

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: 14 May 2012). 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 branch staff or visit our website at [www.dbs.com/hk](http://www.dbs.com/hk).

索取本收費表中文版本，請隨時與各分行聯絡或瀏覽網頁[www.dbs.com/hk](http://www.dbs.com/hk)。

## INDEX

- I. TOTAL RELATIONSHIP BALANCE
- II. INTEREST YEAR BASE
- III. DEPOSIT SERVICES
- IV. REMITTANCES
- V. GENERAL SERVICES
- VI. INVESTMENT SERVICES
- VII. LOAN SERVICES

## 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. Charges related to Deposit Services, Remittances, General Services, Investment Services and Loan Services are revised, please refer to relevant items stated in this Bank Charges Schedule.

### I. TOTAL RELATIONSHIP BALANCE

#### (A) Monthly Service Fee for Non-packaged Account Customers

ITEM	CHARGE
Monthly Service Fee Total Relationship Balance falls below HK\$30,000 (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.**

The Monthly Service Fee is not applicable to the following customers:

- Customers aged 65 or above
- Customers aged below 18
- Customers receiving Government Comprehensive Social Security Assistance (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

## **(B) 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
- Save & Cheque Account Credit Balance
- Savings 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
- Mortgage Loan
- 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 will be charged monthly on deposit accounts 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.

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**Type of Service**

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**Charge**

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**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	HKD100
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.)

**C. Current Accounts, Save & Cheque Accounts and Cashline Revolving Loan Accounts**

1) Improperly conducted accounts closed by the Bank	HK\$200/US\$25 per account
2) Cheque Books	
– Ordinary cheque books	Free
– Specially printed cheque books	At cost (including artwork and proof cost, printing cost)
– Delivery by ordinary mail	Free
– Delivery by registered mail	HK\$25/US\$3 per cheque book
– Safe custody of cheque books	HK\$50/US\$6.5 per request
3) Unauthorized overdrafts <sup>Δ</sup> - If an account has no overdraft facility or if an overdraft exceeds its overdraft limit	
– Octopus Auto-Add Value Service (AAVS) transactions	Overdraft interest at prevailing interest rate
– Activities other than AAVS transactions	Handling charge of HK\$120/US\$15 per incident + overdraft interest at prevailing interest rate

(Δ) Not applicable to Cashline Revolving Loan.

Type of Service	Charge
4) Returned Cheque <sup>Δ</sup>	
– Technical reasons (other than for post-dated or out-of-date reason)	HK\$100/US\$13 per cheque
– Insufficient funds	HK\$150/US\$19.5 per cheque
– Mailing of returned cheques	At cost (by registered mail)
5) Cheques can be returned with other reasons but the Bank may not return with confirmation by customer	HK\$100/US\$13 per cheque
6) Drawing against uncleared items	HK\$50/US\$6.5 per occurrence
7) Stop payment	
– Stop cheque payment via branch	
• Each cheque or a consecutive range of cheques	HK\$100/US\$13 (waived for DBS Treasures customers)
– Stop cheque payment via DBS iBanking	
• “Single Cheque” Transaction Type	HK\$30/US\$4 per instruction
• “Multiple Cheques” Transaction Type	HK\$50/US\$6.5 per instruction <sup>#</sup> (maximum 50 cheques in consecutive range per instruction)
– Stop cheque payment via Automated Phone Banking	
• “Single Cheque” Transaction Type	HK\$30/US\$4 per instruction
– Cancellation of each stop payment order	HK\$100/US\$13
<b>D. Time Deposit Accounts</b>	
– Early uplift	Subject to the Bank’s discretion and special handling fee
<b>E. New Generation Easy Saver Plan</b>	
1) Pre-mature withdrawal	HK\$200
2) Breakage due to omission of 2 consecutive instalments prior to the end of the term	HK\$200
(50% of the interest accrued will be payable for pre-mature withdrawal or breakage due to omission of 2 consecutive instalments prior to the end of the term after 3 months of its opening.)	
<b>F. DBS Treasures Account</b>	
1) Monthly maintenance fee	
– Monthly average account balance (including deposits and/or investments, calculated on a calendar month basis on the last day of relevant calendar month) over the previous 3 consecutive months falls below HK\$1,000,000, (or its equivalent in foreign currency(ies))	HK\$200 per month
2) Interest Rate for Overdraft Protection	Prime Rate of the Bank* + 3.75% p.a.
– Maximum of overdraft protection limit of HK\$10,000 is permitted if average account balance (including deposits and/or investments, calculated on a calendar month basis on the last day of relevant calendar month) reaches HK\$200,000, (or its equivalent in foreign currency(ies)) over the past 3 months (Applicable to customers who have not opened Treasures Secured Line of Credit)	

(Δ) Not applicable to Cashline Revolving Loan.

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

(\*) If the prevailing Hong Kong Dollar Inter-bank Offer Rate (“HIBOR”)/US Dollar Inter-bank Offer Rate (“LIBOR”) is higher than the Prime Rate/US Dollar Prime Rate, at the Bank’s discretion, the Bank may adopt the prevailing HIBOR/LIBOR rate in place of the Prime Rate/US Dollar Prime Rate, as the basis of interest rate determination.

Type of Service	Charge
<b>G. DBS Wealth Account</b>	
1) Monthly maintenance fee	
– Average account balance (including deposits and/or investments, calculated on a calendar month basis on the last day of relevant calendar month) for the previous month falls below HK\$30,000, (or its equivalent in foreign currency(ies))	HK\$50 per month
2) Interest Rate for Overdraft Protection	
– Overdraft protection limit of HK\$3,000 if average account balance (including deposits and/or investments, calculated on a calendar month basis on the last day of relevant calendar month) reaches HK\$20,000, (or its equivalent in foreign currency(ies)) over the past 3 months	Prime Rate of the Bank* + 5% p.a.
<b>H. DBS iBanking</b>	
1) Statement Request	
– Current Account / Save & Cheque Account / Savings Account / DBS Treasures Account / DBS Wealth Account	
• Mail Current Statement	Free
• Mail Previous Statement	HK\$30/US\$4 per page
– Credit Card / Cashline Revolving Loan	
• Online Statement	Free
• Mail Current Statement	HK\$15 per monthly statement copy
• Mail Previous Statement	HK\$15 per monthly statement copy
2) Bill Payment	
– Pre-scheduled bill payment returned due to insufficient funds	HK\$100 per transaction
3) Funds Transfer to 3rd Party Account (in HKD only)	
– To other local banks outside of DBS Bank	
• Via electronic transfer	Free
• Via Express Transfer (CHATS)	HK\$150 per transaction
4) Standing Instruction (for local transfer only)	
– Setup an instruction	Free
<b>I. Other Charges (Applicable to all types of Deposit Accounts)</b>	
1) Account closed within 3 months of its opening	HK\$200/US\$25 and no interest shall be paid
2) Deposits or withdrawals in notes of the same currency per time (except HKD Accounts and RMB notes)	0.25% of amount**, min. HK\$50/US\$7 (For USD Notes Account, charge applies for deposit or withdrawal of more than US\$2,500) (50% discount on handling fee for DBS Treasures customers for deposits in notes of same currency to foreign currency account)
3) 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
– DBS Treasures Customers	Deposit in excess of RMB50,000, 0.25% per transaction on the total amount, min. HK\$50
– DBS RMB Corporate Account	Deposit in excess of RMB50,000, 0.25% per transaction on the total amount, min. HK\$50
4) Report loss of passbook / chop and / or damaged passbook	HK\$100

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

(\*\*) JPY will be rounded up to the nearest 100 yen. Other currencies will be rounded up to the nearest dollar.

Type of Service	Charge
<b>IV. REMITTANCES</b>	
<b>INWARD REMITTANCES</b>	
Correspondent bank charges will be levied.	
<b>A. Foreign Cheque Drawn Overseas</b>	
1) Cheque Purchase (Subject to acceptance)	
i) Purchase Commission	
– Each cheque	0.25% of amount, min. HK\$50 plus postage and correspondent bank charges if applicable
ii) Returned unpaid cheque	
– Each cheque	HK\$150 + correspondent bank charges + cable (if applicable) + interest at our bills rate
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2) Cheques Sent for Collection	
– Each cheque	HK\$200 + postage / cable + correspondent bank charges
<i>HK Dollar cheques drawn on Macau / Shenzhen / Guangzhou</i>	
– Each cheque	HK\$100 + postage / cable + correspondent bank charges
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3) Deposits of foreign currency cheques into savings accounts of the same currency, where funds will be made available as per the following schedule and interest to accrue from the day falling on the 11th day after the date of the deposits	
<u>Currency</u>	<u>Funds availability</u>
USD	21 calendar days after deposit
GBP/CAD	28 calendar days after deposit
Others	42 calendar days after deposit
	HK\$100 per cheque
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<b>B. Telegraphic Transfers</b>	
1) Proceeds paid to customer	
– By Telegraphic Transfer	HK\$50 per item (waived for DBS Treasures customers)
– By Real Time Gross Settlement (RTGS)	HK\$10 per item
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2) Credit to account of other bank	HK\$200 per item
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3) Transfer in other currency to account of other bank	HK\$200 per item
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4) Handling charge for return of a telegraphic transfer	HK\$200 per item + cable charges
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5) Handling charge for inquiry / amendment of a telegraphic transfer	HK\$200 per item + cable charges
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Correspondent bank charges will be levied.	
<b>OUTWARD REMITTANCES</b>	
<b>A. Demand Drafts</b>	
1) Handling charge for issuing a demand draft	
• Via IDEAL Internet Banking	HK\$80
• Via branch	HK\$120 (waived for DBS Treasures customers; 50% discount for DBS Wealth Account customers)
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2) Additional charge when paid in notes of the same currency as the draft	0.25% of amount, min. HK\$50
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3) Report loss of a demand draft	
– Each draft	HK\$250 + correspondent bank charges + cable charges
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Type of Service	Charge
4) Repurchase a demand draft – Each draft	HK\$100 + correspondent bank charges + cable charges
5) Copy of a paid draft	HK\$100 per item

## B. Telegraphic Transfers

1) Handling charge per telegraphic transfer – HKD and other currencies <ul style="list-style-type: none"> <li>• Via branches</li> <li>• Via IDEAL Internet Banking</li> <li>• RMB</li> </ul>	HK\$100 (waived for DBS Treasures customers) HK\$110 HK\$100 (waived for DBS Treasures customers or if beneficiary bank is DBS Bank)
2) Cable Charges	HK\$100 per cable (waived for telegraphic transfer initiated via IDEAL Internet Banking)
3) Additional charge for cable with Chinese characters	HK\$150
4) Additional charge when paid in notes of the same currency as the transfer	0.25% of amount, min. HK\$50
5) Additional charge where a separate cable is sent to the beneficiary bank	HK\$100 per cable
6) Message (exceeding 2 lines)	HK\$100 per transaction
7) Correspondent Bank Charges – Charge to beneficiary's account – Charge to applicant's account upon transfer <sup>^</sup> <ul style="list-style-type: none"> <li>• RMB</li> <li>• USD</li> <li>• EUR / GBP</li> <li>• HKD &amp; other currencies</li> </ul>	At cost  HK\$20 HK\$150 HK\$400 HK\$200
8) Enquiry / Amendment / Cancellation of a telegraphic transfer – Each transfer	HK\$200 + cable charges + correspondent bank charges if applicable

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

– Each payment via branches	HK\$160
– Each payment via DBS iBanking (in HKD)	HK\$150 per transfer
– Each payment via IDEAL Internet Banking	HK\$50 per transfer

## V. GENERAL SERVICES

### A. ATM card

1) Annual card fee	Waived
2) Replacement of lost or damaged card	HK\$50 per card (waived for DBS Treasures customers)
3) Replacement of card due to Personal Identification Number (PIN) lost / Forgotten	HK\$50 per card (waived for DBS Treasures customers)

(<sup>^</sup>) If charge at cost is higher than charge contained in this booklet, at the Bank's discretion, the bank may adopt a higher charge.

(\*) applicable only when the beneficiary bank is a RTGS participant in Hong Kong.

Type of Service	Charge
4) Cash withdrawal in Macau / China	HK\$25 per transaction (waived for DBS Treasures customers)
5) Visa Plus Service cash withdrawal	HK\$25 per transaction (waived for DBS Treasures customers)
6) China UnionPay Service cash withdrawal <ul style="list-style-type: none"> <li>• Debit from Hong Kong Dollar account</li> <li>• Debit from Renminbi account</li> </ul>	HK\$15 per transaction (waived for DBS Treasures customers) RMB15 per transaction (waived for DBS Treasures customers)
7) Foreign Exchange Rate Adjustment for Foreign Currency Transactions	Visa Plus applicable exchange rate on process date plus 1.8%
<b>B. Autopay Services</b>	
1) Autopay / Payroll / AutoCollect## <ul style="list-style-type: none"> <li>– Using paper list instructions <ul style="list-style-type: none"> <li>• Submit on value day (per list)</li> <li>• Submit prior to value day (per list)</li> </ul> </li> <li>– Using machine readable instructions <ul style="list-style-type: none"> <li>• Submit on value day (per batch)</li> <li>• Submit prior to value day (per batch)</li> </ul> </li> <li>– Submit Instructions via IDEAL (per month)</li> </ul>	HK\$4.5 per item, min. HK\$350 HK\$3.5 per item, min. HK\$250 HK\$1.2 per item, min. HK\$120 HK\$0.5 per item, min. HK\$50 HK\$0.5 per item, min. HK\$50
2) Set up Direct Debit Authorization <ul style="list-style-type: none"> <li>– Each authorization</li> <li>– For authorizations received on a day on a per account basis</li> </ul>	Free Free
3) Amendment (excluding amendment of debtor reference)	HK\$30 per item
4) Suppression of an electronic payment	HK\$30 per item
5) Returned due to insufficient funds	HK\$150 per item
<b>C. Banker's Endorsement</b>	
– Each endorsement	HK\$150
– Each supplementary copy if more than one endorsement issued at same time	HK\$20
<b>D. Bulk Deposits</b>	
1) HKD coins deposit per customer per day regardless of total number of accounts customer holds <ul style="list-style-type: none"> <li>– Deposit in excess of 50 pieces</li> </ul>	2% of deposit amount, min. HK\$100
2) HKD notes deposit per customer per day regardless of total number of accounts customer holds <ul style="list-style-type: none"> <li>– Deposit in excess of 200 pieces</li> </ul>	HK\$0.25 per additional piece, min. HK\$125
3) Cheque deposit per customer per day regardless of total number of accounts customer holds <ul style="list-style-type: none"> <li>– Deposit in excess of 30 pieces</li> </ul>	HK\$2 per additional cheque

(##) Each Autopay/Payroll/AutoCollect transaction will be charged separately.

Type of Service	Charge
<b>E. Cash Collect</b>	
– Courier Bag Cash Collection Service	Service fee varies with the location and collection frequency. Please contact the relevant Relationship Manager for quotation.
<b>F. Cashier's Order &amp; Gift Cheques</b>	
1) Cashier's Order	
– Issue / repurchase a Cashier's order	
• HKD Cashier's Order	HK\$60/US\$7.5
• USD Cashier's Order	HK\$60/US\$7.5
• RMB Cashier's Order	HK\$60/RMB50 (waived for DBS Treasures customers; 50% discount for DBS Wealth Account customers)
– Surcharge for paying out notes in the same currency as the Cashier's order	0.25% of amount***, min US\$7
– Report loss	HK\$60/US\$7.5 per item + HK\$300 for circular issued by HKAB
2) Gift Cheques	
– Per item	HK\$15 (waived for DBS Treasures customers; 50% discount for DBS Wealth Account customers)
<b>G. Coins Exchange</b>	
– Handling charge	HK\$2 per roll or bag
<b>H. Company Search</b>	
1) To conduct a local search at Business Registration Office or Companies Registry	HK\$150
2) To perform company search for companies incorporated overseas	HK\$2,000
<b>I. Facsimile Services</b>	
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
<b>J. Guarantee</b>	
– Issuance of guarantee on behalf of customers	1.5% of guaranteed amount per annum, min. HK\$1,000
<b>K. IDEAL Internet Banking Services</b>	
– Authorizer token monthly rental fee	HK\$80 per token
– Non-authorizer one off token fee	
– first 5 tokens	Waived
– subsequent token	HK\$80 per token
<b>L. Payment Collection Services</b>	
– Using pre-printed slips	HK\$2 per item, min. HK\$150

(\*\*\*) USD will be rounded up to the nearest dollar.

Type of Service	Charge
<b>M. Request for Banker's Report /Document Copies</b>	
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\$750 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
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2) Bank Confirmation	
– Each confirmation	HK\$350
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3) Bank Reference Letter	
– Each letter	HK\$300
– Each supplementary copy if more than one letter issued at the same time	HK\$20
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4) Certificate of Balance	
– Per account	HK\$100
– Per extra account	HK\$20
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5) Copies of Statements, Vouchers, Cheques, Consolidated Statements	
– Per page	
• Via branch	HK\$50/US\$6.5 (waived for DBS Treasures customers for request for consolidated statement within a year from application)
• Via DBS iBanking	HK\$30/US\$4 (free for current statement)
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6) 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
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7) Request for Personal Data / Other Data Access	
– Each request	HK\$200*
<p>* 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.</p>	
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<b>N. RMB Notes Exchange</b>	
– DBS Customers	No handling fee
– Non-DBS Customers	HK\$50 per transaction
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<b>O. Safe Deposit Boxes</b>	
1) Annual Rental	Please contact the relevant branch for quotation.
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2) Rental Deposit	Equivalent to 1-year rental fee
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3) Loss of one key	HK\$150 (including cost of replacement key)
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4) Loss of 2 keys including break-open charge	HK\$800
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<b>P. Special Clearing Arrangement (Mark Good)</b>	
– Presented by customers	HK\$60/US\$8 + other bank charges
– Presented by the Bank	HK\$200/US\$26 + other bank charges

Type of Service	Charge
<b>Q. Standing Instructions</b>	
1) Establishing an instruction <ul style="list-style-type: none"> <li>• Via branch</li> <li>• Via DBS iBanking (local transfer only)</li> </ul>	HK\$100 per instruction Free
2) Manual execution of standing instructions	HK\$100 per execution + usual charges
3) Amendment of a standing instruction	HK\$100 per instruction
4) Suppression of a standing instruction	HK\$50 per instruction
5) Returned due to insufficient funds	AUD20 / CAD20 / CHF20 / DKK120 / EUR15 / GBP15 / HKD150 / JPY1,500 / NOK120 / NZD25 / RMB130 / SEK120 / SGD25 / USD20
<b>R. DBS eAdvice (applicable to Corporate customers only)</b>	
1) Monthly service charges for SMS notification <ul style="list-style-type: none"> <li>– First 2 registered mobile numbers</li> <li>– Subsequent registered mobile number</li> </ul>	Free HK\$50 per number
2) Monthly service charges for email notification	Free
<b>S. Transaction Charge</b>	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.

## VI. INVESTMENT SERVICES

### A. Securities

1) Trade-related services <ul style="list-style-type: none"> <li>a) Brokerage Commission <i>For DBS Treasures Customer</i> <ul style="list-style-type: none"> <li>– All transactions</li> </ul> </li> <li><i>For DBS Wealth Account Customer and Other Securities Account Customer without a Packaged Account</i> <ul style="list-style-type: none"> <li>i. Trading via DBS iBanking or Automated Phone Banking <ul style="list-style-type: none"> <li>– All transactions</li> <li>– Minimum charge</li> </ul> </li> <li>ii. Trading via Customer Service Executive through Phone Banking Services Hotline or Securities Trading Express Hotline <ul style="list-style-type: none"> <li>– All transactions</li> <li>– Minimum charge</li> </ul> </li> </ul> </li> <li>b) Transaction Levy and Trading Fee <ul style="list-style-type: none"> <li>– SFC Transaction Levy</li> <li>– Stock Exchange Trading Fee</li> </ul> </li> <li>c) Stamp Duty</li> </ul>	0.25% of transaction amount (No minimum charge)  0.25% of transaction amount HK\$100/RMB100  0.5% of transaction amount HK\$100/RMB100  0.003% of transaction amount 0.005% of transaction amount  0.1% of transaction amount (rounded up to nearest dollar)
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Type of Service	Charge
2) Scrip handling and settlement-related services	
a) Deposit Fee for Shares and Warrants	
<u>For DBS Treasures Customer</u>	
– Deposit fee	HK\$5/RMB5 per board lot or odd lot
– Minimum charge	HK\$30/RMB30
– Maximum charge	HK\$180/RMB180
<u>For DBS Wealth Account Customer and Other Securities Account Customer without a Packaged Account</u>	
– Deposit fee	HK\$8/RMB8 per board lot or odd lot
– Minimum charge	HK\$30/RMB30
– Maximum charge	HK\$400/RMB400
b) Scrip handling and settlement-related services	
– Transfer-in Service Charge (Scrip & Scripless)	HK\$50/RMB50 per stock per instruction + Deposit Fee (Applicable deposit fees are set out in paragraph a above “Deposit Fee for Shares and Warrants”)
– Transfer-out Service Charge (Scrip & Scripless)	HK\$250/RMB250 per stock per instruction
c) CCASS settlement fee	0.002% of transaction amount, subject to a minimum fee of HK\$2/RMB2 and maximum of HK\$100/RMB100 per transaction
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3) Information services – Stock Watch	
<u>For DBS Treasures Customer</u>	
– Monthly subscription fee	HK\$238
<u>For DBS Wealth Account Customer and Other Securities Account Customer without a Packaged Account</u>	
– 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/RMB10 per advice
– Within 1 year	HK\$50/RMB50 per advice
– Over 1 year	HK\$100/RMB100 per advice
c) Dormant Account Fee	HK\$100 if no securities buy/sell transaction and maintain no stock portfolio with the Bank during Jan-Jun (to be debited in Jul) and Jul-Dec (to be debited in Jan in subsequent) every year

Type of Service	Charge
5) Nominee services and corporate actions	
a) Dividend Collection Fee	
– Commission on dividend	0.5% on dividend amount
– Minimum charge	HK\$30/RMB30
– Maximum charge	HK\$2,500/RMB2,500
b) CCASS Corporate Action Fee	HK\$2 per board lot
c) Registration of Shares in Customer's Name	
– Handling charge	HK\$5/RMB5 per board lot, min. HK\$50/RMB50
– 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/Privatization	0.5% on offer amount
– Minimum charge	HK\$30/RMB30
– Maximum charge	HK\$2,500/RMB2,500
e) Warrant Exercise	0.5% on settlement amount
– Minimum charge	HK\$30/RMB30
– Maximum charge	HK\$2,500/RMB2,500
f) Deposit Fee for Bonus Issues and Scrip Dividends	
<u>For DBS Treasures Customer</u>	
– Deposit fee	HK\$5/RMB5 per board lot or odd lot
– Minimum charge	HK\$30/RMB30
– Maximum charge	HK\$180/RMB180
<u>For DBS Wealth Account Customer and Other Securities Account Customer without a Packaged Account</u>	
– Deposit fee	HK\$8/RMB8 per board lot or odd lot
– Minimum charge	HK\$30/RMB30
– Maximum charge	HK\$400/RMB400
6) Financing and other services	
a) Unclaimed Entitlement Fee	HK\$100/RMB100 per stock + out-of-pocket expenses for CCASS and / or counter-party, irrespective of claim success or not.
b) Handling fee for application of Initial Public Offering (IPO) shares	HK\$100/RMB100 per application, and deposit fee for any successful allotted IPO shares (Please refer to "Deposit Fee for Shares and Warrants" for charges details).
<b>B. Retail Bonds</b>	
Trade-related services	
– Purchasing Fee	
<u>For DBS Treasures Customer</u>	
– All transactions	0.3% on nominal amount
<u>For DBS Wealth Account Customer</u>	
– Trading over the counter	0.5% on nominal amount
– Trading via phone banking	0.3% on nominal amount
– Bonds Transfer-out Fee (from the Bank)	HK\$1,000 per transaction
<b>C. Investment Fund</b>	
Trade-related services	
1) Subscription / Redemption / Management Fees	In accordance with the fees stated in the Explanatory Memorandum of individual funds

Type of Service	Charge
2) Switching Fee	1%##
3) Service Fee (If redemption amount of Investment Fund Savings Plan is below HK\$20,000)	Waived
4) Investment Fund Transfer Out Fee	HK\$100 per fund

## VII. LOAN SERVICES

### A. Mortgage Loan

1) Copy of Mortgage or Title Deeds	HK\$10 per page or min HK\$200 per set, whichever is higher
2) Extra Copy of Facility Letter	HK\$100 per copy
3) Confirmation of Ownership, Particulars of Mortgage / Outstanding Balance	HK\$200 per copy
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\$100 per copy
7) Copy of Annual Statement	HK\$100 per year record
8) Interest for late charges	Contract Rate + 7% p.a (except otherwise agreed with the Bank)
9) Application/Cancellation Fee (chargeable upon acceptance of loan offer)	0.5% of the loan amount for each application
10) Change of Mortgage Plan	HK\$1,000 per request
11) Change of repayment plan for loans organized by Hong Kong Housing Authority	HK\$500 each time
12) Change of Mortgagor/ Guarantor/Mortgage Deed	HK\$1,000 per request
13) Request for extra copy of statement/confirmation letter (repayment/settlement account)	HK\$100 per account
14) Lease consent letter on charged property	HK\$1,000 per letter
15) Custody of non-discharged deeds after full loan repayment	HK\$3,000 per year
16) Issuance of mortgage loan redemption statement for existing account	HK\$200 per copy
17) Review fee for fire insurance policy (applicable for self-arranged/ master fire insurance)/cancellation or change of insurance policy	HK\$200 per policy per year
18) Administration fee for partial repayment or early redemption	HK\$1,000 per request
19) Administration fee for Government Rate payment	HK\$200 per transaction (per HKSAR request)

### B. Unsecured Personal Finance

- Temporary overdraft interest rate P\* + 9% p.a.

\* If the prevailing Hong Kong Dollar Inter-bank Offer Rate ("HIBOR"/US Dollar Inter-bank Offer Rate ("LIBOR" is higher than the Prime Rate/US Dollar Prime Rate, at the Bank's discretion, the Bank may adopt the prevailing HIBOR/LIBOR rate in place of the Prime Rate/US Dollar 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.**

(##) This is charged by the Bank in respect of switching of funds within same fund house. Customer is not required to separately pay switching fee (if any) as stated in the Explanatory Memorandum of individual funds.

