

With effect from 1 February 2022

Negative interest rates will be applied on cash balances in Danish Krone (DKK) held in the Multi-Currency Settlement Account and Multi-Currency Savings Account (DBS Account/Retail Products Account) with effect from 1 February 2022. The following are the negative interest rates for applicable currencies:

Swiss Francs (CHF)

	For Multi-Currency Settlement Accounts	For Multi-Currency Savings Accounts (DBS Account/Retail Products Account)
First CHF1m	0.000%	0.000%
Next CHF9m	-0.200%	-0.250%
Remaining balance >CHF10m	1 week prevailing rate* with a minimum charge of 2.000%	-0.900%

Euro (EUR)

	For Multi-Currency Settlement Accounts	For Multi-Currency Savings Accounts (DBS Account/Retail Products Account)
First EUR1m	0.000%	0.000%
Next EUR9m	-0.200%	-0.300%
Remaining balance >EUR10m	1 week prevailing rate* with a minimum charge of 2.000%	-0.950%

Japanese Yen (JPY)

	For Multi-Currency Settlement Accounts	For Multi-Currency Savings Accounts (DBS Account/Retail Products Account)
First JPY0.5bn	0.000%	0.000%
Next JPY1.0bn	-0.200%	-0.250%
Remaining balance >JPY1.5bn	1 week prevailing rate* with a minimum charge of 2.000%	-0.350%

Danish Krone (DKK) - NEW

	For Multi-Currency Settlement Accounts	For Multi-Currency Savings Accounts (DBS Account/Retail Products Account)
First DKK10m	0.000%	0.000%
Next DKK90m	-0.200%	-0.200%
Remaining balance >DKK100m	1 week prevailing rate* with a minimum charge of 2.000%	-0.200%

Notes:

- Rates quoted are in % p.a. and are subject to change without prior notice. Please do not hesitate to contact your Relationship Manager, if you have queries or require clarification on this matter.
- Foreign currency transactions are subject to exchange rate fluctuations, which may result in capital gains or losses; such accounts may also be subject to exchange controls imposed on the currency held.
- * The prevailing rate refers to the bank's prevailing cost/value to hold such currencies at the stipulated threshold. Where the 1 week prevailing rate is higher than the negative interest charge of 2.00%, the 1 week prevailing rate will be applied without prior notice to you.
- In case of inconsistency between the English and Chinese versions, the English version shall prevail.

With effect from 1 March 2021

Negative interest rates for DBS Multi-Currency Savings Accounts (DBS Account/Retail Products Account) will be updated with effect from 1 March 2021 while negative interest rates for Multi-Currency Settlement Accounts will remain unchanged. The following are the negative interest rates for applicable currencies:

Swiss Francs (CHF)

	For Multi-Currency Settlement Accounts	For Multi-Currency Savings Accounts (DBS Account/Retail Products Account)
First CHF1m	0.000%	0.000%
Next CHF9m	-0.200%	-0.250%
Remaining balance >CHF10m	1 week prevailing rate* with a minimum charge of 2.000%	-0.900%

Euro (EUR)

	For Multi-Currency Settlement Accounts	For Multi-Currency Savings Accounts (DBS Account/Retail Products Account)
First EUR1m	0.000%	0.000%
Next EUR9m	-0.200%	-0.300%
Remaining balance >EUR10m	1 week prevailing rate* with a minimum charge of 2.000%	-0.950%

Japanese Yen (JPY)

	For Multi-Currency Settlement Accounts	For Multi-Currency Savings Accounts (DBS Account/Retail Products Account)
First JPY0.5bn	0.000%	0.000%
Next JPY1.0bn	-0.200%	-0.250%
Remaining balance >JPY1.5bn	1 week prevailing rate* with a minimum charge of 2.000%	-0.350%

Notes:

- Rates quoted are in % p.a. and are subject to change without prior notice. Please do not hesitate to contact your Relationship Manager, if you have queries or require clarification on this matter.
- Foreign currency transactions are subject to exchange rate fluctuations, which may result in capital gains or losses; such accounts may also be subject to exchange controls imposed on the currency held.
- * The prevailing rate refers to the bank's prevailing cost/value to hold such currencies at the stipulated threshold. Where the 1 week prevailing rate is higher than the negative interest charge of 2.00%, the 1 week prevailing rate will be applied without prior notice to you.
- In case of inconsistency between the English and Chinese versions, the English version shall prevail.

由 2022 年 2 月 1 日起生效

就星展銀行多種貨幣結算戶口及多種貨幣儲蓄戶口 (DBS Account / 零售產品戶口) 下之丹麥克朗的特定存款將由 2022 年 2 月 1 日起被徵收負利率，以下為就相關貨幣在多種貨幣結算戶口下所徵收之負利率：

瑞士法郎 (CHF)

	多種貨幣結算戶口	多種貨幣儲蓄戶口 (DBS Account / 零售產品戶口)
首 100 萬瑞士法郎	0.000%	0.000%
其後 900 萬瑞士法郎	-0.200%	-0.300%
超逾 1,000 萬瑞士法郎的 其餘結存	一星期現行利率* 最低收費為 2.000%	-0.950%

歐元 (EUR)

	多種貨幣結算戶口	多種貨幣儲蓄戶口 (DBS Account / 零售產品戶口)
首 100 萬歐元	0.000%	0.000%
其後 900 萬歐元	-0.200%	-0.300%
超逾 1,000 萬歐元的其餘 結存	一星期現行利率* 最低收費為 2.000%	-0.750%

日圓 (JPY)

	多種貨幣結算戶口	多種貨幣儲蓄戶口 (DBS Account / 零售產品戶口)
首 5 億日圓	0.000%	0.000%
其後 10 億日圓	-0.200%	-0.300%
超逾 15 億日圓的其餘結存	一星期現行利率* 最低收費為 2.000%	-0.350%

丹麥克朗 (DKK)

	多種貨幣結算戶口	多種貨幣儲蓄戶口 (DBS Account / 零售產品戶口)
首 1000 萬丹麥克朗	0.000%	0.000%
其後 9000 萬丹麥克朗	-0.200%	-0.200%
超逾 1 億丹麥克朗的其餘 結存	一星期現行利率* 最低收費為 2.000%	-0.200%

備註：

- 所示利率為年利率，如有更改，恕不另行通知。如有任何疑問或希望了解更多詳情，請聯絡閣下的客戶經理。
- 外幣交易受匯率波動影響，或會導致資金損益；上述戶口亦可能因所持貨幣遭外匯管制而受影響。
- * 現行利率指本行按訂明的存款額持有相關貨幣的現行成本／價值。假如一星期現行利率高於**2.00%**的負利率費用，則會採用一星期現行利率而無需事先作出通知。
- 如中英文版本有任何歧異，概以英文版本為準。

由 2021 年 3 月 1 日起生效

就星展銀行多種貨幣儲蓄戶口 (DBS Account / 零售產品戶口)徵收負利率的特定存款額將由 2021 年 3 月 1 日起作出修訂，而就多種貨幣結算戶口所徵收的負利率則維持不變。以下為就相關貨幣所徵收之負利率：

瑞士法郎 (CHF)

	多種貨幣結算戶口	多種貨幣儲蓄戶口 (DBS Account / 零售產品 戶口)
首 100 萬瑞士法郎	0.000%	0.000%
其後 900 萬瑞士法郎	-0.200%	-0.300%
超逾 1,000 萬瑞士法郎的 其餘結存	一星期現行利率* 最低收費為 2.000%	-0.950%

歐元 (EUR)

	多種貨幣結算戶口	多種貨幣儲蓄戶口 (DBS Account / 零售產品 戶口)
首 100 萬歐元	0.000%	0.000%
其後 900 萬歐元	-0.200%	-0.300%
超逾 1,000 萬歐元的其餘 結存	一星期現行利率* 最低收費為 2.000%	-0.750%

日圓 (JPY)

	多種貨幣結算戶口	多種貨幣儲蓄戶口 (DBS Account / 零售產品 戶口)
首 5 億日圓	0.000%	0.000%
其後 10 億日圓	-0.200%	-0.300%
超逾 15 億日圓的其餘結存	一星期現行利率* 最低收費為 2.000%	-0.350%

備註：

- 所示利率為年利率，如有更改，恕不另行通知。如有任何疑問或希望了解更多詳情，請聯絡閣下的客戶經理。
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- * 現行利率指本行按訂明的存款額持有相關貨幣的現行成本／價值。假如一星期現行利率高於**2.00%**的負利率費用，則會採用一星期現行利率而無需事先作出通知。
- 如中英文版本有任何歧異，概以英文版本為準。