

This **Bank Charges Schedule** is published to let you know the fees and charges DBS Bank (Hong Kong) Limited (“the Bank”) levies for the services we provide to our customers in the Hong Kong Special Administrative Region (effective date: 5 March 2007). We hope you find it useful.

The service charges contained in this booklet are correct at the time of printing. These charges are subject to change and the Bank reserves the right to introduce service charges not included in this booklet. Details of service charges not shown in this booklet are contained in our relevant product leaflets or are available on request at our branches.

If you have any queries concerning the fees and charges contained in this booklet, please contact our branches or visit our website at www.dbs.com/hk.

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HIGHLIGHT OF CHANGES

This section summarizes the changes in fees and charges levied by the Bank. Some of these changes are product / service specific and so they only apply if you have that product.

I. TOTAL RELATIONSHIP BALANCE

(i) Monthly Service Fee for Non-Packaged Account Customers

Before 5 March 2007		From 5 March 2007 onwards	
Total Relationship Balance	Charge	Total Relationship Balance	Charge
Falls below HK\$10,000 (or its equivalent)	HK\$50 per month	Falls below HK\$20,000 (or its equivalent)	HK\$50 per month

III. DEPOSIT SERVICES

F. DBS Wealth Account - Monthly Maintenance Fee

Before 5 March 2007		From 5 March 2007 onwards	
Average Account Balance (Deposits and Investments)	Charge	Average Account Balance (Deposits and Investments)	Charge
Falls below HK\$15,000 (or its equivalent)	HK\$50 per month	Falls below HK\$20,000 (or its equivalent)	HK\$50 per month

I. TOTAL RELATIONSHIP BALANCE

(i) Monthly Service Fee for Non-packaged Account Customers

ITEM	CHARGE
Monthly Service Fee Total Relationship Balance falls below HK\$20,000 (or its equivalent)	HK\$50 per month

Applicable to Deposit Account Customers including HK Dollar, Renminbi and Multi-Currency Savings, Current Account and Save & Cheque Account.

Total Relationship Balance counts every dollar in your personal and joint accounts, including deposits, investment, outstanding balances of credit cards and loans. With a higher Total Relationship Balance, you can enjoy better rates for your time deposits.

The minimum Total Relationship Balance requirement is HK\$20,000 or equivalent per month. The Monthly Service Fee is not applicable to the following customers:

- Customers aged 65 or above
- Customers aged below 18
- Existing customers receiving Government Comprehensive Social Security Assistance (only for those who opened an account with us on or before 21 July 2003 and supporting documents required)
- Customers receiving Government Disability Allowance (supporting documents required)
- Mandatory Provident Fund (MPF) customers with deposit accounts - entitled to a waiver for 3 months
- All personal finance and unsecured overdraft customers are entitled to waiver until termination of loan account

(ii) Calculation of Total Relationship Balance

The calculation of Total Relationship Balance is the sum of all ASSETS and BORROWINGS that a customer maintains with us. All account balances of the customer with the same identity number, including those of joint accounts are counted.

ASSETS

Deposits / Investments

Sum of daily average balance (in all currencies) of:

- Current Account Credit Balance
- Savings Account
- Save & Cheque Account
- New Generation Savings Account
- New Generation Easy Saver Plan
- Time Deposit (including regular Time Deposit, Equity-Linked Deposit and Premium Deposit)
- Investment Funds
- Bonds
- Securities
- Growth Account
- Structured Investment Deposits (SIDs)

- * Deposits outside Hong Kong are not included in the Total Relationship Balance calculation.
- * Deposits - month-end exchange rate will be used for calculating the HKD equivalent value on foreign currency accounts.
- * Investment Funds that are registered via Nominee Account on behalf of customer are included while Investment Funds that are registered in customer's own name are excluded.
- * Investments - daily exchange rate will be used for calculating the HKD equivalent value on foreign currency accounts/portfolios.

BORROWINGS

Loans/ Credit Cards

Outstanding balance of :

- Personal Instalment Loan
 - Salaries Tax Loan
 - SME Loan
 - Mortgage
 - Utilized Overdraft
 - Utilized Revolving Credit Facility
 - Utilized Standby Credit Line
 - Credit Cards (latest statement balance)
- * All loan balances in default are not included in the Total Relationship Balance calculation.
 - * The Bank reserves the right to make the final decision on all matters concerning loan balances.

Remarks:

1. Service fee for non-packaged account customer with deposit accounts, including HK Dollar Savings, Multi Currency Savings or Current Account will be charged monthly and is based on the customer's average daily Total Relationship Balance as at each month-end.
2. For customers with both joint and single accounts, the combined Total Relationship Balance with the Bank will be used for determining time deposit rates and whether Monthly Service Fee is applicable. As a result, the joint account customers should understand that certain information about ALL the other accounts of each customer will become available. If this is not wanted, you may request it at our branches or contact our Customer Service Hotline 2290 8888.
3. A customer who has opened both a non-packaged account and a packaged account at our Bank will be categorised as a packaged account holder. For those customers who hold two or more joint accounts with no single account, each of their joint accounts will need to meet the minimum balance requirement. Otherwise, Monthly Service Fee will be charged to all of the joint accounts.
4. Total Relationship Balance calculation is applicable to Consumer Banking customers only. The Bank reserves the right to make the final decision on all matters concerning calculation of Total Relationship Balance.

II. INTEREST YEAR BASE

The number of days used as the basis of interest calculation for deposits and loans is as follows:

For HKD, GBP, SGD and MYR:	365 days
For other currencies :	360 days

III. DEPOSIT SERVICES

A. HK Dollar Savings Accounts (including New Generation Savings Account) and Save & Cheque Accounts

- Interest Rate For all account balances, tiered interest rate will be applied

B. Current Accounts, Save & Cheque Accounts, HK Dollar Savings Accounts and Multi-Currency Savings Accounts (TT and US Notes Accounts)

- | | |
|--|--|
| 1) Charge on accounts which have no transaction for 12 months and with balances less than the following amounts: | The following charges are collected half-yearly, in June and December. |
| AUD1,000 | AUD15 |
| CAD1,000 | CAD15 |
| CHF1,000 | CHF15 |
| DKK5,000 | DKK50 |
| EUR600 | EUR15 |
| GBP500 | GBP10 |
| HKD5,000 | HKD80 |
| JPY80,000 | JPY1,500 |
| NOK5,000 | NOK80 |
| NZD1,000 | NZD15 |
| RMB5,000 | RMB80 |
| SEK5,000 | SEK50 |
| SGD1,000 | SGD15 |
| USD600 | USD15 |

(Not applicable in the case of Multi-Currency Savings Accounts with deposits in more than one currency where any one of the currency deposits is active in the previous 12 months.)

Type of Service	Charge
2) Deposits of foreign currency cheques with float and interest to accrue commencing the 11th day from the day of deposit.	HK\$50 per cheque

Type of Service**Charge****C. Current Accounts and Save & Cheque Accounts**

1) Improperly conducted accounts closed by the Bank	HK\$150 per a/c
2) Cheque Books	
- Ordinary cheque books	Free
- Specially printed cheque books	At cost (including artwork and proof cost, printing cost)
- Safe custody of cheque books	HK\$50 per request
3) Unauthorized overdrafts - If an account has no overdraft facility or if an overdraft exceeds its overdraft limit	Handling charge of HK\$100 per incident + overdraft interest at prevailing interest rate
4) Returned Cheque	
- Technical reasons (other than for post-dated reason)	HK\$30 per cheque
- Insufficient funds	HK\$100 per cheque
- Mailing of returned cheques	At cost (by registered mail)
5) Cheques with technical errors that are not returned and are to be confirmed by the drawer	HK\$30 per cheque
6) Drawing against uncleared items	HK\$50 per occurrence
7) Stop payment	
- Each cheque or a consecutive range of cheques comprising not more than 10 cheques	HK\$60
- A consecutive range of cheques comprising more than 10 cheques	HK\$100
- Cancel each stop payment order	HK\$50

D. New Generation Easy Saver Plan

1) Pre-mature withdrawal	
- Within 3 months of its opening	No interest payable and fee of HK\$100
- In excess of 3 months of its opening	50% of the interest accrued
2) Breakage due to omission of 2 consecutive instalments prior to the end of the term	
- Within 3 months of its opening	No interest payable and fee of HK\$100
- In excess of 3 months of its opening	50% of the interest accrued

E. Treasures Priority Banking Account

1) Monthly maintenance fee	
- Monthly average account balance (deposits and investments) over the previous 3 consecutive months falls below HK\$500,000 (or its equivalent)	HK\$200 per month
2) Maximum of overdraft protection limit of HK\$10,000 is permitted if average account balance (deposits and investments) reaches HK\$200,000 (or its equivalent) over the past 3 months (Applicable to customers who have not opened Treasures Secured Line of Credit)	Prime Rate of the Bank* +3.75% p.a.

Type of Service	Charge
F. DBS Wealth Account	
1) Monthly maintenance fee	
- Average account balance (deposits and investments) for the previous month falls below HK\$20,000 (or its equivalent)	HK\$50 per month
2) Overdraft protection limit of HK\$3,000 if average account balance (deposits and investments) reaches HK\$20,000 (or its equivalent) over the past 3 months	Prime Rate of the Bank* +5% p.a.

G. DBS ec-banking	
1) Stop Cheque Payment	
- "Single Cheque" Transaction Type	HK\$30 per instruction
- "Multiple Cheques" Transaction Type	HK\$50 per instruction# (maximum 50 cheques in consecutive range per instruction)
2) Statement Request	
- Current Account	
Mail Current Statement	Free
Mail Previous Statement	HK\$15 per page
- Treasures Priority Banking / DBS Wealth Account	
Mail Current Statement	Free
Mail Previous Statement	HK\$15 per page
- Credit Card	
Online Statement	Free
Mail Current Statement	HK\$15 per monthly statement copy
Mail Previous Statement	HK\$15 per monthly statement copy
3) Bill Payment	
- Pre-scheduled bill payment returned due to insufficient funds	HK\$100 per transaction
4) Fund Transfer to 3 rd Party Account (in HKD only)	
- To other local banks outside of DBS Bank	
Via electronic transfer	Free
Via CHATS	HK\$150 per transaction

* If the prevailing Hong Kong Dollar Inter-bank Offer Rate ("HIBOR") is higher than the Prime Rate, at the Bank's discretion, the Bank may adopt the prevailing HIBOR rate in place of the Prime Rate, as the basis of interest rate determination.

HK\$50 will be levied on your selected account once the transaction is confirmed, irrespective of the number of cheques stopped by the instruction.

Type of Service

Charge

H. Other Charges

(Applicable to all types of Deposit Accounts)

1) Account closed within 3 months of its opening	HK\$100 and no interest shall be paid
2) Autodebits returned for insufficient funds	HK\$100 per item
3) Charge on accounts which have no transaction for 12 months and with balance less than HK\$5,000	HK\$80 half-yearly, payable in June and December of each year
4) Deposits or withdrawals in notes of the same currency per time (except HKD Accounts and RMB notes)	0.25% of amount, min. HK\$50 (For USD Notes Account, charge applies for deposit or withdrawal of more than US\$2,500)
5) Deposit of RMB notes	
- General / DBS Wealth Account Customers	Deposit in excess of RMB20,000, 0.25% per transaction on the total amount, min. HK\$50
- Treasures Priority Banking Customers	Deposit in excess of RMB50,000, 0.25% per transaction on the total amount, min. HK\$50
6) Report loss of passbook / chop and / or damaged passbook	HK\$50

IV. REMITTANCES

INWARD REMITTANCES

Correspondent bank charges will be levied.

A. Foreign Cheque Drawn Overseas (Purchase subject to acceptance)

1) Purchase Commission	
- Each cheque	0.25% of amount, min. HK\$50 plus postage and correspondent bank charges if applicable
2) Returned unpaid cheque	
- Each cheque	HK\$150 + correspondent bank charges + cable (if applicable) + interest at our bills rate

B. Cheques Sent for Collection

- Each cheque HK\$200 + postage / cable + correspondent bank charges

HK Dollar cheques drawn on Macau/
Shenzhen/Guangzhou

- Each cheque HK\$100 per cheque + correspondent bank charges

C. Telegraphic Transfers

1) Proceeds paid to customer	
- By Telegraphic Transfer	HK\$50 per item
- By Real Time Gross Settlement (RTGS)	HK\$10 per item
2) Credit to account of other bank	HK\$200 per item
3) Transfer in other currency to account of other bank	HK\$200 per item
4) Proceeds paid in cash of the same foreign currency as the remittance received	0.25% of amount, min. HK\$50
5) Proceeds paid in the same currency by demand draft	HK\$100 per item + usual remittance charges

Type of Service	Charge
6) Handling charge for return of a telegraphic transfer	HK\$100 per item + cable charge HK\$100
7) Handling charge for amendment of a telegraphic transfer	HK\$100 per item + cable charge HK\$100

OUTWARD REMITTANCES

Correspondent bank charges will be levied

A. Demand Drafts

- | | |
|--|------------------------------|
| - Handling charge for issuing a demand draft | HK\$60 |
| - Additional charge when paid in notes of the same currency as the draft | 0.25% of amount, min. HK\$50 |

B. Telegraphic Transfers

- | | |
|---|---|
| - Handling charge per telegraphic transfer | |
| - HKD and other currencies | |
| • Via branches | HK\$100 (waived for Treasures Priority Banking customers) |
| • Via IDEAL Internet Banking | HK\$50 (applicable to Corporate Customers Only) |
| - RMB telegraphic transfer | HK\$30 (waived for Treasures Priority Banking customers) |
| - Cable Charges | HK\$100 per cable |
| - Additional charge for cable with Chinese characters | HK\$100 |
| - Additional charge when paid in notes of the same currency as the transfer | 0.25% of amount, min. HK\$50 |
| - Additional charge where a separate cable is sent to the beneficiary bank | HK\$100 per cable |
| - Message (exceeding 2 lines) | HK\$50 per transaction |

C. Local Transfer in HKD/USD Via Real Time Gross Settlement (RTGS)

- | | |
|----------------|---------|
| - Each payment | HK\$150 |
|----------------|---------|

D. General Charges

Demand drafts

- | | |
|----------------------------------|--|
| 1) Report loss of a demand draft | |
| - Each draft | HK\$250 + correspondent bank charges + cable charge HK\$100 |
| 2) Repurchase a demand draft | |
| - Each draft | HK\$60 + correspondent bank charges + cable charges HK\$100, if applicable |
| 3) Copy of a paid draft | HK\$100 per item |

Telegraphic transfers

- | | |
|---|--------------------------------|
| 1) Enquiry / Amendment / Cancellation of a telegraphic transfer | |
| - Each transfer | HK\$100 + cable charge HK\$100 |

Type of Service

Charge

V. GENERAL SERVICES

A. ATM card

- Annual card fee	Waived
- Replacement of lost or damaged card	HK\$50 per card
- Replacement of card due to Personal Identification Number (PIN) lost / forgotten	HK\$50 per card
- Cash withdrawal in Macau / China	HK\$25 per transaction
- Visa Plus Service cash withdrawal	HK\$25 per transaction
- China UnionPay Service cash withdrawal	
• Debit from Hong Kong Dollar account	HK\$15 per transaction
• Debit from Renminbi account	RMB15 per transaction
- Foreign Exchange Rate Adjustment for Foreign Currency Transactions	Visa Plus applicable exchange rate on process date plus 1.8%

B. Autopay Services

1) Auto-Fund Collection	
- Using autopay paper list instructions	HK\$3 per item, min. HK\$200
- Using machine readable instructions	HK\$0.50 per item, min. HK\$50
2) Auto-Fund Payment / Payroll Services	
- Using autopay paper list instructions	HK\$3 per item, min. HK\$200
- Using machine readable instructions	HK\$0.50 per item, min. HK\$50
3) Set up Direct Debit Authorization	
- Each authorization	Free
- For authorizations received on a day on a per account basis	Free
4) Amendment (excluding amendment of debtor reference)	HK\$30 per item
5) Suppression of an electronic payment	HK\$30 per item
6) Returned due to insufficient funds	HK\$100 per item

C. Banker's Endorsement

- Each endorsement	HK\$150
- Each supplementary copy if more than one endorsement issued at same time	HK\$20

D. Bulk Deposits

1) HKD coins deposits per customer per day	
- Deposit in excess of 300 pieces	2% of deposit amount, min. HK\$100
2) HKD notes deposit per customer per day	
- Deposit in excess of 300 pieces	HK\$0.25 per addition piece, min. HK\$125
3) Cheque deposit per customer per day	
- Deposit in excess of 50 pieces	HK\$3 per additional cheque

E. Cash Collect

- Courier Bag Cash Collection Service	Service fee varies with the location and collection frequency. Please contact the relevant Relationship Manager for quotation.
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Type of Service	Charge
F. Cashier's Order & Gift Cheques	
1) Cashier's Order	
- Issue / repurchase a cashier's order	HK\$35
- Report loss	HK\$ 50 per item + HK\$300 for circular issued by HKAB
2) Gift Cheques	
- Per item	HK\$10
G. Coins Exchange	
- Handling charge	HK\$1 per roll or bag
H. Company Search	
- To conduct a local search at Business Registration Office or Companies Registry	HK\$150
- To perform company search for companies incorporated overseas	HK\$2,000
I. Facsimile & Hold Mail Services	
1) Facsimile	
- Up to 5 pages within Hong Kong	HK\$50
- Up to 2 pages outside Hong Kong	HK\$100
- Each additional page (all countries)	HK\$50
2) Hold Mail Service	\$700 per year (payable in advance)
J. Guarantee	
- Issuance of guarantee on behalf of customers	1.5% of guaranteed amount per annum, min. HK\$1,000
K. IDEAL Internet Banking Services	
- Token monthly rental fee	HK\$50 per token
L. Payment Collection Services	
Using pre-printed slips	HK\$2 per item min. HK\$150
M. Request for Banker's Report /Document Copies	
1) Accounts History of Savings and Time Deposit Accounts	
- Within one year from date of request	HK\$250 per account
- Within two years from date of request	HK\$500 per account
- Within three years from date of request	HK\$1,000 per account
- Each additional year over three years (up to 7 years)	HK\$1,000 per account
2) Bank Confirmation	
- Each confirmation	HK\$ 350
3) Bank Reference Letter	
- Each letter	HK\$200
- Each supplementary copy if more than one letter issued at the same time	HK\$20

Type of Service	Charge
4) Certificate of Balance	
- Per account	HK\$100
- Per extra account	HK\$20
5) Copies of Cheques Below HK\$20,000 in Value (Within 6 months after being paid)	
- Cheque to be retrieved on the same day or up to 3 working days of return process	HK\$150 per cheque
- Cheque to be retrieved 3-7 working days after being paid	HK\$100 per cheque
- Cheque to be retrieved 7 or more working days after being paid	HK\$70 per cheque
6) Copies of Statements, Vouchers, Cheques, Consolidated Statements	
- Per page	HK\$50
7) Credit Information Report	
To obtain credit information report on behalf of customers	
- By mail	HK\$50 + postage + correspondent bank charges, if any
- By cable	HK\$50 + cable + correspondent bank charges, if any
8) Request for Personal Data / Other Data Access	
- Each request	HK\$200*
* Where search of microfiche or other archived records are needed, the Bank may charge an additional hourly search fee of HK\$200. Fee details will be provided on request and will depend on the nature and extent of the search requested.	
9) Request from Government Departments	
- Reconstruction of records	HK\$76.85 per account
- Photocopying	HK\$5.23 per sheet

N. RMB Notes Exchange

DBS Customers	No handling fee
Non-DBS Customers	HK\$50 per transaction

O. Safe Deposit Boxes

- Annual Rental	Please contact the relevant branch for quotation.
- Rental Deposit	Equivalent to 1-year rental fee
- Loss of one key	HK\$150 (including cost of replacement key)
- Loss of 2 keys including break-open charge	HK\$800

P. Special Clearing

- Presented by customers	HK\$50 + other bank charges
- Presented by the Bank	HK\$200 + other bank charges

Type of Service	Charge
Q. Standing Instructions	
- Establishing an instruction	HK\$50 per instruction
- Manual execution of standing instructions	HK\$100 per execution + usual charges
- Amendment of a standing instruction	HK\$50 per instruction
- Suppression of a standing instruction	HK\$50 per instruction
- Returned due to insufficient funds	HK\$100

R. Transaction Charge	The Bank reserves the right to levy charges on a/cs where the costs of operating the a/cs have exceeded the value of the a/c balance to the Bank.
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VI. INVESTMENT SERVICES

A. Securities

1) Trade-related services

a) Brokerage Commission

For Treasures Priority Banking Customer

- All transactions 0.25% of transaction amount
(No minimum charge)

For DBS Wealth Account Customer

and Securities Customer

i. Trading via Internet, Automated Phone Banking or Mobile Phone Banking

- All transactions 0.25% of transaction amount
- Minimum Charge HK\$100

ii. Trading via Customer Services Executive through Phone Banking Services Hotline

Transaction Amount

- All transactions 0.5% of transaction amount
- Minimum charge HK\$100

b) Transaction Levy and Trading Fee

- SFC Transaction Levy 0.004% of transaction amount
- Stock Exchange Trading Fee 0.005% of transaction amount

c) Stamp Duty

0.1% of transaction amount
(rounded up to nearest dollar)

2) Scrip handling and settlement-related services

a) Deposit Fee for Shares and Warrants

For Treasures Priority Banking Customer

- Minimum charge HK\$5 per board lot or odd lot
- Maximum charge HK\$30
- Maximum charge HK\$200

For DBS Wealth Account Customer

and Securities Customer

- On the first 50 board lots or odd lots HK\$10 per board lot
- In excess of 50 board lots or odd lots HK\$2.5 per board lot
- Minimum charge HK\$30
- Maximum charge HK\$2,000

Type of Service	Charge
b) Receipt / Delivery of Securities against Payment	
- Commission on the consideration	0.1% on the consideration, min. HK\$100
c) CCASS Stock Settlement Fees	
- Each transaction	0.002% on the consideration, min. HK\$2, max. HK\$100 + our handling charge of HK\$5
- CCASS settlement instruction input fee	HK\$1 per instruction
d) Securities Withdrawal Fee from CCASS	HK\$3.5 per board lot or part thereof + handling charge of HK\$50 per stock
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3) Information services - Stock Watch	
<i>For Treasures Priority Banking Customer</i>	
- Monthly subscription fee	HK\$238
<i>For DBS Wealth Account Customer and Securities Customer</i>	
- Monthly subscription fee	HK\$288
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4) Account maintenance	
a) Safekeeping Maintenance Fee	
- On each portfolio as at 1 June and 1 December of each year.	HK\$0.15 per board lot or odd lot
	Portfolios with nil holdings and no stock trading transaction on the fee payment dates are not subject to the fee
- Minimum charge	HK\$100
- Maximum charge	HK\$2,500
b) Reissue Trade Confirmation	
- Within 3 months	HK\$10 per advice
- Within 1 year	HK\$50 per advice
- Over 1 year	HK\$100 per advice
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5) Nominee services and corporate actions	
a) Dividend Collection Fee	
- Commission on dividend	0.5% on dividend amount
- Minimum charge	HK\$20
- Maximum charge	HK\$2,500
b) CCASS Corporate Action Fee	HK\$2 per board lot
c) Registration of Shares in Customer's Name	
- Handling charge	HK\$5 per board lot, min. HK\$50
- Scrip fee payable to registrars	HK\$2.5 per board lot
- Stamp duty on transfer deed	HK\$5 per transfer deed
d) Cash/Special Offer/Privatisation	0.25% on offer amount
- Minimum charge	HK\$20
- Maximum charge	HK\$2,500
e) Warrant Exercise	0.25% on settlement amount
- Minimum charge	HK\$20
- Maximum charge	HK\$2,500
f) Deposit Fee for Bonus Issues and Scrip Dividends	
<i>For Treasures Priority Banking Customer</i>	
- Minimum charge	HK\$30
- Maximum charge	HK\$200

Type of Service	Charge
<i>For DBS Wealth Account Customer and Securities Customer</i>	
- On the first 50 board lots or odd lots	HK\$10 per board lot
- In excess of 50 board lots or odd lots	HK\$2.5 per board lot
- Minimum charge	HK\$30
- Maximum charge	HK\$2,000
6) Financing and other services	
a) Unclaimed Entitlement Fee	HK\$100 per stock + out-of-pocket expenses for CCASS and / or counter-party, irrespective of claim success or not
b) New Issues Application Fee	
- Handling charge for application for new issue of shares	HK\$100 per application

B. Retail Bonds

Trade-related services

a) Purchasing Fee

For Treasures Priority Banking Customer

- All transactions 0.3% on nominal amount

For DBS Wealth Account Customer

- Trading over the counter 0.5% on nominal amount
 - Trading via phone banking 0.3% on nominal amount

C. Investment Fund

Trade-related services

a) Subscription / Redemption / Switching / Management Fees

In accordance with the fees stated in the Explanatory Memorandum of individual funds

b) Service Fee

HK\$200

(If redemption amount of Investment Fund Savings Plan is below HK\$20,000)

VII. LOAN SERVICES

A. Mortgage Loan

1) Copy of Mortgage or Title Deeds	HK\$10 per page or HK\$200 per set, whichever is higher
2) Extra Copy of Facility Letter	HK\$30
3) Confirmation of Ownership, Particulars of Mortgage / Outstanding Balance	HK\$100
4) Change of Tenor / Due Date / Instalment Amount / Repayment Option / Other Loan Terms	HK\$1,000 per request
5) Valuation Fee (for reinstatement value)	HK\$1,000 per year
6) Repayment Schedule Re-issue	HK\$50
7) Copy of Annual Statement	HK\$100 per year record
8) Reference Letter of Mortgage information	HK\$100
9) Interest for late charges	Contract Rate +7% p.a. (except otherwise agreed with the Bank)

Type of Service

Charge

B. Unsecured Personal Finance

1) Temporary overdraft interest rate $P^*+9\%$ p.a.

- * If the prevailing Hong Kong Dollar Inter-bank Offer Rate ("HIBOR") is higher than the Prime Rate, at the Bank's discretion, the Bank may adopt the prevailing HIBOR rate in place of the Prime Rate, as the basis of interest rate determination.

For any other types of unsecured personal financing products, please refer to their respective Terms and Conditions as stipulated in the product leaflet/application form.
