



# Schedule of Standard Fees & Charges

## 標準費用及收費表

FXCM Bullion Limited 福匯金業有限公司



## Withdrawal fee 提款費用

### Local Transfer 本地轉賬

You may be charged a fee by banks for withdrawing funds via cross-bank transfer. For exact bank charges, please consult your bank directly.

如您透過跨行轉賬方式提取資金，可能會被銀行收取費用。有關確實的銀行收費，請直接諮詢您的銀行。

### Bank Wire 銀行電匯

Hong Kong - US 7/HKD 50  
香港 - 7 美元/50 港元

Overseas (including China) - US 20/HKD 150  
海外（包括中國） - 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.

假如您透過跨行轉賬方式存入資金，可能會被銀行收取費用。有關確實的銀行收費，請直接諮詢您的銀行。

Besides the wire bank, the intermediary bank will charge a fee (this fee varies depending on the intermediary).

除了扣除匯款銀行的手續費外，中介銀行也會扣除一定的手續費（有關手續費的金額視乎每間中介銀行而定）。

### Check 支票

No fee (HK Dollar check only). Subject to Stop payment fee HKD 100.  
無須收費（只提供港元支票）。止付手續費 HKD 100。

### \*Important Notice 提款須知

\*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 FXCM 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 FXCM Bullion's sole discretion.

\*就美元結算賬戶而言，所有港元提款將會以 1 美元兌 7.75 港元兌換為港元。就港元結算賬戶而言，所有美元提款將會以 1 美元兌 7.85 港元兌換為美元。福匯金業有全權酌情權根據市況更改以上的兌換率。

## Deposit Fees 存款費用

### Local Transfer 本地轉賬

No Charge  
無須收費

### International Wire 國際匯款

No Charge. Clients may subject to additional charges from intermediary banks which the amount varies from different banks.  
無須收費。中介銀行將會再另外扣除一定的手續費，而相關的金額將視乎個別中介銀行而定。

### Check 支票

No Charge  
無須收費

### \*Important Notice 存款須知

\*FXCM 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. FXCM 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.

\*福匯金業現時提供以美元或港元作為結算貨幣的賬戶及接受以美元或港元存款。就以美元作為結算貨幣的賬戶而言，所有港元存款將會以 7.85 港元兌 1 美元兌換為美元。而以港元作為結算貨幣的賬戶，所有美元存款將會以 1 美元兌換為 7.75 港元兌換為港元。福匯金業保留根據市況調整匯率的權利，而毋須作出事先通知。其他貨幣的匯率請向福匯金業查詢。

### Dormancy account administrative fee 不動賬戶行政費

HKD 200 for account denominated in HKD per annum / USD 25 for account denominated in USD per annum.  
以港元結算的賬戶將被收取每年 200 港元/以美元結算的賬戶將被收取每年 25 美元。

Note: The dormancy account administrative fee is applicable to the accounts with no trading for more than 12 months. If you are assessed the Fee and your account balance becomes zero (0) after the fee is charged, your account may be subject to closure.

附註：不動賬戶行政費適用於超過 12 個月內沒有進行交易的賬戶。如果被收取該費用，並且在收取費用後您的賬戶餘額為零（0），您的賬戶可能會被關閉。

### Fees Applied to Corporate Account Type Only 僅適用於公司賬戶的費用

#### Initial Deposit Requirement Fee

##### 初始存款要求費用

Corporate Accounts, will be subject to a one-time account processing fee of 300 USD (or 2,000 HKD for HKD denominated accounts) unless you make a minimum initial deposit of 50,000 USD<sup>1</sup> or more (or 400,000 HKD or more for HKD denominated accounts). Where applicable, the account processing fee will be deducted from the account within five (5) business days after the initial deposit is received by FXCM.<sup>2</sup>

一次性戶口行政費將適用於公司賬戶。除非閣下的初始存款為 50,000 美元<sup>1</sup>或以上（若為港元賬戶，則為 400,000 港元或以上），否則本公司將向該賬戶收取 300 美元（若為港元賬戶，則為 2,000 港元）的一次性戶口行政費。在適用的情形下，一次性戶口行政費將於福匯收到初始存款後五（5）個工作天內從該賬戶中扣取<sup>2</sup>。

#### Monthly Balance Requirement Fee

##### 每月最低餘額費用

Corporate Accounts will be subject to a monthly balance fee of 25 USD (or 200 HKD for HKD denominated accounts) unless you maintain a minimum balance of 50,000 USD or more in your account (or 400,000 HKD or more for HKD denominated accounts). The minimum balance of 50,000 USD (or 400,000 HKD or more for HKD denominated accounts) must reflect in your account at Trade Rollover (approximately 17:00 EST) on the last day of each month in order to avoid being charged the fee. In cases where you hold multiple accounts with FXCM, the balances will be aggregated and the fee only charged if the combined balance of all accounts is less than 50,000 USD (or 400,000 HKD for HKD denominated accounts). Where applicable, the monthly balance fee will be deducted from the account within the first ten (10) business days of the following calendar month.

每月最低餘額費用將適用於公司賬戶。除非閣下保持最低餘額為 50,000 美元或以上（若為港元賬戶，則為 400,000 港元或以上），否則本公司將向該賬戶收取 25 美元（若為港元賬戶，則為 200 港元）的每月最低餘額費用。為避免被收取該費用，在每月最後一日交易轉倉（約美國東部時間 17:00）時，閣下賬戶須保持 50,000 美元（若為港元賬戶，則為 400,000 港元或以上）的最低餘額。若閣下持有多個福匯賬戶，則餘額將會累計，僅當閣下所有賬戶累計總餘額低於 50,000 美元（若為港元賬戶，則為 400,000 港元）時，才會被收取該筆費用。在適用的情形下，每月最低餘額費用將於次月前十（10）個工作日內從該賬戶中扣取。

Requirement 要求	Amount 數額	Fee 費用
Initial Deposit Requirement 初始存款要求	50,000 USD or more (or 400,000 HKD or more for HKD denominated accounts) 50,000 美元或以上（若為港元賬戶，則為 400,000 港元或以上）	300 USD units (or 2,000 HKD for HKD denominated accounts) 300 美元（若為港元賬戶，則為 2,000 港元）
Monthly Balance Requirement 每月最低餘額要求	50,000 USD or more at TRO on the last day of each month (or 400,000 HKD or more for HKD denominated accounts) 每月最後一日交易轉倉時達到 50,000 美元或以上（若為港元賬戶，則為 400,000 港元或以上）	25 USD units per month (or 200 HKD for HKD denominated accounts) 每月 25 美元（若為港元賬戶，則為 200 港元）

#### Initial Funding and Monthly Balance Requirement Fee Notes:

初始存款及每月最低餘額費用備註：

1. You must make the minimum initial deposit in a single deposit.  
就此最低初始存款金額要求，客戶必須一次性把存款存入其賬戶內。
2. Accounts having open positions at the time of charge may be at risk of a margin call in the event that the account does not have enough usable margin after the account processing fee is deducted.  
在此項戶口行政費被扣除後，如果該賬戶已開倉進行交易，則有可能面臨因該賬戶可用保證金不足而被要求追加保證金的風險。

**Initial Funding Requirement Fee - Worked Example 1:**  
初始存款要求費用 – 示例 1

You open a Corporate Account with a base currency of USD and you fund the account with an initial deposit of USD 49,000.00. You will be charged a one-time account processing fee of USD 300.00.

閣下開立以美元為基礎貨幣的公司賬戶，存入該賬戶的初始資金為 49,000.00 美元。則閣下將被收取 300.00 美元的一次性戶口行政費。

**Monthly Balance Requirement Fee - Worked Example 1:**  
每月最低餘額費用 – 示例 1

Your USD, Corporate Account has a balance of 47,000.00 as of Trade Rollover (approximately 17:00 EST) on August 31 2018. A fee of USD 25.00 will be deducted from your account no later than September 14, 2018. Additionally, you will be charged a fee of USD 25.00 for each subsequent month that your account balance is below USD 50,000.00 as of Trade Rollover (approximately 17:00 EST) on the final calendar day of the month.

於 2018 年 8 月 31 日交易轉倉（約美國東部時間 17:00）時，閣下基礎貨幣為美元的公司賬戶持有餘額 47,000.00 美元，則最遲不超過 2018 年 9 月 14 日，閣下賬戶將被收取 25 美元的費用。此外，若後續在每月最後一個自然日交易轉倉（約美國東部時間 17:00）時，閣下賬戶餘額仍低於 50,000.00 美元，則次月均會被收取 25 美元的費用。

**Monthly Balance Requirement Fee - Worked Example 3:**  
每月最低餘額費用 – 示例 3

You hold three (3) Corporate Accounts with FXCM with the following balances as of Trade Roll Over on Aug 31 2018:

於 2018 年 8 月 31 日交易轉倉時，閣下持有 3 個福匯公司賬戶並留有以下餘額。

Account 1:	USD 15,000
Account 2:	USD 20,000
<u>Account 3:</u>	<u>USD 10,000</u>
TOTAL	USD 45,000

**Initial Funding Requirement Fee - Worked Example 2:**  
初始存款要求費用 – 示例 2

You open a Corporate Account with a base currency of USD and you fund the account with an initial deposit of USD 51,000.00. You will **not** be charged an account processing fee.

閣下開立以美元為基礎貨幣的公司賬戶，存入該賬戶的初始資金為 51,000.00 美元，則閣下將不會被收取任何戶口行政費。

**Monthly Balance Requirement Fee - Worked Example 2:**  
每月最低餘額費用 – 示例 2

Your USD, Corporate Account has a balance of 53,000.00 as of Trade Rollover (approximately 17:00 EST) on August 31 2018. You will **not** be charged the monthly balance fee.

於 2018 年 8 月 31 日交易轉倉（約美國東部時間 17:00）時，閣下基礎貨幣為美元的公司賬戶持有餘額 53,000.00 美元，則閣下將不會被收取每月最低餘額費用。

**Monthly Balance Requirement Fee - Worked Example 4:**  
每月最低餘額費用 - 示例 4

You hold three (3) Corporate Accounts with FXCM with the following balances as of Trade Roll Over on Aug 31 2018:

於 2018 年 8 月 31 日交易轉倉時，閣下持有 3 個福匯公司賬戶並留有以下餘額。

Account 1:	USD 35,000
Account 2:	USD 20,000
<u>Account 3:</u>	<u>USD 2,000</u>
TOTAL	USD 57,000

賬戶 1 : 15,000 美元  
賬戶 2 : 20,000 美元  
賬戶 3 : 10,000 美元  
總計 45,000 美元

Since the aggregate balance of all accounts is USD 45,000, a fee of USD 25.00 will be deducted from the account with the largest balance (Account 2), no later than September 14, 2018. In the case that Account 2 does not have sufficient margin to cover the fee, the fee will be deducted from Account 1. The same logic will apply for each subsequent month that your account balance is below USD 50,000.00 as of trade rollover (approximately 17:00 EST) on the final calendar day of the month.

由於所有賬戶的累計總金額為 45,000 美元，則最遲不超過 2018 年 9 月 14 日，閣下賬戶餘額最多之賬戶（賬戶 2）將被收取 25 美元的費用。在賬戶 2 沒有足夠的金額支付該費用的情況時，該費用將從賬戶 1 收取。同理適用於後續每月最後一個自然日交易轉倉（約美國東部時間 17:00）時，閣下賬戶餘額仍低於 50,000.00 美元的情況。

賬戶 1 : 35,000 美元  
賬戶 2 : 20,000 美元  
賬戶 3 : 2,000 美元  
總計 57,000 美元

Since the aggregate balance of all accounts exceeds USD 50,000, you will not be charged the monthly balance fee.

由於所有賬戶的累計總金額超過 50,000 美元，閣下將不會被收取每月最低餘額費用。