



30 June 2022

Dear Valued Client,

Notice of Amendment to “DBS Private Bank Fee Schedule”, “DBS Private Bank Master Agreement” and “Standard Terms and Conditions Relating to Credit Facilities”

We would like to inform you that changes will be made to the following sections under the “DBS Private Bank Fee Schedule”, “DBS Private Bank Master Agreement” and “Standard Terms and Conditions Relating to Credit Facilities” on 31 July 2022 (The “Effective Date”).

DBS PRIVATE BANK FEE SCHEDULE

1. Below sections and items will be amended:

Prevailing	Revised
“Remittance Charges” Section	
RTGS Payment	Real Time Gross Settlement (RTGS)
Inward Telegraphic Transfer	Telegraphic Transfer
Outward Telegraphic Transfer - HKD 100 Cable Charge (exclude agent/correspondent bank charges) Other General Out-of-Pocket Expenses - Postage/ Courier charges/ SWIFT/ Telex/ Facsimile charges, Agent charges, Proxy voting fee and translation charges for Proxy material (where applicable) shall be reimbursed by the client	General Out-of-Pocket Expenses for Remittance - Postage/ Courier charges/ SWIFT/ Telex/ Cable/ Facsimile charges, Agent charges, Proxy voting fee and translation charges for Proxy material (where applicable) shall be reimbursed by the client.
“Other Charges” Section	
IPO Processing Fees HKD 100 / RMB 100 offline	IPO Processing Fees HKD 100 / RMB 100 through other channels
Account Service Fee (Applicable only to accounts with average assets under management of less than HKD 25,000,000)	Account Service Fee (Applicable only to accounts with Assets under Management of less than HKD 25,000,000 or its equivalent for the previous 6 consecutive months)
General Out-of-Pocket Expenses	General Out-of-Pocket Expenses for Investment Related Items
Early Withdrawal of Time Deposits Withdrawals, in whole or in part, of any time deposit will be subject to charges imposed by the Bank at its discretion. Charges would be directly deducted from the principal and/or interest accrued on the time deposit. No interest shall accrue after the early withdrawal in respect of such deposit.	Early Withdrawal of Time Deposits Withdrawals, in whole or in part, of any time deposit will be subject to charges imposed by the Bank at its discretion. Charges would be directly deducted from the principal and/or interest accrued on the time deposit. No interest shall accrue after the early withdrawal in respect of such deposit. Prevailing interest rates for time deposits are subject to change, are dependent on market situations and may be negative. For further enquiries, please contact your Relationship Manager.

Below items are newly added to Explanatory Notes:

- Whether the Account Service Fee will be charged is based on the total assets that a Customer maintains with the Bank on the last working day of each month for the relevant period, regardless of if they are solely or jointly owned by the Customer. The assets include deposits in Hong Kong dollars, renminbi and foreign currency, market value of local and overseas securities, investment funds, bonds, other linked or structured investment products and paid premiums of insurance products.
- For customers with single-name accounts only, the fee and charges will be charged according to the Customer Segment. For customers with joint-name accounts, the fee and charges will be charged according to the Customer Segment of the primary account holder.
- The Bank reserves the right to make final decision on all matters regarding calculation of Assets under Management, Total Relationship Balance and the charging logic of the applicable fees and charges.

DBS PRIVATE BANK MASTER AGREEMENT

- I. The statement of "The Customer acknowledges and agrees that the Offering Documents of Securities that are listed on an Exchange are accessible online and the Customer should refer to respective Exchanges and/or issuers' websites for the full and/or latest Offering Documents." will be newly added as Clause 16 under "Investment Services Terms" Section.
- II. The following items will be newly added in "China Connect Terms and Risk Disclosures (Shanghai and Shenzhen Stock Connect)" Section:
 1. The definitions of "STAR companies", "STAR Market" and "STAR Shares" are newly added in "Definitions" under "Part A: Terms for China Stock Connect".
 2. Items "STAR Shares", "Regulatory Risks", "Delisting Risks", "Operating Risks", "High Share Price Volatility" and "Technical Risks" are newly added in "Other Risks Associated with Investing in China Connect Securities" under "Part B: Risk Disclosures and Other Information".
- III. "Gold Bullion Terms and Risk Disclosures" will be newly added as Section F.
- IV. "Risk Disclosure Statement" will be changed to Section G and "Virtual Assets and Virtual Asset-related Products" will be newly added as Part 8 under "Risk Disclosure Statement" Section.
- V. Below sections and items will be amended:

Prevailing	Revised
A. GENERAL TERMS AND CONDITIONS 1. Definition and Interpretation	
"Terms and Conditions" means these general terms and conditions, the investment services terms, the e-cheques terms, the self-directed investment terms, China Connect Terms and Risk Disclosures (Shanghai and Shenzhen Stock Connect) and the Risk Disclosure Statement, as supplemented, revised or replaced from time to time;	"Terms and Conditions" means these General Terms and Conditions, Investment Services Terms, E-Cheques Terms, Self-Directed Investment Terms, China Connect Terms and Risk Disclosures (Shanghai and Shenzhen Stock Connect), Gold Bullion Terms and Risk Disclosures and Risk Disclosure Statement, as supplemented, revised or replaced from time to time;
A. GENERAL TERMS AND CONDITIONS 25. Customer Acknowledgments	
25.1 (d) the Customer has read Section F (Risk Disclosure Statement), or Section F (Risk Disclosure Statement) has been explained to the Customer and the Customer is aware of the risks of trading Securities, Investments and foreign exchange transactions and is financially able to bear any risks associated therewith;	25.1 (d) the Customer has read Section G (Risk Disclosure Statement), or Section G (Risk Disclosure Statement) has been explained to the Customer and the Customer is aware of the risks of trading Securities, Investments and foreign exchange transactions and is financially able to bear any risks associated therewith;
E. CHINA CONNECT TERMS AND RISK DISCLOSURES (SHANGHAI AND SHENZHEN STOCK CONNECT) Part A: Terms for China Stock Connect 2. Definitions	
"SSE Rules" means the SSE China Connect Rules and the business and trading rules and regulations of SSE, as amended, supplemented, modified or varied from time to time;	"SSE Rules" means the SSE China Connect Rules and the business and trading rules and regulations of SSE (including the Rules Governing the Listing of Stocks on the STAR Market), as amended, supplemented, modified or varied from time to time;
E. CHINA CONNECT TERMS AND RISK DISCLOSURES (SHANGHAI AND SHENZHEN STOCK CONNECT) Part B: Risk Disclosures and Other Information 38. Other Risks Associated with Investing in China Connect Securities	
I acknowledge that I should seek independent professional advice if I am uncertain of or have not understood any aspect of this Part B or the nature and risks involved in holding or disposal of ChiNext Shares.	I acknowledge that I should seek independent professional advice if I am uncertain of or have not understood any aspect of this Part B or the nature and risks involved in holding or disposal of ChiNext Shares and/or STAR Shares.

STANDARD TERMS AND CONDITIONS RELATING TO CREDIT FACILITIES

- I. Below section and item will be amended:

Prevailing	Revised
A. GENERAL 33. ADDITIONAL UNDERTAKINGS FOR INSURANCE POLICY PROVIDED TO THE BANK AS SECURITY	
(a) will not make or agree to any amendment, modification or variation of any terms of the insurance policy including but not limited to any request for any change of life insured or change of beneficiary or any request to pay any benefit or proceedings under the insurance policy, save with the prior written consent of the Bank which the Bank may (but is not obliged to) grant subject to such conditions as the Bank may deem fit to impose at its sole and absolute discretion;	(a) will not make or agree to any amendment, modification or variation of any terms of the insurance policy including but not limited to any request for any change of life insured or change of beneficiary or any request to pay any benefit or proceeds under the insurance policy, save with the prior written consent of the Bank which the Bank may (but is not obliged to) grant subject to such conditions as the Bank may deem fit to impose at its sole and absolute discretion;

Should you have any question, please do not hesitate to contact your Relationship Manager for details.

Yours faithfully,

DBS Bank (Hong Kong) Limited

In Hong Kong, DBS Private Bank is the private banking division of DBS Bank (Hong Kong) Limited.

This is a computer-generated letter and a signature is not required.

If there are any discrepancies between the English and Chinese versions, the English version will prevail.

This Notice of Amendment serves as our notice to you regarding the changes set out above. Unless stated otherwise, these changes will take effect automatically on the Effective Date and will be binding on you. 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. For enquiries or if you would like to request a copy of the DBS Private Bank Fee Schedule, the DBS Private Bank Master Agreement and Standard Terms and Conditions Relating to Credit Facilities, please contact your Relationship Manager or visit our website at go.dbs.com/hkpb-feeschedule.



尊貴的客戶：

《星展私人銀行收費表》及《星展私人銀行主協議》的修訂通知

茲通知由2022年7月31日(「生效日期」)起，《星展私人銀行收費表》及《星展私人銀行主協議》的以下部分將會作出調整：

《星展私人銀行收費表》

1. 以下章節及項目將會作出修訂：

現行	修訂後
「匯款收費」部分	
即時支付結算	經即時支付結算系統
匯入電匯	電匯
匯出電匯 - 100港元電報費 (另加有關代理銀行徵收之費用及電報費) 其他一般代支費用 - 郵寄 / 快遞 / SWIFT / 電傳 / 傳真費用、代理人費用、代表人投票費及代表人資料翻譯費 (如適用) 須由客戶償付	一般匯款代支費用 - 郵寄 / 快遞 / SWIFT / 電傳 / 電報 / 傳真費用、代理人費用、代表人投票費及代表人資料翻譯費 (如適用) 須由客戶償付。
「其他收費」部分	
代認購首次公開發售股份之手續費 100港元 / 100 人民幣 (非網上認購)	代認購首次公開發售股份之手續費 100 港元 / 100 人民幣 (透過其他途徑)
戶口服務費 (只適用於資產少於25,000,000 港元的戶口) 此項收費適用於有共同戶口持有人的聯名及單名戶口。	戶口服務費 (只適用於過去連續6個月個人資產總值少於25,000,000港元或其等值的戶口) 此項收費適用於有共同戶口持有人的聯名及個人戶口。
一般代支費用	投資相關的一般代支費用
提前支取定期存款 銀行可就任何定期存款的全數或部分提前提款酌情收取費用。費用將從定期存款的本金及 / 或應計利息中直接扣除。 有關存款被提前支取後，將不再累算利息。	提前支取定期存款 銀行可就任何定期存款的全數或部分提前提款酌情收取費用。費用將從定期存款的本金及 / 或應計利息中直接扣除。 有關存款被提前支取後，將不再累算利息。 定期存款的現行利率可視乎市場情況而隨時調整，並可能變成負利率。如有進一步查詢，請與閣下的客戶經理聯絡。

「註釋」部分將新增以下項目：

- 戶口服務費收取與否，取決於客戶於有關計算期內每月最後一個工作日存放於本行的資產總值，包括個人及聯名持有的賬戶。資產包括港元、人民幣及外幣存款，本地及海外證券、基金、債券、其他掛鈎或結構性投資產品之市場價值，以及保險產品之已繳保費。
- 個人戶口所適用的費用及收費以持有人所屬客戶層為釐定基準。聯名戶口所適用的費用及收費以主要戶口持有人所屬客戶層為釐定基準。
- 本行保留就一切計算個人資產總值、全面理財總值及其適用費用和收費詳情之所有最終決定權利。

《星展私人銀行主協議》

- I. 「投資服務條款」將新增「客戶確認及同意，在交易所上市的證券之銷售文件可於網上索閱，客戶應瀏覽各別交易所及/或發行人的網站以獲取完整及/或最新的銷售文件。」的陳述作為該章節的第16條。
- II. 「中港通條款和風險披露(滬港通及深港通)」章節將新增以下項目：
 1. 將在「A部分：中港通條款」之「定義」項下新增「科創板公司」、「科創板市場」及「科創板股份」的定義。
 2. 將在「B部分：風險披露和其他資訊」之「與投資中港通證券有關的其他風險」項下新增「科創板股份」、「規管差異風險」、「退市風險」、「公司經營風險」、「大幅股價波動」及「技術風險」等項目。
- III. 新增「實物黃金條款和風險披露」作為F章。
- IV. 「風險披露聲明」將改為G章，另「風險披露聲明」項下將新增「虛擬資產及虛擬資產相關產品」作為該章節的第八部分。
- V. 以下章節及項目將會作出修訂：

現行	修訂後
A. 一般條款及細則 1. 定義及釋義	
「條款及細則」指不時補充、修訂或替代的一般條款及細則、投資服務條款、電子支票條款、自主投資條款、中港通條款和風險披露（滬港通及深港通）及風險披露聲明；	「條款及細則」指不時補充、修訂或替代的一般條款及細則、投資服務條款、電子支票條款、自主投資條款、中港通條款和風險披露（滬港通及深港通）、實物黃金條款和風險披露，以及風險披露聲明；
A. 一般條款及細則 25. 客戶確認	
25.1 (d) 客戶已細閱F章（風險披露聲明）或已獲解釋F章（風險披露聲明）當中的內容，而客戶知悉買賣證券、投資及外匯交易涉及風險，且在財政上有能力承擔任何相關風險；	25.1 (d) 客戶已細閱G章（風險披露聲明）或已獲解釋G章（風險披露聲明）當中的內容，而客戶知悉買賣證券、投資及外匯交易涉及風險，且在財政上有能力承擔任何相關風險；
E. 中港通條款和風險披露（滬港通及深港通） A部分：中港通條款 2. 定義	
「上交所規則」指上交所中港通規則以及不時修訂、補充、修改及/或變更的上交所業務和交易的規則和規定；	「上交所規則」指上交所中港通規則以及不時修訂、補充、修改或變更的上交所業務和交易的規則和規定（包括科創板市場上市股票規則）；
E. 中港通條款和風險披露（滬港通及深港通） B部分：風險披露和其他資訊 38. 與投資中港通證券有關的其他風險	
本人確認，如本人對本B部分任何方面或對創業板股份的性質和持有或處置創業板股份的風險有疑問或不明白之處，本人應諮詢獨立專業意見。	本人確認，如本人對本B部分任何方面或對創業板股份及/或科創板股份的性質和持有或處置創業板股份及/或科創板股份的風險有疑問或不明白之處，本人應諮詢獨立專業意見。

另 Standard Terms and Conditions Relating to Credit Facilities 僅於英文版作出修訂，如欲了解詳情或有其查詢，請隨時與閣下的客戶經理聯絡。

星展銀行(香港)有限公司 謹啟

2022年6月30日

在香港，星展私人銀行為星展銀行（香港）有限公司的私人銀行服務部門。

本函為電腦列印文件，無需簽署。

如本函的中英文版本有任何歧異，概以英文版本為準。

本修訂通知將作為本行就以上調整向閣下發出的通知。除另有指明外，有關調整將由生效日期起自動生效及對閣下具有約束力。本修訂通知所載的各項服務收費於付印時均為正確，惟本行有權隨時調整所列的任何收費。本行亦保留權利不時推行新的服務收費。如需查詢詳情或索閱《星展私人銀行收費表》、《星展私人銀行主協議》及 Standard Terms and Conditions Relating to Credit Facilities，請與閣下的客戶經理聯絡或瀏覽本行網站 go.dbs.com/hkpb-zh-feeschedule。