FOSUN WEALTH
复星财富控股

香港股票
HONG KONG EQUITY

Effective from 28. Aug. 2026 由2026年8月28日起 生效

服務 SERVICES	收費 FEES & SERVICES CHARGE
港股 - 一般交易 及 暗盤佣金 Hong Kong Securities - Basic / Grey Market Commission	電話落盤 (經客戶主任): 成交金額之 0.25% (最低港幣$80 / 人民幣$80) 或由客戶與客戶主任自行議定 網上落盤: 成交金額之 0.25% (最低港幣$80 /人民幣$80) Phone Order (via Account Executive): 0.25% on transaction amount (Minimum HK$80 / CNY$80) or negotiated by client and Account Executive Online Trading: 0.25% on transaction amount (Minimum HK$80 / CNY$80) ❖ 客戶可登入星財富APP或聯絡客服人員查詢實際交易佣金收費
平台使用费 Platform Usage Fee	每筆成交訂單收取港幣$15 ❖ 或詳見 APP「帳戶-更多-我的收費」，以 APP 展示為準 HKD $15 per transaction ❖ Refer to "Account - More - My Fees" in the APP; final charges are subject to the App
財務匯報局交易徵費 Financial Reporting Council (FRC) Transaction Levy	成交金額之 0.00015% 0.00015% of transaction amount
香港政府印花稅 * Stamp Duty*	成交金額之 0.1% （以最接近的整數計算） 買賣窩輪、牛熊證、ETF時,此項費用不收取 0.1% of transaction amount (rounded to nearest dollar) This fee is not charged when trading Warrants, Callable Bull/Bear Contracts, or ETFs.
證監會交易徵費 SFC Transaction Levy	成交金額之 0.0027%，每次成交最低港幣$0.01 0.0027% of transaction amount Minimum HK$0.01 per transaction
香港交易及結算所交易費* HKEx Trading Fee*	成交金額之 0.00565%，每次成交最低港幣$0.01 0.00565% of transaction amount Minimum HK$0.01 per transaction
中央結算股份交收費* CCASS Settlement Fee*	成交金額之 0.0042% (無最低及最高收費限額) 0.0042% of transaction amount (No minimum or Maximum limit)
逾期交收股票買賣費用 Charges on Late Settlement of Share Transactions **	最優惠利率** + 4.75% p.a. Prime Rate** + 4.75% p.a.

貸款利率 - 保證金(孖展) Financing Interest Rate -Margin	借貸金額低於可按倉股票市值: 借貸金額超出可按倉股票市值: 借貸金額超出現有持倉股票市值: Loan amount less than margin value of stock collateral: Loan amount exceed margin value of stock collateral: Loan amount exceed market value of stock collateral:	最優惠利率**+ 3.25% p.a. 最優惠利率**+ 4.75% p.a. 最優惠利率**+ 8% p.a. Prime Rate** + 3.25% p.a. Prime Rate** + 4.75% p.a. Prime Rate** + 8% p.a.
股份轉讓 **(非交易所或場外交易的轉換/接收/交付指示)** **(備註一)** Bought Sold Note (Conversion, Deposit or Withdrawal Instruction not via HKEx or OTC) (Note 1)	上日收市總值之 0.25% (每隻股票最低港幣$100) ***註:*** *1) 如交收雙方帳戶均在復星國際證券, 雙方均需付各付以上費用* *2) 必須先通過審批* 0.25% of the total value of the previous closing day of each stock, minimum HK$100 per stock ***Remarks:*** *1) If the settlement accounts all under Fosun International Securities Limited, the above fees will be charged both sides respectively.* 2) *Prior approval **MUST** be obtained*	

**交易只會以相關股票於香港交易所之「交易貨幣」結算。若交易非以港元結算，收費將以港元等值計算。The trade will be settled in the relevant stock's trading currency designated by HKEX. If the trade is not settled in HKD, fees and charges will be calculated in HKD equivalent.*
***最優惠利率是參照渣打銀行(香港)有限公司釐訂。 For the prime rate, please refer to Standard Chartered Bank (HK) Limited.*

中央結算服務收費 CCASS Depository Service

轉手紙釐印費 Transfer Deed Stamp Duty	每張股票 / 轉手紙港幣 $5 HK$5 for each certificate / transfer deed
特快實物股票過戶費 Express Physical Stock Re-registration	可聯絡客服人員查詢詳情 Please contact customer service for details
實物股票提取 Physical Stock Withdrawal	每手港幣$3.50 (不足 1 手，亦作 1 手計算)，另加每隻股票港幣$50 HK$3.5 per board lot plus HK$50 per stock. (Odd lot treated as a board lot)
交收指示 - 經中央結算 (SI) Settlement Instruction (SI) – via CCASS	**轉入股票:** 免費 **轉出股票:** 每隻股票每次港幣$500 **Stock Transfer-In:** Free **Stock Transfer-Out:** HK$500 per stock per transaction
交收指示-經由個人投資者戶口(ISI) Investor Settlement Instruction (ISI) – via CCASS	**轉入股票:** 免費 **轉出股票:** 每隻股票港幣$10 **Stock Transfer-In:** Free **Stock Transfer-Out:** HK$10 per stock withdrawal
強制性補購股份 Compulsory Shares Buy-Back	每宗港幣$200 , 另加所有相關交易費用 HK$200 per transaction, plus all related trading fees and charges

市場資訊相關收費 Market Data Related Charges

串流式即市股票報價(包括網上買賣) 阿斯達克 (AA STOCKS) Streaming Real Time Quote Services (with online trading) AA STOCKS	港股 - 每月港幣$400 Hong Kong Stock - HK$400 per month	
串流式即市股票報價 星財富 (大陸地區用戶) Streaming Real Time Quote Services – (For Mainland Region)	APP 港股 - 每月港幣$18 APP美股 一般/專業戶- 每月美金$6/$32 APP 港股及美股 - 每月港幣$38 (一般戶) PC 港股 – 每月港幣$268 PC 美股 一般/專業戶- 每月美金$6/$32 PC 港股及美股 - 每月港幣$288 (一般戶)	*APP (per month)* Hong Kong Stock - HK$18 US Stock Normal /Professional – US$6/$32 Hong Kong & US Stock - HK$38(Normal) *PC (per month)* Hong Kong Stock - HK$268 US Stock Normal /Professional - US$6/$32 Hong Kong & US Stock – HK$288 (Normal)
串流式即市股票報價 星財富 (香港及國外地區用戶) Streaming Real Time Quote Services - (For HK & Foreign Region)	APP 港股 - 每月港幣$238 APP美股 一般/專業戶- 每月美金$6/$32 APP 港股及美股 - 每月港幣$268 (一般戶) PC 港股 – 每月港幣$398 PC 美股 一般/專業戶- 每月美金$6/$32 PC 港股及美股 - 每月港幣$408 (一般戶)	*APP (per month)* Hong Kong Stock - HK$238 US Stock Normal /Professional – US$6/$32 Hong Kong & US Stock - HK$ 268 (Normal) *PC (per month)* Hong Kong Stock - HK$398 US Stock Normal /Professional – US$6/$32 Hong Kong & US Stock HK$408 (Normal)

代理人服務及企業行動 Nominee Services and Corporate Actions

託管費 Custody Fee	豁免 Waived	
	非實物股票 Scripless	實物股票 Physical Scrip
股票過戶登記 Certificates Registration Service	每手港幣$1.5 (適用於截止過戶日前以香港結算代理人名義過戶登記之股票) HK$1.5 per board lot (Applicable to shares held under HKSCC Nominees before book-close date)	每張股票港幣$2.5 (適用於截止過戶日前以本公司代理人公司名義過戶登記之股票) HK$2.5 per certificate (Applicable to shares held under our Nominee Company before book-close date)
現金股息 / 以股代息 - 代收股息費 Cash Dividend / Scrip Dividend - Collection Fee	代收現金股息金額之 0.2% 最低收取港幣$30，如股息不足港幣$30，則以實際派息全額扣除 0.2% of cash dividend amount Minimum: HK$30 If the dividend is less than HK$30, the entire dividend amount shall be deducted for the fee	
紅股 - 代收紅股費 Bonus Share - Collection Fee	每手港幣 $1 (最低港幣 $30 ，最高港幣 $2,000) HK$1 per board lot (Minimum: HK$30，Maximum: HK$2,000)	

代收股權 Shareholder Rights- Collection Fee	每手港幣 $1 (最低港幣 $30 ，最高港幣 $2,000) HK$1 per board lot (Minimum: HK$30，Maximum: HK$2,000)
紅利認股證 / 供股權 - 代收股息費 Bonus Warrant / Rights – Collection Fee	豁免 Waived
代處理供股權、認股證、牛熊證、界內證 Handling Fee of Rights Issues/Warrants/ Callable Bull/Bear Contracts/ Inline Warrants	港幣$1/手，每次最低港幣$30 HK$1 per board lot Minimum: HK$30/time
額外供股 Extra Rights Subscriptions	每個申請港幣$50 HK$50 per subscription
現金/公開收購 特別/有限制收購 Charges of Cash/Open Offer Special/Conditional Offer	收購金額 0.25% (最低港幣$40 /人民幣$40), 另加中央結算所及港交所費用 0.25% on gross offer amount (Minimum: HK$40 / RMB40) plus charges from CCASS and HKEx
代追收股息/紅股 Dividend Claim / Bonus Shares	每單最低收費港幣$1,000（無論追收成功與否，均須繳付） 若成功追收, 收取相關股息10%服務費，另加過戶處收費（如有） Minimum fee of HK$1,000 per case.(This fee is payable regardless of whether the recovery attempt is successful.) If the recovery is successful, a service fee of 10% of the relevant dividend amount will be charged, plus any fees levied by the registrar (if applicable)
股東大會 Shareholders' Meeting	出席或授權第三方出席股東大會（最多1位）或委託復星國際證券投票 每筆申請收取行政費港幣$50 Attendance at or authorization for a third party (maximum of 1 person) to attend the general meeting of shareholders, or appointment of Fosun International Securities to vote on your behalf. Administrative Fee: HK$50 per application.
股票合併 / 分拆 / 轉換 / 撤銷在創業版或主版上市 Shares Consolidation / Split / Conversion / Withdrawal Listing from GEM or Main Board	豁免 Waived
代處理企業行動（如收購要約） Handling of Corporate Actions (e.g., Takeover Offers)	港幣$1/手，每次最低港幣$30 HK$1 per board lot Minimum: HK$30/time

其他服務 Other Services

	現金認購 Cash Application	融資申購 Margin Financing
認購新股 (只適用於個人客戶) IPO (For personal application only)	港幣$50 HK$50	港幣$100, 另加融資利息 HK$100, plus financing interest

退票 Return Cheque	每宗港幣$200 HK$200 per each	
終止支票付款費 (報失支票) Stop Payment Charge (Reported cheque)	每宗港幣$100 另加銀行手續費 HK$100 per each, plus bank surcharge	
補發支票 (原支票已發出超過兩星期) Cheque re-issuance (Original cheque was issued over 2 weeks)	每宗港幣$100 HK$100 per each	
	滙入款項 Fund Transfer In	滙出款項 Fund Transfer Out
電匯 / 銀行轉帳系統付款 Telegraph Transfer (TT) / Local CHATS	豁免 可能產生匯出行、中轉行及收款行費用，具體以銀行收費爲準 Waived Additional fees may be charged by Remitting bank、Intermediary Bank and Receiving Bank， subject to the bank's actual fees.	
代打印花稅服務 - 股份轉讓 (備註一) Stamp Duty Payment Services - Bought Sold Note (Note 1)	每隻股票單邊港幣$300，雙邊港幣$600, 另加有關稅款 HK$300 per stock per side (Both side HK$600), plus related stamp duty	
索取開戶證明書/帳戶憑證 Account Balance Confirmation Certificate Letter	可聯絡客服人員查詢詳情 Please contact customer service for details	
附有郵寄結單服務之中央結算所獨立戶口 CCASS Participant Service – SSA Account	可聯絡客服人員查詢詳情 Please contact customer service for details	
	郵遞 By Mail	電郵 By Email
結單 Statement	每份港幣$50，蓋章每份加收港幣$50，郵費另計 HK$50 per document Stamped version: additional HK$50 per document Postage extra	蓋章每份港幣$50 Stamped version: HK$50
	兩個月內 Within 2 months	超過兩個月 Over 2 months
重發提貨單 (提貨日起計) Copies of Stock Withdrawal Receipt	免費 Free	每單港幣$300另加複查成本 HK$300 per case plus record checking charges
單據複印服務 Receipt Copy Services	每張港幣$3 HK$3 per each page	
順豐快遞郵件服務費 SF-Express Mailing Fee	每次港幣$100 HK$100	
美國稅務相關的行政及手續費 *僅適用於為按美國國稅局定義為美國人士的客戶 U.S. Tax-Related Administrative and Handling Fees * Applicable only to clients who are defined as "U.S. Persons" by the U.S. Internal Revenue Service (IRS).	港幣$1000/張 1099表格 Fee for Form 1099: HK$1000 per form	

取消帳戶及終止服務費用 **Account Closure and Service Termination Fee**	豁免 Waived
審計詢證函 **Audit Confirmation Letter**	電子版：港幣$300/ $40美元 紙質版：港幣$500/ $65美元 Electronic: HK$300 / US$ 40 Paper: HK$500 / US$65
公司開戶行政費用 **Company Account Setup Administrative Fee**	可聯絡客服人員查詢詳情 Please contact customer service for details

備註 Notes:

1) 本公司有權決定是否提供此項服務，客戶須提供所需之有關支持文件。(如已付印花稅之成交單據 / 轉手紙，戶口持有人之書面指示等)
The Company reserves the right to decide whether to provide this service. Client should provide all relevant supporting document (e.g., Stamped Contract Notes / Deep Transfer, account holder's written instruction, etc.).

美股
US EQUITY

服務 SERVICES	收費 FEES & SERVICES CHARGE
美股 - 交易佣金 US Securities - Brokerage Commission	**電話落盤 (經客戶主任):** 每宗交易額之 0.35% ($20美元) 人手落盤時間: 上午9時至下午5時30分 (香港時間) **網上落盤:** 每宗交易額之 0.15% (最低 $20美元) **Phone Order (via Account Executive):** 0.35% of each transaction amount (Minimum US$20) Manual Trading Services Hour: 9:00 to 17:30 (Hong Kong Time Zone) **Online Trading:** 0.15% of each transaction amount (Minimum US$20) ❖ 客戶可登入星財富APP或聯絡客服人員查詢實際交易佣金收費
平台使用费 Platform Usage Fee	每股$0.0005美元 (每筆交易最低$0.99美元) ❖ 或詳見 APP「帳戶-更多-我的收費」，以 APP 展示為準 US$0.0005 per share (Minimum US$0.99 per transaction) ❖ Refer to "Account - More - My Fees" in the APP; final charges are subject to the App
交收費 Settlement Fee	$0.003美元 /股 US$0.003 per share
美國金融業監管局交易活動費 (只適用於賣出交易) FINRA Trading activity Fee (Applied on sell side only)	每股 $0.000195美元 (最低$0.01美元, 最高$9.79美元) US$0.000195 per share (Minimum US$0.01, Maximum US$9.79)
證監會規費（只適用於賣出交易） Regulatory Fees (sells only)	0.0000206*交易金額，每次成交最低0.01美元 $0.0000206 * transaction amount, Minimum $0.01 per trade
綜合審計跟蹤監管費 Consolidated Audit Trail Fee	每股$0.00 US$ 0.00 per share
股息税 Dividend Tax	一般是現金股息之30% (最終百分比需按股票註冊地之税率而訂) Generally, 30% on gross dividend (The final percentage is depended on the tax rate of the country where the company corporation).
其他企業行動 Other Corporate Actions	$25美元, 另加中介服務費用 US$25, plus agency services fee
美國存託憑證(ADRs)托管費用 # American Depository Receipts (ADRs) Custody Fee #	每股$0.01 - $0.05美元 (按登記日之已交收持倉收取) US$0.01 - $0.05 per share (charged based on settled positions held on record date)

ADR轉換（ADR轉港股）# ADR Conversion (ADR converts to HK stocks)#	手續費：每隻股票每筆$700美元（含上游收費） 轉換費：每隻股票每手$5美元（含上游收費） Handling fees: US$700 per stock per order (including third-party fee) Conversion fees: US$5 per stock per lot(including third-party fee)
股票轉移 - 經(直接註冊系統DRS) Stock Transfer Fee – via DRS	每隻股票800美元 US$800 per stock
逾期交收股票買賣費用 Charges on Late Settlement of Share Transactions **	最優惠利率** + 4.75% p.a. Prime Rate** + 4.75% p.a.
貸款利率 - 保證金(孖展) Financing Interest Rate -Margin	借貸金額低於可按倉股票市值: 最優惠利率**+ 3.25% p.a. 借貸金額超出可按倉股票市值: 最優惠利率**+ 4.75% p.a. 借貸金額超出現有持倉股票市值: 最優惠利率**+ 8% p.a. Loan amount less than margin value of stock collateral: Prime Rate** + 3.25% p.a. Loan amount exceed margin value of stock collateral: Prime Rate** + 4.75% p.a. Loan amount exceed market value of stock collateral: Prime Rate** + 8% p.a. ❖ 客戶可登入星財富APP或聯絡客服人員查詢實際交易收費 You can view your actual charges under 'My Fees' in the App or contact our Customer Service for assistance. ❖ 計算公式: 当日欠款余额 = MIN(当日账本已结算资金余额 - 当日做空抵押物价值, 0) Formula: Daily Debit Balance = MIN (Daily Settled Cash Balance - Daily Short Collateral Value, 0)
融券費用 Stock Borrowing Interest	a. 融券利率 = 最優惠利率**+8%p.a b. 当日做空抵押物价值 = ABS(当日用户已结算的负持仓 * roundup（当前收盘价*102.2%）） c. 当日融券利息 = 当日做空抵押物价值 * 融券利率 a. Stock borrowing rate =Prime Rate** + 8% p.a. b. Daily short collateral value = ABS(Daily settled short positions * roundup (Current closing price * 102.2%)) c. Daily stock borrowing Interest= Daily short collateral value * Stock borrowing rate ❖ 客戶可登入星財富APP或聯絡客服人員查詢實際交易收費 You can view your actual charges under 'My Fees' in the App or contact our Customer Service for assistance.
股東大會 Shareholders' Meeting	出席或授權第三方出席股東大會（最多1位）或委託復星國際證券投票 每筆申請收取行政費$10美元 Attendance at or authorization for a third party (maximum of 1 person) to attend the general meeting of shareholders, or appointment of Fosun International Securities to vote on your behalf. Administrative Fee: US$10 per application.

交收指示 Settlement Instruction	股票轉入 Stock Transfer-In	股票轉出 Stock Transfer-Out
	豁免 Waived	每隻股票每次$150美元 US$150 per stock per transaction
電匯 / 銀行轉帳系統付款 Telegraph Transfer (TT) / Local CHATS	滙入款項 Fund Transfer In	滙出款項 Fund Transfer Out
	豁免 可能產生匯出行、中轉行及收款行費用，具體以銀行收費爲準 Waived Additional fees may be charged by Remitting bank、Intermediary Bank and Receiving Bank, subject to the bank's actual fees.	

#買賣美國預托證券 (ADRs) 需支付相關託管費用，此費用是預托證券監護代理商向預托證券持有人收取的。收費不會在交易時收取，但會在指定日子扣除，不論扣賬日賬戶是否仍持有該股票。詳情請按此參考有關美國預托證券之介紹。

#When traded American Depositary Receipts (ADRs), client should bear the ADRs custody fee. It would be charged the ADRs holders by their custody agents. ADRs fee will be deducted on specify date but not during transaction no matter the investors are still holding the ADRs. For more details, please press here.

#關於ADR轉換：一手的單位為100ADS，不足一手按一手計(請注意此處不適用港股「手」的單位)；最終收費可能因上游不同而定，轉換前請確認。

#As of ADR conversion, one lot consists of 100 ADS, and less than one lot is rounded up to one lot (please notice that the "lot" unit of HK stocks is not applicable here); the final fees may vary due to different third parties, and clients can confirm with us before conversion.

美股期權
US Stock Options

服務 Services	收費 Fees & Services Charge
美股期權- 交易佣金 US Stock Options-Brokerage Commission	**電話落盤 (經客戶主任):** 每張1.99**美元** (每筆交易最低$3美元) **網上落盤:** 每張0.2**美元** ❖ 具體收費詳見APP"帳戶-全部功能-我的收費" **Phone Order (via Account Executive):** US$1.99 per contract (Minimum US$3 per transaction) **Online Trading:** US$0.2 per contract ❖ Refer to "Account - All Features - My Fees" in the APP
平台使用费 Platform Usage Fee	每張$0.65美元 (每筆交易最低$1.59美元) ❖ 或詳見 APP「帳戶-更多-我的收費」，以 APP 展示為準 US$0.65 per contract (Minimum US$1.59 per transaction) ❖ Refer to "Account - More - My Fees" in the APP; final charges are subject to the App
交易活動費（僅賣出收取） Trading activity Fee (Applied on sell side only)	$0.00279美元/張合約，每次成交最低$0.01美元 US$0.00279 per contract（Minimum US$0.01）
證監會規費（只適用於賣出交易） Regulatory Fees (sells only)	0.0000206*交易金額，每次成交最低0.01美元 $0.0000206 * transaction amount, Minimum $0.01 per trade
期權清算費 Option Clearing Fee	$0.02美元/張合約，每次成交最高$55美元 US$0.02 per contract（Maximum US$55）
期權監管費 Options Regulatory Fee	$0.02295美元/張合約 US$0.02295 per contract
期權交收費 Option Settlement Fee	$0.18美元/張合約 US$0.18 per contract
綜合審計跟蹤監管費 Consolidated Audit Trail Fee	$0.0022美元/張合約 US$0.0022 per contract

中華通 (深港通 及 滬港通)
China Stock Connect (Shanghai and Shenzhen)

服務 Services	收費 Fees & Services Charge	
中華通 - 交易佣金 China Stock Connect - Brokerage Commission	電話落盤 (經客戶主任): 成交金額之 0.25% (人民幣$80) 或由客戶與客戶主任自行議定 網上落盤: 成交金額之 0.25% (最低人民幣$80) Phone Order (via Account Executive): 0.25% of transaction amount (Minimum CNY$80) or negotiated by client and Account Executive Online Trading: 0.25% of transaction amount (Minimum CNY$80) ❖ 客戶可登入星財富APP或聯絡客服人員查詢實際交易佣金收費	
平台使用费 Platform Usage Fee	每筆成交訂單收取人民幣$15 ❖ 或詳見 APP「帳戶-更多-我的收費」，以 APP 展示為準 CNY $15 per transaction ❖ Refer to "Account - More - My Fees" in the APP; final charges are subject to the App	
國家稅務局 - 交易印花稅 SAT - Stamp Duty	只收取賣方成交金額之0.05% 0.05% of the transaction amount (Subject to sell transaction only)	
深圳交易所 / 上海交易所收 - 經手費 SZSE / SHSE - SSE Levy	成交金額之0.00341% 0.00341% of the consideration of each transaction	
中國證監會 - 證管費 CSRC - Securities Management Fee	成交金額之0.002% 0.002% of the consideration of each transaction	
股息稅 Dividend Tax	股息及紅股總額的10%（國家稅務局於股息派發時扣除） 10% of the total dividend and bonus share amount (withheld by the State Taxation Administration at the time of dividend distribution)	
過戶費 Transfer Fee	根據中國結算的互聯互通規則支付 Payable under China Clear's China Connect Rules	根據中央結算系統一般規則支付，作為香港結算提供滬股結算服務之收費 Payable under the General Rules of CCASS for the provision of Stock Connect Northbound clearing services by HKSCC
	成交金額之0.002% (雙邊) 0.002% of the consideration of each transaction per side	成交金額之0.002% (雙邊) 0.002% of the consideration of each transaction per side

備註 Notes:

2) 此收費表所列出的各項收費僅供參考，實際收費應參閱閣下的日結單或月結單 。
The fees and charges indicated herein are for client's reference only. Please refer to the daily and monthly statements for the actual fees and charges applicable to client's account.

3) 以上服務收費如有任何修改，恕不作另行通知。
The above service fees are subject to change from time to time without prior notice.

4) 本公司保留隨時調整上述收費之一切權利，所有收費以本公司最新公佈為準。
The Company reserves the right to adjust or revise the Service Fees. Please refer to the latest company announcement.

5) 以上服務收費會以該次服務之貨幣或其等值之其他貨幣，於閣下帳戶內收取。
The services charges will be charged from your account by the currency of the services provided or its equivalent in other currencies.

6) 電匯轉帳通常涉及以下幾種費用組成：匯出行收費、收款行收費、中轉行收費。由於上述各項費用由相關銀行直接收取，因此收款人實際收到的金額可能會因這些費用的扣除而減少。
Telegraph Transfer typically involve the following fees: charges from the Remitting bank, the Intermediary bank, and Receiving bank. Since these fees are deducted directly by the banks, the actual amount received by the beneficiary may be lower than the amount sent.