

**Withdrawal Fee 提款費用**

Local Transfer 本地转账	You may be charged a fee by banks for withdrawing funds via cross-bank transfer. For exact bank charges, please consult your bank directly.  如您透过跨行转账方式提取资金，可能会被银行收取费用。有关确实的银行收费，请直接咨询您的银行。	
Bank Wire 银行电汇	Hong Kong - USD\$7/HKD\$50 香港 - 7 美元/50 港元	Overseas (including China) - USD\$20/HKD\$150 海外(包括中国) - 20 美元/150 港元
	Please note that you may be charged a fee by banks for depositing funds via cross-bank transfer. For exact bank charges, please consult your bank directly.  假如您透过跨行转账方式存入资金，可能会被银行收取费用。有关确实的银行收费，请直接咨询您的银行。	Besides the wire bank, the intermediary bank will charge a fee (this fee varies depending on the intermediary).  除了扣除汇款银行的手续费外，中介银行也会扣除一定的手续费(有关手续费的金额视乎每间中介银行而定)。
Check 支票	No fee (HK Dollar check only). Subject to Stop payment fee HKD\$100. 无须收费。止付手续费 100 港元。	
*Important Notice 提款须知	*For USD-denominated accounts, if clients wish to withdraw in HKD, we will convert from USD to HKD at 7.75, subject to change according to market conditions at Rakuten Securities Bullion's sole discretion. For HKD-denominated accounts, if clients wish to withdraw in USD, we will convert from HKD to USD at 7.85, subject to change according to market conditions at Rakuten Securities Bullion's sole discretion.  *就美元结算账户而言，所有港元提款将会以 1 美元兑 7.75 港元兑换为港元。就港元结算账户而言，所有美元提款将会以 1 美元兑 7.85 港元兑换为美元。乐天证券金业有全权酌情权根据市况更改以上的兑换率。	

**Deposit Fees 存款費用**

Local Transfer 本地转账	No Charge 无须收费	
International Wire 国际汇款	No Charge. Clients may subject to additional charges from intermediary banks which the amount varies from different banks. 无须收费。中介银行将会再另外扣除一定的手续费，而相关的金额将视乎个别中介银行而定。	
Checks 支票	No Charge 无须收费	
*Important Notice 存款须知	*Rakuten Securities Bullion currently offers accounts in USD or HKD denomination and accepts deposits in USD or HKD. For those opening USD accounts, all HKD deposits will be converted to USD at 7.85. While for opening HKD accounts, all USD deposits will be converted to HKD at 7.75. Rakuten Securities Bullion reserves the right to adjust the exchange rate according to the market conditions without prior notice to clients. Please contact us for rates for other currencies.  *乐天证券金业现时提供以美元或港元作为结算货币的账户及接受以美元或港元存款。就以美元作为结算货币的账户而言，所有港元存款将会以 7.85 港元兑 1 美元兑换为美元。而以港元作为结算货币的账户，所有美元存款将会以 1 美元兑换为 7.75 港元兑换为港元。乐天证券金业保留根据市况调整汇率的权利，而毋须作出事先通知。其他货币的汇率请向乐天证券金业查询。	

a) The fees and charges indicated herein are for your reference only. Please refer to your daily combined account statements for the actual fees and charges applicable to your account(s).  
 以上的费用及收费仅供参考。实际适用于您账户的费用及收费请参阅您的每日综合账号结算报告。

- b) The most updated Schedule of Standard Fees and Charges is available under Rakuten Securities Bullion's main website.  
最新的标准费用及收费表于乐天证券金业的主网站上提供。
- c) The Schedule of Standard Fees and Charges may be subject to change without prior notice.  
标准费用及收费表可能随时更改，恕不另行通知。
- d) In the event of any inconsistency between the English and Chinese texts, the English text shall prevail.  
中文译本仅供参考，文义如与英文本有歧异，概以英文本为准。