

Dear Customer,

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

We would like to inform you that with effect from 27 July 2020 (“**Effective Date**”), changes are made to the following sections under the Bank Charges Schedule as follows.

Item	Prevailing		Revised	
<b>DEPOSIT SERVICES</b>				
<b>Multi-Currency Settlement Account (MCSA) under Wealth Management Accounts</b>	Debit Balance	HKD/USD: Prime Rate of the Bank* + 5% p.a. Foreign Currencies: Cost of Fund + 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 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.	Debit Balance	HKD/USD: Prime Rate of the Bank* + 5% p.a. Foreign Currencies: Cost of Fund + 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 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.
			Negative Interest Rate	Currencies may bear negative interest rates, are subject to change, and are dependent on market scenarios. For further enquiries, please contact your respective Relationship Manager.
<b>Deposit of RMB notes</b>	For General / DBS Account customers	Deposit in excess of RMB20,000, 0.5% per transaction on the total amount, min. HK\$50	Deposit ≥ 200 pieces of notes	
	For DBS Treasures customers	Deposit in excess of RMB50,000, 0.5% per transaction on the total amount, min. HK\$50	- For General / DBS Account customers	0.5% of total deposit amount, min. HK\$125
			- For DBS Treasures customers	0.25% of total deposit amount, min. HK\$50
<b>Deposits or withdrawals in notes of the same currency (except HKD and RMB notes)</b>	For General / DBS Account customers and DBS Treasures customers - per transaction	0.25% of amount**, min. HK\$50/ US\$7 (50% discount on handling fee for DBS Treasures customers for deposits in notes of same currency to foreign currency account)  **JPY will be rounded up to the nearest 100 yen. Other currencies will be rounded up to the nearest dollar.	- For General / DBS Account customers	0.25% of amount**, min. HK\$50/ US\$7
			- For DBS Treasures customers	Deposit in excess of US\$10,000 (or equivalent) per day, 0.125% of total deposit amount**, min. HK\$25  Withdrawal in excess of US\$10,000 (or equivalent) per day, 0.125% of total withdrawal amount**, min. HK\$25  **JPY will be rounded up to the nearest 100 yen. Other currencies will be rounded up to the nearest dollar.
<b>REMITTANCES</b>				
<b>OUTWARD REMITTANCES</b>	For DBS Account customers (both individuals and non-individuals) of Consumer Banking Group (Fee waived for RMB remitted to DBS Bank) - Via branches	HK\$120 per transaction	For DBS Account customers (both individuals and non-individuals) of Consumer Banking Group (Fee waived for RMB remitted to DBS Bank) - Via branches	HK\$200 per transaction
<b>GENERAL SERVICES</b>				
<b>HKD notes deposit per customer per day regardless of total number of accounts customer holds</b>	Deposit over 200 pieces of notes	0.25% of total deposit amount, min. HK\$125	Deposit ≥ 200 pieces of notes	
			- For General / DBS Account customers	0.5% of total deposit amount, min. HK\$250
			- For DBS Treasures customers	0.25% of total deposit amount, min. HK\$125
<b>HKD cheque deposit per customer per day regardless of total number of accounts customer holds</b>	Deposit in excess of 30 pieces	HK\$2 per additional cheque	Deposit in excess of 15 pieces	
			- For General / DBS Account customers	HK\$2 per additional cheque
			- For DBS Treasures customers	HK\$1 per additional cheque
<b>Foreign currency cheque deposit per customer per day regardless of total number of accounts customer holds</b>	Deposit in excess of 30 pieces	HK\$2 per additional cheque	Deposit into same currency account	
			- For General / DBS Account customers	0.25% of cheque amount, min HK\$50
			- For DBS Treasures customers	waived
			Deposit into different currency account	
			- For General / DBS Account customers	0.25% of cheque amount, min HK\$50, max HK\$100
			- For DBS Treasures customers	waived
<b>Copies of Statements, Vouchers, Cheques, Consolidated Statements - Via DBS iBanking</b>	Credit Card / Cashline Revolving Loan		Credit Card / Cashline Revolving Loan	
	- Mail Current Statement	HK\$15 per monthly statement copy	- Mail Current Statement	HK\$50 per monthly statement copy
	- Mail Previous Statement	HK\$15 per monthly statement copy	- Mail Previous Statement	HK\$50 per monthly statement copy
<b>INVESTMENT SERVICES</b>				
<b>Hong Kong Securities - Brokerage Commission for DBS Treasures customer</b>	Trading via Automated Phone Banking, Customer Service Executive through Phone Banking Services Hotline or Securities Trading Express Hotline	Minimum charge: HK\$100/RMB100 depending on denominated currency of the underlying asset	Trading via Automated Phone Banking, Customer Service Executive through Phone Banking Services Hotline or Securities Trading Express Hotline	Minimum charge: HK\$100/RMB100
	Trading via Equity Specialists	Minimum charge: HK\$100/RMB100 depending on denominated currency of the underlying asset	Trading via Equity Specialists	Minimum charge: HK\$100/RMB100
<b>Hong Kong Securities - Brokerage Commission for DBS Account customer</b>	Trading via DBS iBanking or DBS digibank	No minimum charge	Trading via DBS iBanking or DBS digibank	Minimum charge: HK\$100/RMB100
	Trading via Automated Phone Banking, Customer Service Executive through Phone Banking Services Hotline or Securities Trading Express Hotline	Minimum charge: HK\$100/RMB100 depending on denominated currency of the underlying asset	Trading via Automated Phone Banking, Customer Service Executive through Phone Banking Services Hotline or Securities Trading Express Hotline	Minimum charge: HK\$100/RMB100
<b>Financing and other services - Handling fee for application of Initial Public Offering (IPO) shares</b>	Through Internet Banking	HK\$50/RMB50 per application depending on denominated currency of the underlying asset, and deposit fee for any successful allotment of IPO shares (Please refer to “Deposit Fee for Shares and Warrants” for charges details)	Through Internet Banking	HK\$50/RMB50 per application and deposit fee for any successful allotment of IPO shares (Please refer to “Deposit Fee for Shares and Warrants” for charges details)
	Through designated Branches or Customer Service Executive through Phone Banking Services Hotline or Securities Trading Express	HK\$100/RMB100 per application depending on denominated currency of the underlying asset, and deposit fee for any successful allotment of IPO shares (Please refer to “Deposit Fee for Shares and Warrants” for charges details)	Through designated Branches or Customer Service Executive through Phone Banking Services Hotline or Securities Trading Express	HK\$100/RMB100 per application and deposit fee for any successful allotment of IPO shares (Please refer to “Deposit Fee for Shares and Warrants” for charges details)

This Notice of Amendment serves as our notice to you regarding the change set out above. The change will take effect automatically on the Effective Date.

Please note that changes to the Bank Charges Schedule that do not affect DBS Treasures and DBS Account customers (both individuals and non-individuals) have not been set out herein.

The service charges contained in this Notice of Amendment are correct at the time of printing but remain subject to change. The Bank reserves the right to introduce new service charges from time to time.

The new Bank Charges Schedule will be available on our website from 22 June 2020. For enquiries or if you would like to request a copy of the Bank Charges Schedule, please contact our branch staff or visit our website at [www.dbs.com.hk](http://www.dbs.com.hk).