



30 June 2022

Dear Valued Client,

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

To provide you better clarity on the service scope of the DBS Bank’s different products, we would like to inform you that the following changes will be made to the specified sections under the “DBS Treasures Private Client Fee Schedule” (former: DBS Treasures Private Client Bank Charges Schedule) and “DBS Treasures Private Client Master Agreement” (former: DBS Treasures Private Client Terms and Conditions). The purpose of the amendment is to segregate the related fees, terms and conditions governing your Retail Products Accounts, which may include Current Accounts, Savings Accounts, Time Deposit Accounts, Investment Fund Accounts, Securities Accounts and Investment ID Accounts, subject to the Retail Products Accounts referred to in the Account Opening Documentation (if any), from the “DBS Treasures Private Client Fee Schedule” and “DBS Treasures Private Client Master Agreement”. Moreover, an amendment will also be made to the “Standard Terms and Conditions Relating to Credit Facilities” as follows. Kindly note that all of the related changes will come into effect on 31 July 2022 (the “Effective Date”).

Please refer to the latest “Bank Charges Schedule (DBS Account and Treasures customers)” and “Bank Accounts and Services Terms and Conditions” for Current Accounts, Savings Accounts and Time Deposit Accounts and “Investment Products Consolidated Terms and Conditions” for Investment Fund Accounts, Securities Accounts and Investment ID Accounts at www.dbs.com.hk for information regarding your Retail Products Accounts (if any) going forward.

DBS TREASURES PRIVATE CLIENT FEE SCHEDULE (FORMER: DBS TREASURES PRIVATE CLIENT BANK CHARGES SCHEDULE)

- I. “DBS Treasures Private Client Bank Charges Schedule” will be renamed as “DBS Treasures Private Client Fee Schedule” and DBS Treasures Private Client Center address will be updated as G/F, The Center, 99 Queen’s Road Central, Central, Hong Kong.
- II. The following sections and items in relation to Retail Products Accounts will be removed from DBS Treasures Private Client Fee Schedule.

Section III. Deposit Services

- A. HK Dollar Savings Accounts (including New Generation Savings Account) and Save & Cheque Accounts
- B. Current Accounts, Save & Cheque Accounts and Cashline Revolving Loan Accounts
- E. DBS iBanking
- F. Other Charges (Applicable to all types of Deposit Accounts)

Section IV. Remittances

Inward Remittances

- A. Foreign Cheque Drawn Overseas
- B. Telegraphic Transfers / Local Transfer Via Real Time Gross Settlement (RTGS)

Outward Remittances

- A. Demand Drafts
- B. DBS Remit via DBS iBanking
- C. Telegraphic Transfers
- D. Local Transfer in HKD/USD/RMB Via Real Time Gross Settlement (RTGS)

Section V. General Services

- A. ATM Card / Cashline Card
- B. Autopay Services
- C. Banker’s Endorsement
- D. Bulk Deposits
- E. Cash Collect
- F. Cashier’s Order & Gift Cheque
- G. Coins Exchange
- H. Company Search
- I. Facsimile Services
- J. Payment Collection Services
- K. Request for Banker’s Report / Document Copies [except 3] Bank Reference Letter]
- L. RMB Notes Exchange
- M. Safe Deposit Boxes
- N. Special Clearing Arrangement (Mark Good)
- O. Standing Instructions

Section VII. Loan Services

- A. Mortgage Loan

III. The following sections and items will be rearranged to “Transaction and Custody Charges” section in DBS Treasures Private Client Fee Schedule.

Section VI. Investment Services

- A. Investment Funds
- B. Brokerage Charge for Exchange Listed Securities*
- C. Custody Fee and Other Charges for Exchange Listed Securities, Debt Securities, Structured Notes & Commodity Investment*

*“Brokerage Charge for Exchange Listed Securities” and “Custody Fee for Exchange Listed Securities” will be merged into a consolidated fee table of “Exchange Listed Securities”. “Custody Fee for Debt Securities and Structured Notes” will be under a fee table of “Debt Securities and Structured Notes”.

IV. The following sections and items will be rearranged to “Other Charges” item of “Transaction and Custody Charges” section in DBS Treasures Private Client Fee Schedule.

Section I. Interest Year Base

Section II. Account Service Fee

Section III. Deposit Services

- C. Time Deposit Accounts
- D. Multi-Currency Settlement Account (MCSA)

Section V. General Services

- K. Request for Banker’s Report / Document Copies
 - 3) Bank Reference Letter
- P. Transaction Charge

Section VI. Investment Services

- D. Delivery of Securities/Bonds/Equity Linked Notes/Structured & Derivatives Products
- E. Other Charges for Local Securities
 - 2) Information services – Stock Watch Monthly Subscription Fee (iBanking) for Wealth Management Account
 - 3) Nominee services and corporate actions (for Hong Kong Securities only)
 - a. Dividend Collection Fee
 - 4) Financing and other services
 - b. Handling fee for application of Initial Public Offering (IPO) shares
- F. Other Charges for Investment Services

V. Remittance charges in relation to DBS Treasures Private Client Account will be summarised in “Remittance Charges” Section of DBS Treasures Private Client Fee Schedule as follows:

Prevailing		Revised	
Section IV Remittance Inward Remittances B. Telegraphic Transfers / Local Transfer Via Real Time Gross Settlement (RTGS) Proceeds paid to customer’s account with the Bank - By Telegraphic Transfer - By Real Time Gross Settlement (RTGS)	Waived Waived	Inward Real Time Gross Settlement (RTGS) Inward Telegraphic Transfer	Waived
Outward Remittances C. Telegraphic Transfers Handling charge per telegraphic transfer - Via branches / DBS iBanking • All currencies	Waiver of HKD 100 per transaction (via DBS iBanking) HKD 100 per transaction (via branches)	Outward Telegraphic Transfer - via branches - via DBS iBanking or DBS digibank HK	HKD 100 per transaction Waived
Outward Remittances D. Local Transfer in HKD / USD / RMB Via Real Time Gross Settlement (RTGS) - Each payment via branches - Each payment via DBS iBanking or DBS digibank HK • Express Transfer (in HKD)	HKD 200 per transaction HKD 75 per transaction	Outward Real Time Gross Settlement (RTGS) in HKD / USD / RMB - via branches - Express Transfer in HKD via DBS iBanking or DBS digibank HK	HKD 200 per transaction HKD 75 per transaction

Prevailing		Revised	
Section IV Remittance Inward Remittances B. Telegraphic Transfers / Local Transfer Via Real Time Gross Settlement (RTGS) <ol style="list-style-type: none"> 2) Credit to account of other banks 3) Transfer in other currencies to account of other banks 4) Handling charge for enquiry / amendment / return of a telegraphic transfer / local transfer 5) Correspondent Bank Charges <ul style="list-style-type: none"> - Charge to beneficiary's account 		HKD 200 per item HKD 200 per item HKD 200 per item + Cable Charges At cost	
Outward Remittances C. Telegraphic Transfers <ol style="list-style-type: none"> 2) Cable Charges 3) Additional charge for cable with Chinese characters 4) Additional charge where a separate cable is sent to the beneficiary bank 5) Correspondent Bank Charges <ul style="list-style-type: none"> - Charge to applicant's account upon transfer - RMB <ul style="list-style-type: none"> • to Mainland China • to Overseas - HKD / USD & other currencies - EUR / GPB 		HKD 100 per cable HKD 150 HKD 100 per cable At cost HKD 250 per transaction HKD 250 per transaction HKD 400 per transaction	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.
D. Local Transfer in HKD / USD / RMB Via Real Time Gross Settlement (RTGS) Correspondent Bank Charges <ul style="list-style-type: none"> • Charge to beneficiary's account 		At cost	
Other 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	

VI. Below sections and items will be amended.

Prevailing		Revised		
Section II. Account Service Fee Account Service Fee (Applicable only to accounts with Assets under Management of less than HKD 8,000,000 (or its equivalent) for the previous 6 consecutive months)		HKD 600 (or its equivalent) per month (payable semi-annually)	Other Charges Account Service Fee (Applicable only to accounts with Assets under Management of less than HKD 8,000,000 or its equivalent for the previous 6 consecutive months)	HKD 7,200 (or its equivalent) per annum per account entity (payable semi-annually). This applies to joint-name and single-name accounts with a common account holder.
Section II. Account Service Fee Calculation of Assets under Management - 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.		Other Charges Explanatory Notes 3. 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.		
Section II. Account Service Fee 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 Calculation of Assets under Management, Total Relationship Balance and the applicable fees and charges charging logic.		Other Charges Explanatory Notes 4. 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. 5. 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.		

Prevailing		Revised
Section VI. Investment Services D. Delivery of Securities/Bonds/Equity Linked Notes/Structured & Derivatives Products		
Market	Charges	
Hong Kong (only applicable to Bonds / Equity Linked Notes / Structured & Derivatives Products)	USD 50	Other Charges <ul style="list-style-type: none"> • Processing Fee for Delivery of Securities/ Bonds / Equity Linked Notes / Structured & Derivatives Products for All Markets (except Hong Kong Market's Securities charges) USD 50 per bond / stock / structured note per instruction • Processing Fee for Delivery of Local Securities HKD 500 / RMB 500 per stock per instruction
Australia		
Canada		
Euroclear / Cedel		
Finland		
France		
Germany		
Indonesia		
Japan		
Malaysia		
New Zealand		
Philippines		
Singapore		
Spain		
Switzerland		
Thailand		
United Kingdom		
USA		
China / Korea / Taiwan	- Not applicable - Equities in such markets have restriction in transfer of securities	
Section V. General Services P. Transaction Charge <p>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</p>		
Section VI. Investment Services E. Other Charges for Local Securities 1) Settlement-related services and script handling a. Deposit Fee for Shares and Warrants		
Deposit fee	Waived	
b. Processing Fee for receipt/ delivery		
Processing fee for receipt	Waiver of HKD 100 / RMB 100 per stock per instruction + Deposit Fee	
Processing fee for delivery	HKD 500 / RMB 500 per stock per instruction	
c. Dual Tranche Dual Counter ("DTDC") (From HKD counter to RMB counter, or vice versa)		HKD 30 per transfer
d. Shanghai Securities Transaction Levy and Trading Fee		
Handling Fee (Shanghai Stock Exchange)	0.00487% of transaction amount	
Transfer Fee (China Clear)	0.001% of transaction amount	
Transfer Fee (HKSCC)	0.002% of transaction amount	
e. Shenzhen Securities Transaction Levy and Trading Fee		
Handling Fee (Shenzhen Stock Exchange)	0.00487% of transaction amount	
Transfer Fee (China Clear)	0.001% of transaction amount	
Transfer Fee (HKSCC)	0.002% of transaction amount	
		General Out-of-Pocket Expenses for Investment Related Items Transaction related fees (where applicable but not limited to stamp duty, levy, handling fee, transfer fee, management fee), registration fees, clearing fees, postages, telexes, facsimile charges and other charges as may be imposed by Exchange, Regulator, Central Depository (e.g. CDP/MCD/CCASS) or the Bank's custodians from time to time shall be reimbursed by the client.

Prevailing		Revised
3) Nominee services and corporate actions b. Corporate Action Fee	HKD 2 per board lot* *: Applicable to "Cash / Special Offer / Privatization" (3c), "Warrant Exercise" (3d) & "Deposit Fee for Bonus Issues and Scrip Dividends" (3e).	<p>General Out-of-Pocket Expenses for Investment Related Items</p> <p>Transaction related fees (where applicable but not limited to stamp duty, levy, handling fee, transfer fee, management fee), registration fees, clearing fees, postages, telexes, facsimile charges and other charges as may be imposed by Exchange, Regulator, Central Depository (e.g. CDP/MCD/CCASS) or the Bank's custodians from time to time shall be reimbursed by the client.</p>
c. Cash / Special Offer / Privatization	0.5% of offer amount	
Minimum charge	HKD 30 / RMB 30	
Stamp Duty	0.13% of transaction amount (rounded up to nearest dollar)	
d. Warrant Exercise	0.5% on settlement amount	
Minimum charge	HKD 30 / RMB 30	
e. Deposit Fee for Bonus Issues and Scrip Dividends		
Deposit fee	HKD 5 / RMB 5 per board lot or odd lot	
Minimum charge	HKD 30 / RMB 30	
Maximum charge	HKD 180 / RMB 180	
4) Financing and other services a. Unclaimed Entitlement Fee	HKD 100 / RMB 100 per stock + out-of-pocket expenses for CCASS and / or counter-party, irrespective of claim success or not.	
c. Change of Exchange Handling fee	Subject to each transaction, min. HKD 1,000	

DBS TREASURES PRIVATE CLIENT MASTER AGREEMENT (FORMER: DBS TREASURES PRIVATE CLIENT TERMS AND CONDITIONS)

- I. "DBS Treasures Private Client Terms and Conditions" will be renamed as "DBS Treasures Private Client Master Agreement" and DBS Treasures Private Client Center address will be updated as G/F, The Center, 99 Queen's Road Central, Central, Hong Kong.
- II. The following Addenda which apply to the Retail Products Accounts referred to in the Account Opening Documentation will be removed from DBS Treasures Private Client Master Agreement.
 1. Preamble
 2. ADDENDUM ONE: Bank Accounts and Services Terms and Conditions (formerly known as Packaged Account Terms and Conditions)
 3. ADDENDUM TWO: Investment Products Consolidated Terms and Conditions
- III. 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.
- IV. 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".
- V. "Gold Bullion Terms and Risk Disclosures" will be newly added as Section F.
- VI. "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.
- VII. Below sections and items will be amended:

Prevailing	Revised
A. GENERAL TERMS AND CONDITIONS	
1. Definition and Interpretation	
"Accounts" means the Initial Account(s) referred to in the Account Opening Documentation and any account opened and maintained by the Customer with DBS Treasures Private Client from time to time (whether singly, in joint name or in trust) which is expressly specified to be subject to these Terms and Conditions, excluding the Retail Products Account(s) referred to in the Account Opening Documentation and "Account" means any one of such Accounts;	"Accounts" means any account opened and maintained by the Customer with DBS Treasures Private Client from time to time (whether singly, in joint name or in trust) which is expressly specified to be subject to these Terms and Conditions and "Account" means any one of such Accounts;

Prevailing	Revised
<p>"Agreement" means the Account Opening Documentation, these Terms and Conditions and all other agreements or documents signed and/or accepted by the Customer or specified by the Bank from time to time, which together constitute the agreement between the Bank and the Customer, save that the Addenda applies to the Retail Products Account(s) referred to in the Account Opening Documentation only;</p>	<p>"Agreement" means the Account Opening Documentation, these Terms and Conditions and all other agreements or documents signed and/or accepted by the Customer or specified by the Bank from time to time, which together constitute the agreement between the Bank and the Customer;</p>
<p>"DBS Treasures Private Client" means the Treasures Private Client banking department of the Bank;</p>	<p>"DBS Treasures Private Client" means the private banking department of the Bank;</p>
<p>"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;</p>	<p>"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;</p>
<p>A. GENERAL TERMS AND CONDITIONS 25. Customer Acknowledgments</p>	
<p>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;</p>	<p>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;</p>
<p>E. CHINA CONNECT TERMS AND RISK DISCLOSURES (SHANGHAI AND SHENZHEN STOCK CONNECT) Part A: Terms for China Stock Connect 2. Definitions</p>	
<p>"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;</p>	<p>"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;</p>
<p>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</p>	
<p>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.</p>	<p>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.</p>

STANDARD TERMS AND CONDITIONS RELATING TO CREDIT FACILITIES

- I. DBS Treasures Private Client Center address will be updated as G/F, The Center, 99 Queen's Road Central, Central, Hong Kong.
- II. Below section and item will be amended:

Prevailing	Revised
<p>A. GENERAL 33. ADDITIONAL UNDERTAKINGS FOR INSURANCE POLICY PROVIDED TO THE BANK AS SECURITY</p>	
<p>(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;</p>	<p>(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;</p>

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 Treasures Private Client 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 Treasures Private Client Fee Schedule, the DBS Treasures Private Client Master Agreement and Standard Terms and Conditions Relating to Credit Facilities, please contact your Relationship Manager or visit our website at go.dbs.com/hktpc-feeschedule.



尊貴的客戶：

《星展豐盛私人客戶收費表》及《星展豐盛私人客戶主協議》的修訂通知

茲通知為了讓閣下更清楚了解星展銀行不同產品的服務範疇，本行將對《星展豐盛私人客戶收費表》（原為《星展豐盛私人客戶銀行服務收費表》）及《星展豐盛私人客戶主協議》（原為《星展豐盛私人客戶條款細則》）的指定章節作出以下調整。作出修訂的目的，是要將規管閣下零售產品戶口（其中可能包括往來戶口、儲蓄戶口、定期存款戶口、基金投資戶口、證券戶口及投資產品戶口，即適用於開戶文件中所述的零售產品戶口(如有)）的相關費用，以及條款和細則從《星展豐盛私人客戶收費表》及《星展豐盛私人客戶主協議》分拆出來。請注意，所有相關調整會於2022年7月31日（「生效日期」）起生效。

日後關於閣下零售產品戶口（如有）的資訊，請瀏覽 www.dbs.com.hk：有關往來戶口、儲蓄戶口及定期存款戶口，請參閱載於網站上最新的《星展銀行服務收費表（DBS Account及星展豐盛理財客戶）》及《戶口及有關服務條款及細則》；至於基金投資戶口、證券戶口及投資產品戶口，則請參閱載於網站上最新的《投資產品綜合條款及細則》。

《星展豐盛私人客戶收費表》（原為《星展豐盛私人客戶銀行服務收費表》）

- I. 《星展豐盛私人客戶銀行服務收費表》將改稱為《星展豐盛私人客戶收費表》；星展豐盛私人客戶中心的地址則更新為香港中環皇后大道中99號中環中心地下。
- II. 以下關於零售產品戶口的章節及項目從《星展豐盛私人客戶收費表》移除。

章節III. 存款服務

- A. 港元儲蓄戶口(包括新一代儲蓄戶口)及 Save & Cheque 戶口
- B. 往來、Save & Cheque 戶口及 Cashline循環貸款戶口
- E. 星展 iBanking 網上理財
- F. 其他收費(適用於所有存款戶口)

章節IV. 匯款

匯入匯款

- A. 海外外幣支票
- B. 電匯 / 經即時支付結算系統處理的本地轉匯

匯出匯款

- A. 匯票
- B. 經星展 iBanking 網上理財星展特快海外轉賬
- C. 電匯
- D. 以港元 / 美元 / 人民幣經即時支付結算系統本地轉匯

章節V. 一般服務

- A. 提款卡 / Cashline 卡
- B. 自動轉賬服務
- C. 銀行加簽證明
- D. 大量存入現金或支票
- E. 現金押運
- F. 本票及禮券
- G. 輔幣找換
- H. 公司查冊
- I. 圖文傳真服務
- J. 代客收費服務
- K. 索取銀行報告 / 文件副本 [第3)項之銀行證明書除外]
- L. 人民幣兌換
- M. 保管箱
- N. 支票特別兌現
- O. 常行指示

章節VII. 貸款服務

- A. 按揭貸款

III. 以下章節及項目將重新整理及列於《星展豐盛私人客戶收費表》內的「交易及保管費用」部分。

章節VI. 投資服務

- A. 基金投資
- B. 經紀佣金 - 交易所上市證券*
- C. 交易所上市證券、債務證券、結構性票據及商品投資之保管費*

*「經紀佣金 - 交易所上市證券」及「交易所上市證券之保管費」將合併為「交易所上市證券」的收費表；「債務證券及結構性票據之保管費」將列於「債務證券及結構性票據」項下的收費表。

IV. 以下章節及項目將重新整理及列於《星展豐盛私人客戶收費表》內的「交易及保管費用」部分的「其他收費」內。

章節I. 年利率計算基準

章節II. 戶口服務費

章節III. 存款服務

- C. 定期存款戶口
- D. 多種貨幣結算戶口

章節V. 一般服務

- K. 索取銀行報告 / 文件副本
 - 3) 銀行證明書
- P. 交易收費

章節VI. 投資服務

- D. 證券、債券、股票掛鈎票據、結構性及衍生產品之代交費用
- E. 其他本地證券收費
 - 2) 資訊服務－財富管理戶口的股票即時報價服務月費 (星展 iBanking 網上理財)
 - 3) 代理人服務及企業行動(僅香港證券)
 - a. 代收股息費
 - 4) 財務及其他服務
 - b. 代認購首次公開發售股份之手續費
- F. 其他投資服務收費

V. 與星展豐盛私人客戶戶口相關的匯款費用，將以摘要形式列於《星展豐盛私人客戶收費表》的「匯款收費」部分如下：

現行		修訂後	
章節IV. 匯款 匯入匯款 B. 電匯 / 經即時支付結算系統處理的本地轉匯 存入客戶於本行之戶口 - 電匯 - 即時支付結算系統	豁免 豁免	經即時支付結算系統匯入 匯入電匯	豁免
匯出匯款 C. 電匯 每筆電匯手續費 - 透過分行 / 星展 iBanking 網上理財 · 所有貨幣	豁免每次 100 港元 (透過星展 iBanking 網上理財) 每次 100 港元 (透過分行)	匯出電匯 - 透過分行 - 透過星展 iBanking 網上理財或 DBS digibank HK	每次100 港元 豁免
匯出匯款 D. 以港元/美元/人民幣經即時支付結算系統本地轉匯 - 透過分行 - 透過星展iBanking網上理財或 DBS digibank HK · 特快轉賬 (只限港元)	每次 200 港元 每次 75 港元	以港元/美元/人民幣經即時支付結算系統處理的本地轉匯 - 透過分行 - 透過星展 iBanking 網上理財或 DBS digibank HK 特快轉賬	每次 200 港元 每次 75 港元

現行		修訂後	
章節IV. 匯款			
匯入匯款			
B. 電匯 / 經即時支付結算系統處理的本地轉匯			
2) 存入其他銀行之戶口	每項 200 港元		
3) 以其他貨幣轉匯至其他銀行戶口	每項 200 港元		
4) 查詢/更改匯款內容或退回匯款/本地轉匯	每項 200 港元另加電報費		
5) 有關代理銀行費用 - 從收款人戶口扣除	按成本收費		
匯出匯款			
C. 電匯			
2) 電報費	每次100 港元		
3) 若電文內包含中文字之附加費	150 港元		
4) 發放額外電報至收款銀行	每次 100 港元		
5) 有關代理銀行徵收之費用 - 交易時從申請人戶口扣除 - 人民幣 · 至中國大陸 · 至海外 - 港元 / 美元及其他貨幣 - 歐元 / 英鎊	按成本收費 每筆 250 港元 每筆 250 港元 每筆 400 港元	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。
D. 以港元/美元/人民幣經即時支付結算系統本地轉匯			
有關代理銀行費用 · 從收款人戶口扣除	按成本收費		
其他收費 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		

VI. 以下章節及項目將作出修訂：

現行	修訂後
章節II. 戶口服務費	其他收費
戶口服務費 (只適用於過去連續6個月個人資產總值少於 8,000,000 港元 (或其等值) 的戶口)	戶口服務費 (只適用於過去連續6個月個人資產總值少於8,000,000港元或其等值的戶口)
每月 600 港元 (或其等值) (服務費於每半年收取，一年共2次)	每年每戶7,200港元或其等值 (每半年收費) 此項收費適用於有共同戶口持有人的聯名及個人戶口。
章節II. 戶口服務費	其他收費
個人資產總值計算方式 - 綜合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，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、其他掛鉤或結構性投資產品之市場價值，以及保險產品之已繳保費。	註釋 3. 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、其他掛鉤或結構性投資產品之市場價值，以及保險產品之已繳保費。
章節II. 戶口服務費	其他收費
備註 1. 單名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。 2. 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。 3. 本行保留就一切計算個人理財總值、全面理財總值及其適用費用和收費之所有最終決定權利。	註釋 4. 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。 5. 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。

現行		修訂後
章節VI. 投資服務 D. 證券、債券、股票掛鈎票據、結構性及衍生產品之代交費用		其他收費 <ul style="list-style-type: none"> 所有市場的證券/債券/股票掛鈎票據/結構性及衍生產品的代交費用 (香港市場證券收費除外) 每項指示及每隻債券/股票/結構性票據收費 50 美元 <ul style="list-style-type: none"> 本地證券的代交費用 每項指示及每隻股票收費 500 港元 / 500 人民幣
市場	收費	
香港 (只適用於債券、股票掛鈎票據、結構性及衍生產品。)	50 美元	
澳洲		
加拿大		
歐洲結算 / 世達國際結算		
芬蘭		
法國		
德國		
印尼		
日本		
馬來西亞		
紐西蘭		
菲律賓		
新加坡		
西班牙		
瑞士		
泰國		
英國		
美國		
中國 / 韓國 / 台灣	- 不適用 - 此等市場對證券轉讓設有限制	
章節V. 一般服務 P. 交易收費 本行保留權利對運作成本超過該戶在本行結餘額之戶口收取費用 章節VI. 投資服務 E. 其他本地證券收費		投資相關的一般代支費用 交易相關費用(如適用，但不限於印花稅、交易徵費、手續費、轉移費、管理費)、註冊費、結算費、郵費、電傳與傳真收費，以及交易所、監管機構、中央存管處(例如 CDP/ MCD/ CCASS)或本行託管商不時徵收的其他收費須由客戶償付。
1) 有關交收服務及證券手續 a. 存入股票及認股權證費用		
存入費用	豁免	
b. 證券代交收費		
存入證券	豁免每項指示及每隻股票收費 100 港元 / 100 人民幣及存入費用	
提取證券	每項指示及每隻股票收費 500 港元 / 500 人民幣	
c. 雙幣雙股 (轉換由港元櫃檯到人民幣櫃檯，反之亦然)		
d. 上海證券 交易徵費及交易費		
經手費(上交所)	交易金額之0.00487%	
過戶費(中國結算)	交易面額之0.001%	
過戶費 (香港中央結算)	交易面額之0.002%	
e. 深圳證券 交易徵費及交易費		
經手費(深交所)	交易金額之0.00487%	
過戶費(中國結算)	交易面額之0.001%	
過戶費 (香港中央結算)	交易面額之0.002%	

現行		修訂後
3) 代理人服務及企業行動 b. 代履行權責費	每手 2 港元* * 適用於「現金 / 特別收費 / 私有化」(3c) , 「行使認股權證」(3d) 及 「代收紅股股權及代收股息存入費用」(3e)。	<p>投資相關的一般代支費用</p> <p>交易相關費用(如適用，但不限於印花稅、交易徵費、手續費、轉移費、管理費)、註冊費、結算費、郵費、電傳與傳真收費，以及交易所、監管機構、中央存管處(例如 CDP/ MCD/ CCASS)或本行託管商不時徵收的其他收費須由客戶償付。</p>
c. 現金/ 特別收費/ 私有化	收購價 0.5%	
最低收費	30 港元 / 30 人民幣	
印花稅	交易金額之0.13% (費用不足 1 港元之數亦作 1 港元計算)	
d. 行使認股權證	交易金額 0.5%	
最低收費	30 港元 / 30 人民幣	
e. 代收紅股股權及代收股息存入費用		
存入費用	每手 5 港元 / 5 人民幣 (不足一手亦作一手計算)	
最低收費	30 港元 / 30 人民幣	
最高收費	180港元 / 180人民幣	
4) 財務及其他服務 a. 代申請索還未領取權益費	每隻股票 100 港元 / 100 人民幣，另代支中央結算及 / 或對手方費用，不論追收成功與否，均須繳付。	
c. 交易所轉換之手續費	按每項交易計算，最低收費 1,000 港元	

《星展豐盛私人客戶主協議》（原為《星展豐盛私人客戶條款細則》）

- I. 《星展豐盛私人客戶條款細則》將改稱為《星展豐盛私人客戶主協議》；星展豐盛私人客戶中心的地址則更新為香港中環皇后大道中99號中環中心地下。
- II. 適用於在開戶文件所述的零售產品戶口的以下附錄將從《星展豐盛私人客戶主協議》移除。
 1. 序言
 2. 附錄一 — 銀行戶口及服務條款及細則（原為綜合理財戶口條款及細則）
 3. 附錄二 — 投資產品綜合條款及細則。
- III. 「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。
- IV. 「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。
- V. 新增「實物黃金條款和風險披露」作為F章。
- VI. 「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。

VII. 以下章節及項目將作出修訂：

現行	修訂後
A. 一般條款及細則 1. 定義及釋義	
<p>「戶口」指在開戶文件中提述的初始戶口及客戶不時在星展豐盛私人客戶開立及維持的任何戶口（不論以單一名義、聯名或信託方式），並有明文指定此戶口須受本條款及細則所規限，但不包括在開戶文件中提述的零售產品戶口，其英文單數名詞指任何一個此類戶口；</p>	<p>「戶口」指客戶不時在星展豐盛私人客戶開立及維持的任何戶口（不論以單一名義、聯名或信託方式），並有明文指定此戶口須受本條款及細則所規限，其英文單數名詞指任何一個此類戶口；</p>
<p>「協議」指開戶文件、本條款及細則及客戶不時簽署及/或接受或本行不時指明的所有其他協議或文件，並一併構成本行與客戶之間的協議，但附錄則只適用於開戶文件中提述的零售產品戶口；</p>	<p>「協議」指開戶文件、本條款及細則及客戶不時簽署及/或接受或本行不時指明的所有其他協議或文件，並一併構成本行與客戶之間的協議；</p>
<p>「條款及細則」指由不時補充、修訂或替代的本一般條款及細則、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）及風險披露聲明構成的主要條款及細則；</p>	<p>「條款及細則」指不時補充、修訂或替代的本一般條款及細則、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；</p>
A. 一般條款及細則 25. 客戶確認	
<p>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；</p>	<p>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；</p>
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	
<p>「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；</p>	<p>「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）；</p>
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	
<p>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。</p>	<p>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。</p>

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，星展豐盛私人客戶為星展銀行(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《星展豐盛私人客戶收費表》、《星展豐盛私人客戶主協議》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/hktpc-zh-feeschedule。