tariff after<br>cut-off time irrespective<br>of the duration of late<br>submission time | 200%(Group A Members*)<br>/100%(Group B Members)<br>of relevant tariff after<br>cut-off time irrespective<br>of the duration of late<br>submission time |                                      |
| 8.7 Local Terminal Service   |   |   |                                      |
| a. Usage fee   | 757/hour  | 757/hour  | 0.00%                                |
| 8.8 File Transfer Service on ICLNet  |   |   |                                      |
| a. One-off fee   | 8,487   | 8,487   | 0.00%                                |
| b. Annual subscription fee   | 21,303  | 19,763  | +7.79%                               |
| 8.9 Enhancement to Dual Sites Operation  |   |   |                                      |
| a. Monthly subscription fee  | 1,407   | 1,407   | 0.00%                                |