

## **Notice of Amendment to the Bank Charges Schedule**

We would like to inform you that with effect from 18 Apr 2017 ("Effective Date"), the existing fees and charges that the Bank levies for our various services as stated in the Bank Charges Schedule (as amended from time to time) will be revised or supplemented as follows (the numbering used in the Bank Charges Schedule is adopted in this Notice of Amendment).

### **I. Customer Segment**

#### **A. Calculation of Total Relationship Balance**

The Total Relationship Balance is calculated by the total assets that a Customer maintained with the Bank, regardless it is solely or jointly owned by the Customer. The assets include deposits in Hong Kong dollar, Renminbi and foreign currency, market value of local and overseas securities, investment funds, bonds and other linked or structured investment products.

<b>Type of Services</b>	<b>Charges</b>
<b>I. Customer Segment</b>	
<b>B. DBS Treasures</b> 1) Monthly Service Fee – Monthly Total Relationship Balance 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  – Maximum of overdraft protection limit of HK\$10,000 is permitted if average Total Relationship Balance 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 and Wealth Management Accounts)	HKD Prime Rate of the Bank* + 3.75% p.a.
<b>C. DBS Account</b> 1) Monthly Service Fee – Monthly Total Relationship Balance over the previous 3 consecutive months falls below HK\$200,000 (or its equivalent in foreign currency(ies))	HK\$100 per month

Type of Services	Charges
2) Interest Rate for Overdraft Protection <ul style="list-style-type: none"> <li>Maximum of overdraft protection limit of HK\$3,000 is permitted if average Total Relationship Balance reaches HK\$20,000 (or its equivalent in foreign currency(ies)) over the past 3 months (Applicable to customers who have not opened Treasures Secured Line of Credit and Wealth Management Accounts)</li> </ul>	HKD Prime Rate of the Bank* + 5% p.a.
<b>Applicable to DBS Treasures and DBS Account</b> Remarks: 1. For customers with single accounts only, the fee and charges will be charged according to the Customer Segment. 2. For customers with joint name accounts, the fee and charges will be charged according to the Customer Segment of the primary account holder. 3. The Bank reserves the right to make final decision on all matters regarding Total Relationship Balance calculation and the applicable fees and charges charging logic.	

III. DEPOSIT SERVICES	
<b>B. Current Accounts, Save &amp; Cheque Accounts, HK Dollar Savings Accounts and Multi-Currency Savings Accounts**</b>  <b>US Notes Accounts</b>	Abolished (Service no longer available)
2) Corporate Account Set-up Fee <ul style="list-style-type: none"> <li>Local Company Account Opening</li> <li>Overseas Company Account Opening †</li> <li>Account Opening of Special Company ‡</li> </ul>	Min. HK\$1,200 Min. HK\$10,000 Min. HK\$10,000
3) Corporate Account Annual Administration Fee <ul style="list-style-type: none"> <li>Overseas Company †</li> <li>Special Company ‡</li> </ul>	Min. HK\$3,000 Min. HK\$3,000

Type of Services	Charges
<b>C. Current Accounts, Save &amp; Cheque Accounts and Cashline Revolving Loan Accounts</b> 3) Unauthorized overdrafts <sup>A</sup> - If an account has no overdraft facility or if an overdraft exceeds its overdraft limit <ul style="list-style-type: none"> <li>– Activities other than AAVS transactions</li> </ul>	Handling charge of HK\$150/US\$19.5 per incident + overdraft interest at prevailing interest rate (For Corporate Customer Only)
6) Drawing against uncleared items	HK\$50/US\$6.5/RMB40 <sup>^</sup> per occurrence HK\$150/US\$19.50/RMB120 per occurrence (For Corporate Customer Only)
7) Stop payment <ul style="list-style-type: none"> <li>– Stop cheque payment via DBS iBanking               <ul style="list-style-type: none"> <li>• “Multiple Cheques” Transaction Type<sup>#</sup></li> </ul> </li> </ul>	HK\$100/US\$13/RMB80 <sup>^</sup> per instruction (maximum 50 cheques in consecutive range from the same cheque book per instruction)
<b>D. Time Deposit Accounts</b> <ul style="list-style-type: none"> <li>– Premature Withdrawal</li> </ul>	Added calculation details of Premature Withdrawal Fee
<b>New Generation Easy Saver Plan</b> 1) Pre-mature withdrawal 2) Breakage due to omission of 2 consecutive instalments prior to the end of the term (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.)	Abolished (Service no longer available)

Type of Services	Charges
<b>IV. REMITTANCES</b>	
<b>INWARD REMITTANCES</b>	Please note that remittances charges denominated in Hong Kong dollars may be payable in foreign currency in the equivalent amount. The exchange rate is determined by the Bank from time to time. The currency of the remittance charges payable will be confirmed at the time of order or you may contact our branch staff for details.
<b>A. Foreign Cheque Drawn Overseas</b> 1) Deposits of foreign currency cheques into accounts of the same currency i) Funds will be made available as per the following schedule and interest (if applicable) to accrue from the day falling on the 11 calendar day after the date of the deposits  <div style="display: flex; justify-content: space-between;"> <div style="width: 20%;"><u>Currency</u></div> <div><u>Funds availability</u></div> </div> <div style="display: flex; justify-content: space-between;"> <div style="width: 20%;">USD</div> <div>21 calendar days after the date of deposit</div> </div> <div style="display: flex; justify-content: space-between;"> <div style="width: 20%;">GBP/CAD</div> <div>28 calendar days after the date of deposit</div> </div> <div style="display: flex; justify-content: space-between;"> <div style="width: 20%;">Others</div> <div>42 calendar days after the date of deposit</div> </div> ii) HKD or MOP cheque drawn on Macau  iii) Returned unpaid cheque - Each cheque	HK\$200 per cheque + correspondent bank charges + cable charges (if applicable)  HK\$200 per cheque + correspondent bank charges + cable charges (if applicable)  HK\$200 per cheque + correspondent bank charges + cable charges (if applicable)
<b>B. Telegraphic Transfer / Local Transfer~ Via Real Time Gross Settlement (RTGS)</b> 3) Handling charge for enquiry / amendment / return of a telegraphic transfer / local transfer	HK\$200 per transaction + cable charges

Type of Services	Charges
<b>OUTWARD REMITTANCES</b>	
<b>A. Demand Drafts</b> 2) Additional charge when paid in notes of the same currency as the draft	Abolished (Service no longer available)
<b>B. Telegraphic Transfers</b> 4) Additional charge when paid in notes of the same currency as the transfer	Abolished (Service no longer available)
<b>V. GENERAL SERVICES</b>	
<b>B. Autopay Services</b> Suppression of an electronic payment  Enquiry of a Autopay - Each transfer  <b>F. Cashier's Order &amp; Gift Cheques</b> 1) Cashier's Order - Report loss	Abolished (Service no longer available)   HK\$200 + correspondent bank charges, if applicable   HK\$60/US\$7.5/RMB48 <sup>^</sup> per item + HK\$306 for circular issued by HKICL
<b>K. IDEAL™ Internet Banking Services</b> - For enquiry only   - For transaction & enquiry   - Replacement of lost / damaged security token	No charge 5 free security tokens at point of registration Subsequent token: HK\$80 per token  Monthly Service fee HK\$150 / US\$19.50 per company  HK\$500 per token
<b>M. Request for Banker's Report / Document Copies</b> 5) Copies of Statements, Vouchers, Cheques, Consolidated Statements - Per page • Via DBS iBanking - Current Account / Save & Cheque Account / Savings Account / DBS Treasures Account / DBS Account • Mail Previous Statement	HK\$30/US\$4 per page (waived for customers who subscribe eStatement service)

Type of Services	Charges
<b>VII. LOAN SERVICES</b>	
<b>A. Mortgage Loan</b>	
5) Valuation Fee (for Replacement Cost)	Waived

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

(\*\*) Waived for accounts held by individuals.

(†) Overseas Company refers to (1) company not registered in Hong Kong; (2) Hong Kong registered companies with major corporate shareholder(s) that are overseas incorporated; (3) Hong Kong registered companies with any corporate director(s) that are overseas incorporated; (4) non Hong Kong companies registered under Companies Ordinance of Hong Kong (Cap. 622).

(‡) Special Company refers to but is not limited to (1) company in special industry e.g. Money Services, jewellery, etc.; (2) company with 3 or more layers in its structure; (3) company's major shareholders are foreigners; (4) Limited company in receivership / liquidation; (5) Trust account.

(Δ) Not applicable to Cashline Revolving Loan.

(^) RMB fees applicable to corporate accounts only.

(#) HK\$100 will be levied on your selected account once the transaction is confirmed, irrespective of the number of cheques stopped by the instruction.

(~) Applicable in HKD/USD/RMB.

These changes or new charges (as the case may be) will take effect automatically on the Effective Date and will be binding on you. The Bank reserves the right to introduce new service charges from time to time.

On 18 Apr 2017, the updated Bank Charges Schedule will be posted on our website. If you would like to request for a copy, please contact our branch staff.

## **DBS Bank (Hong Kong) Limited**

Mar 2017