



DBS TREASURES
PRIVATE CLIENT

Live more,
Bank less

DBS Treasures Private Client Bank Charges Schedule

星展豐盛私人客戶 銀行服務收費表

Effective from 1 Feb 2020
2020年2月1日生效

This Bank Charges Schedule sets out the fees and charges DBS Bank (Hong Kong) Limited, (“the Bank”) levies for the services we provide to our DBS Treasures Private Client.

This Bank Charges Schedule comes into effect on 1 Feb 2020. The service charges contained in this booklet include Account Service Fee, Deposit Services, Remittances, General Services and Investment Services charges, please refer to the relevant sections in this Bank Charges Schedule for details.

The service charges contained in this booklet are correct at the time of printing. Fees and charges listed here are subject to changes and the Bank reserves the right to introduce service charges not included in this schedule. Details of service charges not shown in this schedule are contained in relevant product leaflets or are available on request. If you have any queries concerning the fees and charges contained in this schedule, please contact your DBS Treasures Private Client Relationship Manager.

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I. Interest Year Base

The number of days used as the basis of interest calculation for deposits and loans are as follows:

- | | |
|-------------------------|----------|
| 1) For HKD, GBP and SGD | 365 days |
| 2) For other currencies | 360 days |

II. Account Service Fee

- | | |
|--|--|
| 1) 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. | |
| 2) Account Service Fee (effective from 1 January 2019) | |
| - 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 400 (or its equivalent) per month (payable semi-annually on every Month-end of January and July each year) |
| 3) Asset and Account Administration Fee | 0.05% p.a on month end assets payable semi-annually |

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.

III. Deposit Services

A. HK Dollar Savings Accounts (including New Generation Savings Account) and Save & Cheque Accounts

| | |
|---------------|--|
| Interest Rate | For all account balances, tiered interest rate will be applied |
|---------------|--|

B. Current Accounts, Save & Cheque Accounts and Cashline Revolving Loan Accounts

- | | |
|--|---|
| 1) Improperly conducted accounts closed by the Bank | HKD 200 / USD 25 per account |
| 2) Cheque Books | |
| - Ordinary cheque books | Free |
| - Specially printed cheque books | At cost (including artwork and proof cost, printing cost) |
| - Delivery by ordinary mail | Free |
| - Delivery by registered mail | HKD 25 / USD 3 per cheque book |
| - Safe custody of cheque books | HKD 50 / USD 6.5 per request |
| 3) Unauthorized overdrafts ^(A) - If an account has no overdraft facility or if an overdraft exceeds its overdraft limit | |
| - Octopus Auto-Add Value Service (AAVS) transactions | Overdraft interest at prevailing interest rate |
| - Activities other than AAVS transactions | Handling charge of HKD 120 / USD 15 per incident + overdraft interest at prevailing interest rate Handling charge of HKD 150 / USD 19.5 per incident + overdraft interest at prevailing interest rate (For Corporate Customer Only) |

(A) Not applicable to Cashline Revolving Loan

| | | |
|----|--|--|
| 4) | Returned Cheque ^(A) | |
| | - Technical reasons (other than for post-dated or out-of-date reason) | HKD 100 / USD 13 per cheque |
| | - Insufficient funds | HKD 150 / USD 19.5 per cheque |
| | - Mailing of returned cheques | At cost (by registered mail) |
| | (A) Not applicable to Cashline Revolving Loan | |
| 5) | Cheques can be returned with other reasons but the Bank may not return with confirmation by customer | HKD 100 / USD 13 per cheque |
| 6) | Drawing against uncleared items | HKD 50 / USD 6.5 / RMB40 [^] per occurrence HKD 150 / USD 19.50 / RMB 120 per occurrence (For Corporate Customer Only) |
| 7) | Stop payment | |
| | - Stop cheque payment via branch | |
| | • Each cheque or a consecutive range | Waiver of HKD 100 / USD 13 of cheques |
| | - Stop cheque payment via DBS iBanking | |
| | • Single Cheque" Transaction Type | HKD 50 / USD 6.5 per instruction |
| | • Multiple Cheques" Transaction Type ^(#) | HKD 100 / USD 13 / RMB 80 ^(^) per instruction (maximum 50 cheques in consecutive range from the same cheque book per instruction) |
| | - Stop cheque payment via Automatic Phone Banking | |
| | • Single Cheque" Transaction Type | HKD 30 / USD 4 per instruction |
| | - Cancellation of each stop payment order | HKD 100 / USD 13 |
| | (#) HKD 100 will be levied on your selected account once the transaction is confirmed, irrespective of the number of cheques stopped by the instruction. | |
| | (^) RMB fees applicable for corporate accounts only. | |

C. Time Deposit Accounts

| | |
|--------------------|--|
| - Early Withdrawal | 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. |

D. Multi-Currency Settlement Account (MCSA)

| | |
|---|--|
| - Debit Balance | HKD/USD: Prime rate ^(*) + 5% p.a. (min. HKD 100 / USD 13) Foreign Currencies: Cost of Fund + 9% p.a. |
| - Negative Interest Rate Charges For Certain Currencies | A negative interest rate is applied on the cash balances held in the MCSA for certain currencies. You can always refer to http://go.dbs.com/hk-nir for the detailed rates. |

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

E. DBS iBanking

- | | |
|---|-----------------------------------|
| 1) Statement Request | |
| - Current Account / Save & Cheque Account / Savings Account | |
| • Mail Current Statement | Free |
| • Mail Previous Statement | HKD 30 / USD 4 per page |
| - Credit Card / Cashline Revolving Loan | |
| • Online Statement | Free |
| • Mail Current Statement | HKD 15 per monthly statement copy |
| • Mail Previous Statement | HKD 15 per monthly statement copy |
| 2) Bill Payment / Electronic Bill Presentment and Payment | |
| - Pre-scheduled bill payment or donation returned due to insufficient funds | HKD 100 per transaction |
| 3) Fund Transfer to 3rd Party Account ^(A) (in HKD only) | |
| - To local banks in Hong Kong other than DBS Bank | |
| • Via electronic transfer | Free |
| • Via Real Time Gross Settlement | HKD 75 per transaction |
| - Express Transfer | |
| (A) applicable only when the beneficiary bank is a participant of Real Time Gross Settlement in Hong Kong | |
| 4) Standing Instruction (for local transfer only) | |
| - Setup an instruction | Free |

F. Other Charges (Applicable to all types of Deposit Accounts)

- | | |
|---|---|
| 1) Deposits or withdrawals in notes of the same currency per time (except HKD Accounts and RMB notes) | 0.25% of amount(**), min. HKD 50 / USD 7 (50% discount on handling fee for DBS Treasures Private Client for deposits in notes of same currency to foreign currency account) |
| (**) JPY currency will be rounded up to the nearest 100 yen. Other currencies will be rounded up to the nearest dollar. | |
| 2) Deposit of RMB Notes | Deposits in excess of RMB 50,000, 0.5% per transaction on the total amount, min. HKD 50 |
| 3) SGD notes sent for collection (for \$10,000 denomination) | Subject to Correspondent Bank Charges |
| 4) Report loss of passbook / chop and /or damaged passbook | HKD 100 |

IV. Remittances

Inward Remittances

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.

A. Foreign Cheque Drawn Overseas

- 1) Deposits of foreign currency cheques into savings accounts of the same currency
 - Funds will be made available as per the following schedule and interest to accrue from the day falling on the 11th date of the deposits.

| <u>Currency</u> | <u>Funds availability</u> | |
|-----------------|---------------------------|--|
|-----------------|---------------------------|--|

| | | |
|---------|--|--|
| USD | 21 calendar days after the date of deposit | |
| GBP/CAD | 28 calendar days after the date of deposit | |
| Others | 42 calendar days after the date of deposit | |

- HKD or MOP cheque drawn on Macau

- Returned unpaid cheque (each cheque)

HKD 200 per cheque + correspondent bank charges + cable charges (if applicable)

HKD 200 per cheque + correspondent bank charges + cable charges (if applicable)

HKD 200 per cheque + correspondent bank charges + cable charges (if applicable)

B. Telegraphic Transfers / Local Transfer* Via Real Time Gross Settlement (RTGS)

- 1) Proceeds paid to customer's account with the Bank
 - By Telegraphic Transfer HKD 65 per item is waived
 - By Real Time Gross Settlement (RTGS) HKD 15 per item
 - 2) Credit to account of other bank HKD 200 per item
 - 3) Transfer in other currency to account of other bank HKD 200 per item
 - 4) Handling charge for enquiry / amendment / return of a telegraphic transfer / local transfer HKD 200 per item + Cable Charges
 - 5) Correspondent Bank Charges
 - Charge to beneficiary's account At cost
- (*) Applicable in HKD/USD/RMB

Outward Remittances

A. Demand Drafts

- 1) Handling charge for issuing a demand draft
 - Via branch Waiver of HKD 120
- 2) Report loss of a demand draft (each draft) HKD 250 + correspondent bank charges + Cable Charges
- 3) Repurchase a demand draft (each draft) HKD 100 + correspondent bank charges + Cable Charges
- 4) Copy of a paid draft HKD 100 per item

B. DBS Remit# via DBS iBanking

- | | |
|---|--------|
| 1) Handling charge per telegraphic transfer | Waived |
| 2) Cable Charges | Waived |
| 3) Correspondent Bank Charges | Waived |

(#) Applicable for transferring USD to United States, CAD to Canada, GBP to United Kingdom, AUD to Australia, SGD to Singapore, RMB to China, EUR to designated Eurozone countries, INR to India, IDR to Indonesia and PHP to Philippines

C. Telegraphic Transfers

- | | |
|---|--|
| 1) Handling charge per telegraphic transfer | |
| - Via branches / DBS iBanking | |
| • All currencies | Waiver of HKD100 per transaction (via DBS iBanking) Waiver of HKD120 per transaction (via branches) |
| • RMB to DBS Bank | Waiver of HKD100 per transaction (via DBS iBanking) Waiver of HKD120 per transaction (via branches) |
| - Via IDEAL Internet Banking | HKD 110 per transaction |
| 2) Cable Charges | HKD 100 per cable |
| 3) Additional charge for cable with Chinese characters | HKD 150 |
| 4) Additional charge where a separate cable is sent to the beneficiary bank | HKD 100 per cable |
| 5) Correspondent Bank Charges | |
| - Charge to applicant's account upon transfer(^) | |
| - RMB | |
| • to Mainland China | At cost |
| • to Overseas | HKD 250 per transaction |
| - HKD/USD & other currencies | HKD 250 per transaction |
| - EUR/GBP | HKD 400 per transaction |
- (^) If charge at cost is higher than charge contained in this booklet, the bank may adopt a higher charge at its discretion.
- | | |
|---|--|
| 6) Enquiry / Amendment / Cancellation of a telegraphic transfer | |
| - Each transfer | HKD 200 + Cable Charges + correspondent bank charges if applicable |

D. Local Transfer(*) in HKD / USD / RMB Via Real Time Gross Settlement (RTGS)

- | | |
|---|-------------------------|
| - Each payment via branches | HKD 200 per transaction |
| - Each payment via DBS iBanking or DBS digibank | |
| • Express Transfer (in HKD) | HKD 75 per transaction |
| - Each payment via IDEAL Internet Banking | HKD 55 per transaction |
| - Correspondent Bank Charges | |
| • Charge to beneficiary's account | At cost |

(*) applicable only when the beneficiary bank is a RTGS participant in Hong Kong

Other Charges

Other General Out-of-Pocket Expense

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

V. General Services

A. ATM Card / Cashline Card

- | | |
|--|----------------------------------|
| 1) Annual card fee | Waived |
| 2) Replacement of lost or damaged card | Waiver of HKD 50 per card |
| 3) Cash withdrawal in Macau / China(*), (@), (#) | Waiver of HKD 25 per transaction |
| 4) Visa Plus Service cash withdrawal(^), (@), (#) | Waiver of HKD 25 per transaction |
| 5) China UnionPay Service cash withdrawal(~), (@), (#) | |
| - Debit from Hong Kong Dollar account | Waiver of HKD 15 per transaction |
| - Debit from Renminbi account | Waiver of RMB 15 per transaction |

(*) For transactions effected via the JETCO network, the cash withdrawn is converted directly into HKD at daily exchange rate. The daily exchange rate of MOP is set by JETCO which can be enquired through JETCO's customer service hotline at 2520 1747. And, the daily exchange rate of RMB is set by the bank that provides the service.

(^) Only applicable to bank account(s) being added to credit card. For transactions effected via the Visa Plus network, the cash withdrawn is first converted to USD, and then to HKD, at the daily exchange rates set by Visa Plus which can be enquired at Visa Plus's website www.visa.com.

(~) For transactions effected via the China UnionPay network, the cash withdrawn is converted directly into HKD at the daily exchange rate set by China UnionPay which can be enquired at China UnionPay's website www.unionpayintl.com.

(@) Only HKD and / or RMB account could be linked with ATM card. And only HKD account could be linked with credit card. Some overseas ATMs do not support account selection options, and may only allow cash withdrawal from the designated account determined by the local bank that provides the ATM service which may involve foreign exchange.

(#) The overseas cash withdrawal may also be subject to fees and charges imposed by the local bank that provides the ATM service. Please pay attention to it before you make the cash withdrawal.

B. Autopay Services

- | | |
|---|--|
| 1) Autopay / Payroll / AutoCollect (##) | |
| - Using paper list instructions | |
| • Submit on value day | HKD 10 per item, min. HKD 1,000 per list |
| • Submit prior to value day | HKD 8 per item, min. HKD 800 per list |
| - Using machine readable instructions | |
| • Submit on value day | HKD 2 per item, min. HKD 200 per batch |
| • Submit prior to value day | HKD 1 per item, min. HKD 100 per batch |

(##) Each Autopay / Payroll / AutoCollect transaction will be charged separately.

- | | |
|---|--|
| 2) Set up Direct Debit Authorization | |
| - Each authorization | Free |
| - For authorizations received on a day on a per account basis | Free |
| 3) Amendment (excluding amendment of debtor reference) | HKD 30 per item |
| 4) Returned due to insufficient funds | HKD 150 per item |
| 5) Enquiry of Autopay | |
| - Each Transfer | HKD 200 + correspondent bank charges (if applicable) |

C. Banker's Endorsement

- | | |
|---|---------|
| 1) Each endorsement | HKD 150 |
| 2) Each supplementary copy if more than one endorsement issued at the same time | HKD 20 |

D. Bulk Deposits

- | | |
|---|------------------------------------|
| 1) HKD coins deposit per customer per day regardless of total number of accounts customer holds | |
| - Deposit in excess of 50 pieces | 2% of deposit amount, min. HKD 100 |

- | | |
|---|---|
| 2) HKD notes deposit per customer per day regardless of total number of accounts customer holds | |
| - Deposit over 200 pieces of notes | 0.25% of total deposit amount, min. HKD 125 |
| 3) Cheque deposit per customer per day regardless of total number of accounts customer holds | |
| - Deposit in excess of 30 pieces | HKD 2 per additional cheque |

E. Cash Collect

- | | |
|---------------------------------------|--|
| - Courier Bag Cash Collection Service | Service fee varies with the location and collection frequency. Please contact the relevant Relationship Manager for quotation. |
|---------------------------------------|--|

F. Cashier's Order & Gift Cheque

- | | |
|--|---|
| 1) Cashier's Order | |
| - Issue / repurchase a Cashier's Order | |
| • HKD Cashier's Order | Waiver of HKD 60 / USD 7.5 |
| • USD Cashier's Order | Waiver of HKD 60 / USD 7.5 |
| • RMB Cashier's Order | Waiver of HKD 60 / RMB 50 |
| - Surcharge for paying out notes in the same currency as the Cashier's Order | 0.25% of amount, min. USD 7 (*) |
| - Report loss | HKD 60 / USD 7.5 / RMB48(^) per item + HKD 306 for circular issued by HKICL |
| (*) USD will be rounded up to the nearest dollar. | |
| (^) RMB fees applicable for corporate accounts only. | |
| 2) Gift Cheques | |
| - Per item | Waiver of HKD 15 |

G. Coins Exchange

- | | |
|-----------------|-----------------------|
| Handling charge | HKD 2 per roll or bag |
|-----------------|-----------------------|

H. Company Search

- | | |
|---|-------------|
| 1) To conduct a local search at Business Registration Office or Companies Registry | HKD 150 @ |
| 2) To perform company search for companies incorporated overseas | HKD 2,000 @ |
| (@) The fee is charged for each search conducted for purposes including but not limited to account opening, regular customer due diligence review and customers' request for change of director(s)/ partner(s)/ committee member(s)/ authorised signatory(ies). | |

I. Facsimile Services

- | | |
|--|---------|
| 1) Facsimile | |
| - Up to 5 pages within Hong Kong | HKD 50 |
| - Up to 2 pages outside Hong Kong | HKD 100 |
| - Each additional page (all countries) | HKD 50 |

J. Payment Collection Services

- | | |
|---------------------------|------------------------------|
| - Using pre-printed slips | HKD 2 per item, min. HKD 150 |
|---------------------------|------------------------------|

K. Request for Banker's Report / Document Copies

- | | |
|--|--|
| 1) Accounts History of Savings, Time Deposit Accounts, and Multi-Currency Settlement Account | |
| - Within one year from date of request | HKD 250 per account |
| - Within two years from date of request | HKD 500 per account |
| - Within three years from date of request | HKD 1,000 per account |
| - Each additional year over three years (up to 7 years) | HKD 1,000 per account |
| 2) Bank Confirmation | |
| - Each confirmation | HKD 350 |
| 3) Bank Reference Letter | |
| - Each letter | HKD 300 |
| - Each additional copy if more than one letter is issued at the same time | HKD 20 |
| 4) Certificate of Balance | |
| - Per account | HKD 100 |
| - Per extra account | HKD 20 |
| 5) Credit Information Report | |
| To obtain credit information report on behalf of customers | |
| - By mail | HKD 50 + postage + correspondent bank charges, if any |
| - By cable | HKD 50 + Cable Charge + correspondent bank charges, if any |
| 6) Request for Personal Data / Other Data Access | |
| - Each request | HKD 200 (*) |
| (*) Where search of microfiche or other archived records are needed, the Bank may charge an additional hourly search fee of HKD 200. Fee details will be provided on request and will depend on the nature and extent of the search requested. | |
| 7) Copies of Statements, Vouchers, Cheques, Consolidated Statements | |
| - Per Page | |
| • Via branch | Waiver of HKD 50 / USD 6.5 within a year from application |
| 8) Reissue Trade Confirmation | |
| - Within 3 months | HKD 10 / RMB 10 per copy |
| - Within 1 year | HKD 50 / RMB 50 per copy |
| - Over 1 year | HKD 100 / RMB 100 per copy |

L. RMB Notes Exchange

| | |
|---------------|-----------------|
| DBS Customers | No handling fee |
|---------------|-----------------|

M. Safe Deposit Boxes

- | | |
|---|--|
| 1) Annual Rental | Please contact the relevant branch for quotation |
| 2) Rental Deposit | Equivalent to 1-year rental fee |
| 3) Loss of one key | HKD 150 (including cost of replacement key) |
| 4) Loss of 2 keys including break-open charge | HKD 800 |

N. Special Clearing Arrangement (Mark Good)

- | | |
|---------------------------|---------------------------------------|
| 1) Presented by customers | HKD 60 / USD 8 + other bank charges |
| 2) Presented by the Bank | HKD 200 / USD 26 + other bank charges |

O. Standing Instructions

| | |
|--|---|
| 1) Establishing an instruction | |
| • Via branch | HKD 100 per instruction |
| • Via DBS iBanking (local transfer only) | Free |
| 2) Manual execution of standing instructions | HKD 100 per execution + usual charges |
| 3) Amendment of a standing instruction | HKD 100 per instruction |
| 4) Suppression of a standing instruction | HKD 50 per instruction |
| 5) Returned due to insufficient funds | AUD 20 / CAD 20 / CHF 20 / DKK 120 / EUR 15 / GBP 15 / HKD 150 / JPY 1,500 / NOK 120 / NZD 25 / RMB 130 / SEK 120 / SGD 25 / USD 20 |

P. Transaction Charge

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

VI. Investment Services

A. Investment Fund

Trade Related Service

| | |
|---|--|
| 1) Subscription / Redemption /Management Fees / Service Fee | Please refer to the fees stated in the Explanatory/ Memorandum/ respective prospectus of individual funds |
| 2) Switching Fee | Up to 1% ^(##) |
| 3) Investment Fund Transfer Out Fee | HKD 100 per transfer of each fund |
| 4) Custody Fee | 0.20% per annum of Net Asset Value of the funds that are chargeable (including both subscription and transfer-in), and subject to a minimum of USD100 (payable semi-annually). |

Waived for Funds available on DBS Funds Platforms. For the list of available funds, please consult DBS Online Funds Investment platform via iWealth or contact your relationship manager.

^(##) For any fund switching where the Fund issuer does not charge any switching fee, the Bank charges the switching fee stipulated above.

B. Brokerage Charge for Exchange Listed Securities

| Market | Charges | |
|----------------|---|---|
| Hong Kong | SFC Transaction Levy - 0.0027% Stock Exchange Trading Fee - 0.005% Stamp Duty - 0.1% (rounded up to nearest dollar) | |
| | i) Trading via DBS iBanking or DBS digibank | |
| | - All Transactions | 0.20% of the transaction amount (no min. charge) |
| | ii) Trading via other channels | |
| | - All Transactions | Up to 0.35% of the transaction amount (min. HKD 100/RMB 100 depending on denominated currency of the underlying asset) |
| Canada | i) Trading via DBS iBanking | |
| | - All Transactions | 0.5% of the transaction amount (min. USD 50) |
| | ii) Trading via other channels | |
| | - All Transactions | Maximum of 1% (min USD 150) |
| Malaysia | < MYR 300,000 - 0.75% >=MYR 300,000 - 0.5% (min. USD 150) | |
| Singapore | i) Trading via DBS iBanking | |
| | - All Transactions | 0.24% of the transaction amount (min. SGD 20) |
| | ii) Trading via other channels | |
| | - All Transactions | Maximum of 0.5% (min USD 150) |
| Thailand | 1% of contract value (min. USD 150) | |
| USA | i) Trading via DBS iBanking | |
| | - All Transactions | 0.35% of the transaction amount (min. USD 35) |
| | ii) Trading via other channels | |
| | - All Transactions | Maximum of 1% (min USD 150) |
| Australia | i) Trading via DBS iBanking | |
| | - All Transactions | 0.40% of the transaction amount (min. AUD 30) |
| | ii) Trading via other channels | |
| | - All Transactions | 1% of the transaction amount (min. USD 150) |
| Japan | i) Trading via DBS iBanking | |
| | - All Transactions | 0.50% of the transaction amount (min. JPY 3,000) |
| | ii) Trading via other channels | |
| | - All Transactions | Maximum of 1% (min USD 150) |
| United Kingdom | PTM Levy – GBP 1 flat fee for all transaction over GBP 10,000 (or other equivalent currencies) Stamp Duty – 0.50% of the transaction amount (for buy trade only) Note: For Irish securities listed in London Stock Exchange, Stamp Duty shall be 1% of the transaction amount | |
| | i) Trading via DBS iBanking | |
| | - All Transactions | 0.40% of the transaction amount (min. GBP 25 / USD 30 / EUR 25) |
| | ii) Trading via other channels | |
| | - All Transactions | 1% of the transaction amount (min. USD 150) |

| Market | Charges |
|------------------|---|
| Austria | Maximum of 1% (min USD 150) |
| Belgium | |
| Finland | |
| France | |
| Germany | |
| Italy | |
| Ireland | |
| Luxembourg | |
| Netherlands | |
| Portugal | |
| Spain | |
| China Shenzhen A | 0.25% of the transaction amount (min. USD 150) |
| China Shanghai A | |
| China Shenzhen B | 0.75% of contract value (min. USD 150) |
| China Shanghai B | |
| Taiwan | |
| Denmark | 1% of contract value (min. USD 150) |
| Indonesia | |
| Philippines | |
| Norway | |
| New Zealand | |
| Sweden | |
| Switzerland | |
| Other Markets | |

C. Custody Fee (*) for Exchange Listed Securities, Debt Securities, Structured Notes & Commodity Investment**

| Market | Charges |
|----------------|---|
| Hong Kong | 0.2% per annum and subject to minimum fee of USD 100 (Payable semi-annually) |
| Australia | |
| Austria | |
| Belgium | |
| Canada | |
| China | |
| Denmark | |
| Finland | |
| France | |
| Germany | |
| Indonesia | |
| Ireland | |
| Italy | |
| Japan | |
| Luxembourg | |
| Netherlands | |
| New Zealand | |
| Norway | |
| Philippines | |
| Portugal | |
| Spain | |
| Sweden | |
| Switzerland | |
| Taiwan | |
| United Kingdom | |
| USA | |
| Malaysia | |
| Singapore | |
| Thailand | |
| Other markets | |

(***) Custody Fee is calculated according to portfolio value on a monthly accrual basis, and collected end of June and December or the account closure date (whichever is earlier).

| Commodity Investment (****) | |
|------------------------------------|-----------------|
| Gold | 0.05% per annum |
| Silver | 0.25% per annum |

(****) Custody fee for Commodity Investment is calculated on a monthly accrual basis according to the market value obtained by the Bank at its sole and absolute discretion of the Customer's commodity holding on the last date of each month, and collected end of June and December or the account closure date (whichever is earlier).

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. For Securities charges, please refer to section F.) | USD 50 |
| Australia | |
| Canada | |
| Euroclear / Cedel | |
| Finland | |
| France | |
| Germany | |
| Indonesia | |
| Japan | |
| Malaysia | |
| New Zealand | |
| Philippines | |
| Singapore | |
| Spain | |
| Switzerland | |
| Thailand | |
| United Kingdom | |
| USA | |
| China / Korea / Taiwan | |

E. Other Charges for Local Securities

- 1) Settlement-related services and script handling
 - a. Deposit Fee for Shares and Warrants
 - Deposit fee HKD 5 / RMB 5 per board lot or odd lot
 - Minimum charge HKD 30 / RMB 30
 - Maximum charge HKD 180 / RMB 180
 - b. Processing Fee for receipt/ delivery
 - Processing fee for receipt Wavier of HKD 100/ RMB 100 per stock per instruction + Deposit Fee
 - Processing fee for delivery HKD 300 / RMB 300 per stock per instruction
 - c. CCASS settlement fee 0.002% on transaction amount, subject to a minimum fee of HKD 2 and maximum of HKD 100 per transaction
 - d. Dual Tranche Dual Counter ("DTDC") (From HKD counter to RMB counter, or vice versa) HKD 30 per transfer
 - e. Shanghai Securities
 - Transaction Levy and Trading Fee
 - Handling Fee (Shanghai Stock Exchange) 0.00487% of the transaction amount
 - Transfer Fee (China Clear) 0.002% of transaction amount
 - Transfer Fee (HKSCC) 0.002% of transaction amount

| | |
|---|--|
| f. Shenzhen Securities | |
| Transaction Levy and Trading Fee | |
| - Handling Fee (Shenzhen Stock Exchange) | 0.00487% of the transaction amount |
| - Transfer Fee (China Clear) | 0.002% of transaction amount |
| - Transfer Fee (HKSCC) | 0.002% of transaction amount |
| 2) Wealth Management Securities Account | |
| - Monthly subscription fee | |
| • Hong Kong Securities | HKD 235 |
| • U.S. Securities | HKD 23 |
| • Singapore Securities | HKD 57 |
| 3) Nominee services and corporate actions | |
| a. Dividend Collection Fee | |
| - Commission on dividend | 0.5% on dividend amount |
| - Minimum charge | HKD 30 / RMB 30 |
| b. CCASS Corporate Action Fee | HKD 2 per board lot |
| c. Registration of Shares in Customer's Name | |
| - Handling charge | HKD 5 / RMB 5 per board lot, min. HKD 50 / RMB 50 |
| - Scrip fee payable to registrars | HKD 2.5 per board lot |
| - Stamp duty on transfer deed | HKD 5 per transfer deed |
| d. Cash / Special Offer / Privatization | 0.5% of offer amount |
| - Minimum charge | HKD 30 / RMB 30 |
| - Stamp Duty | 0.1% of transaction amount (rounded up to nearest dollar) |
| e. Warrant Exercise | 0.5% on settlement amount |
| - Minimum charge | HKD 30 / RMB 30 |
| f. 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. |
| b. Handling fee for application of Initial Public Offering (IPO) shares | |
| i) Through DBS iBanking | HKD 50 / RMB50 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) per application |
| ii) Through other channels | HKD 100 / RMB100 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) per application |
| c. Change of Exchange Handling fee | Subject to each transaction, min. HKD 1,000 |

F. Other Charges for Investment Services

Out-of-Pocket Expenses imposed by Central Depository or Bank's Custodian

Registration fees, stamp duty, clearing fees, postages, telexes, facsimile charges and other charges as may be imposed by Central Depository (e.g. CDP/MCD/ CCASS) or the Bank's custodians from time to time shall be reimbursed by the client.

VII. Loan Services

A. Mortgage Loan

| | |
|--|---|
| 1) Copy of Mortgage or Title Deeds | HKD 10 per page or min HKD 200 per set, whichever is higher |
| 2) Extra Copy of Facility Letter | HKD 100 per copy |
| 3) Confirmation of Ownership, Particulars of Mortgage / Outstanding Balance | HKD 200 per copy |
| 4) Change of Tenor / Due Date / Instalment Amount / Repayment Option / Other Loan Terms | HKD 1,000 per request |
| 5) Valuation Fee (for replacement cost) | Waived |
| 6) Repayment Schedule Re-issue | HKD 100 per copy |
| 7) Copy of Annual Statement | HKD 100 per year record |
| 8) Interest for late charges | Contract Rate + 7% p.a (except otherwise agreed with the Bank) |
| 9) Fee for Cancellation of Mortgage Application (Applicable upon acceptance of loan offer) | HK\$5,000 or 0.15% of loan amount (whichever is higher) per application |
| 10) Change of Mortgage Plan | HKD 2,000 per request |
| 11) Change of repayment plan for loans organized by Hong Kong Housing Authority | HKD 500 each time |
| 12) Change of Mortgagor / Guarantor / Mortgage Deed | HKD 1,000 per request |
| 13) Request for extra copy of statement / confirmation letter (repayment / settlement account) | HKD 100 per account |
| 14) Lease consent letter on charged property | HKD 1,000 per letter |
| 15) Custody of non-discharged deeds after full loan repayment | HKD 4,000 per year |
| 16) Issuance of mortgage loan redemption statement for existing account | HKD 200 per copy |
| 17) Review fee for fire insurance policy (applicable for self-arranged / master fire insurance) / cancellation or change of insurance policy | HKD 200 per policy per year |
| 18) Administration fee for partial repayment or early redemption | HKD 1,000 per request |
| 19) Administration fee for Government Rate and Rent payment | HKD 500 per transaction (per request) |

Note:

- The above charges shall be binding on you if you continue using our services after the effective date. For enquiries or requests for a Bank Charges Schedule, please contact your DBS Treasures Private Client Relationship Manager. In case of inconsistency between the English and Chinese versions, the English version shall prevail.

此銀行服務收費表旨在列出各項有關星展銀行（香港）有限公司 DBS Bank (Hong Kong) Limited (本行) 提供予星展豐盛私人客戶之銀行服務收費。

此銀行服務收費表將於2020年2月1日起生效。本收費表包括有關戶口服務費、存款服務、匯款、一般服務及投資服務的收費，詳情請參閱本收費表內的有關項目。

此服務收費表內所載之各項收費於付印時均為正確，惟本行有權隨時調整所列之任何收費及增加本表未列之收費項目。若本收費表未有列出客戶所需之服務收費資料，請向本行職員查詢或查閱有關服務之冊子。如客戶對所列之收費有任何疑問，請隨時與星展豐盛私人客戶經理聯絡。

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I. 年利率計算基準

貸款及存款年利率計算基準如下:

- | | |
|---------------|-------|
| 1) 港元、英鎊及新加坡元 | 365 日 |
| 2) 其他貨幣 | 360 日 |

II. 戶口服務費

- 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。資產包括港幣、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。
- 戶口服務費 (由2019年1月1日起生效)
 - 只適用於過去連續6個月個人資產總值少於HKD 8,000,000 (或其等值) 的戶口 每月HKD 400 (或其等值)
(服務費於每年 1月及7月之月底收取，一年共2次)
- 資產及戶口行政費 年率0.05%
(根據月底資產的價值計算) (每半年收費)

備註：

- 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。
- 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。

III. 存款服務

A. 港幣儲蓄戶口(包括新一代儲蓄戶口)及 Save & Cheque 戶口

- 利率 存款戶口結餘，以分層利率計算

B. 往來、Save & Cheque 戶口及 Cashline 循環貸款戶口

- 因戶口活動不當遭本行結束戶口 每個戶口 HKD 200 / USD 25
- 申請支票簿
 - 普通支票 不另收費
 - 特別印製支票 按成本收費(包括造稿、對稿及印刷費)
 - 以平郵寄遞支票簿 不另收費
 - 以掛號寄遞支票簿 每本HKD 25 / USD 3
 - 代存支票簿 每次HKD 50 / USD 6.5
- 未經授權透支^(A) - 若戶口並無透支安排或透支金額超出指定限額
 - 因自動增值服務而透支 當時適用的透支利息
 - 因自動增值服務以外的任何透支活動 當時適用的透支利息另加手續費
每次HKD150 / USD19.5
(只適用於公司客戶)
- 退回支票^(A)
 - 其他理由(期票/過期票除外) 每張HKD 100 / USD 13
 - 款項不足 每張HKD 150 / USD 19.5
 - 寄遞退票 按成本收費 (以掛號郵件寄出)

(A) 不適用於Cashline循環貸款。
- 票據可以其他理由退票，但經客戶確認，本行可不退還 每張HKD 100 / USD 13
- 票據抵用 每次HKD 50 / USD 6.5 / RMB40^
每次HKD150 / USD19.5 / RMB120
(只適用於公司客戶)
- 停止支付
 - 透過分行停止支票付款
 - 每張或有關的支票號碼為順序 豁免HKD 100 / USD 13收費

- 透過星展iBanking網上理財停止支票付款
 - 「一張支票」交易類別 每項指示為HKD 50 / USD 6.5
 - 「多張支票」交易類別(*) 每項指示為HKD 100 / USD 13 / RMB 80(^)
(於同一項指示，最多可處理同一支票簿內50張順序號碼之支票)
 - 透過自動電話理財服務停止支票付款
 - 「一張支票」交易類別 每項指示為HKD 30 / USD 4
 - 取消停止支票指示 每次HKD 100 / USD 13
- (#) 當客戶確認交易後，不論客戶的指示能夠停止之支票數量多少，本行將會從客戶選擇的戶口內扣除HKD 100。
(^) 人民幣收費只適用於企業賬戶。

C. 定期存款戶口

- 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。

D. 多種貨幣結算戶口

- 未償還結欠款項 港元/美元：最優惠利率(*) + 5% (年息)
(最低收費HKD 100 / USD 13)
- 就某些貨幣徵收負利率 外幣：資金成本 + 9% (年息)
多種貨幣結算戶口內某些貨幣的現金結餘將被徵收負利率。
閣下可在<http://go.dbs.com/hk-nir>查閱利率詳情。

(*) 當香港銀行同業拆息(HIBOR)或美元同業拆息(LIBOR)分別比最優惠利率或美元最優惠利率為高時，本銀行可酌情決定採用當時的香港銀行同業拆息(HIBOR)或美元同業拆息(LIBOR)(視乎情況而定)以取代最優惠利率或美元最優惠利率，作為釐訂利率的基準。

E. 星展 iBanking 網上理財

- 1) 申領月結單
 - 往來戶口、Save & Cheque戶口、儲蓄戶口
 - 郵寄本月月結單 免費
 - 郵寄過往月結單 每頁HKD 30 / USD 4
 - 信用卡戶口 / Cashline 循環貸款
 - 網上查詢月結單 免費
 - 郵寄本月月結單 每個月結單每份HKD 15
 - 郵寄過往月結單 每個月結單每份HKD 15
- 2) 繳付賬項 / 電子賬單及繳費服務
 - 因款項不足而未能完成之預設繳付賬項或捐款 每項交易HKD 100
- 3) 第三者戶口轉賬 (^) (只限港元)
 - 存往非星展銀行之本港其他銀行戶口
 - 過電子轉賬 免費
 - 透過即時交收系統轉賬 每項交易HKD 75
 - 特快轉賬

(Δ) 通用於收款銀行為香港即時交收系統會員。
- 4) 常行指示(只限本地轉賬)
 - 設定常行指示 免費

F. 其他收費(適用於所有存款戶口)

- | | |
|--|--|
| 1) 每次以相同貨幣現鈔存入或支取 (不包括港元戶口及人民幣現鈔) | 總額之0.25%(**), 最低收費 HKD 50 / USD 7 (星展豐盛私人客戶以相同貨幣現鈔存入外幣戶口, 手續費半價) |
| (**) 日元餘數將被上調至最接近之100日元, 其他貨幣餘數不足1元將上調至最接近之1元計算。 | |
| 2) 存入人民幣現鈔 | 存款超過50,000元人民幣收取總額之 0.5%, 最低收費 HKD 50 |
| 3) 以託收形式處理新加坡元鈔票 (適用於一萬元面額) | 以代理銀行徵收之費用為準 |
| 4) 報失存摺 / 圖章及 / 或存摺損毀 | HKD 100 |

IV. 匯款

匯入匯款

匯款服務收費雖以港元為單位, 相關費用均可以其等值的外幣計算, 有關兌換率以本行不時釐定的兌換率為準。匯款服務收費的貨幣會於提交指示時確認, 詳情向本行職員查詢。

A. 海外外幣支票

- | 1) 存入外幣支票於相同貨幣的儲蓄戶口 | | | | | | | | | |
|--|-------------------------------------|------|----|----------|-------|----------|----|----------|--|
| - 款項在下列時間後才可動用及利息由存款日後11日起計: | | | | | | | | | |
| <table><thead><tr><th>貨幣</th><th>可動用日</th></tr></thead><tbody><tr><td>美元</td><td>存款後21個曆日</td></tr><tr><td>英鎊/加元</td><td>存款後28個曆日</td></tr><tr><td>其他</td><td>存款後42個曆日</td></tr></tbody></table> | 貨幣 | 可動用日 | 美元 | 存款後21個曆日 | 英鎊/加元 | 存款後28個曆日 | 其他 | 存款後42個曆日 | |
| 貨幣 | 可動用日 | | | | | | | | |
| 美元 | 存款後21個曆日 | | | | | | | | |
| 英鎊/加元 | 存款後28個曆日 | | | | | | | | |
| 其他 | 存款後42個曆日 | | | | | | | | |
| - 兌現在澳門付款之港元支票或澳門幣支票 | 每張 HKD 200 另加有關代理銀行徵收之 費用及電報費 (如適用) | | | | | | | | |
| - 退回支票 (每張支票) | 每張 HKD 200 另加有關代理銀行徵收之 費用及電報費 (如適用) | | | | | | | | |

B. 電匯 / 經即時支付結算系統處理的本地轉匯*

- | | |
|------------------------|----------------|
| 1) 存入客戶於本行之戶口 | |
| - 電匯 | 豁免每項 HKD 65收費 |
| - 即時交收系統 | 每項HKD 15 |
| 2) 存入其他銀行之戶口 | 每項HKD 200 |
| 3) 以其他貨幣轉匯至其他銀行戶口 | 每項HKD 200 |
| 4) 查詢/更改匯款內容或退回匯款/本地轉匯 | 每項HKD 200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 |
- (*) 適用於港元/美元/人民幣

匯出匯款

A. 匯票

- | | |
|---------------|--------------------------|
| 1) 發出匯票手續費 | |
| - 透過分行 | 豁免每張HKD 120 |
| 2) 報失匯票(每張票據) | HKD 250另加有關代理銀行徵收之費用及電報費 |
| 3) 退票(每張票據) | HKD 100另加有關代理銀行徵收之費用及電報費 |
| 4) 已兌換票據之副本 | 每項HKD 100 |

B. 經星展 iBanking 網上理財星展特快海外轉賬#

- | | |
|-------------|----|
| 1) 電匯手續費 | 豁免 |
| 2) 電報費 | 豁免 |
| 3) 有關代理銀行費用 | 豁免 |

(#) 適用於轉賬美元至美國、加元至加拿大、英鎊至英國、澳元至澳洲、新加坡元至新加坡、人民幣至中國、歐羅至歐洲指定國家、印度盧比至印度、印尼盾至印尼及菲律賓披索至菲律賓。

C. 電匯

- | | |
|------------------------------------|---|
| 1) 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HKD 100 (透過星展iBanking 網上理財) 免每次HKD 120 (透過分行) |
| · 人民幣至星展銀行 | 豁免每次HKD 100 (透過星展iBanking 網上理財) 豁免每次HKD 120 (透過分行) |
| - 透過「IDEAL」網上銀行 | 每次HKD 110 |
| 2) 電報費 | 每次HKD 100 |
| 3) 若電文內包含中文字之附加費 | HKD 150 |
| 4) 發放額外電報至收款銀行 | 每次HKD 100 |
| 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 | 按成本收費 |
| · 至海外 | HKD 250 |
| - 港元 / 美元及其他貨幣 | HKD 250 |
| - 歐羅 / 英鎊 | HKD 400 |
| (^) 若實際費用高於本收費表所載金額，本行可酌情決定採用較高收費。 | |
| 6) 查詢 / 修改 / 取消電匯 | |
| - 每次匯款 | HKD 200另加電報費及有關代理行徵收之費用 |

D. 以港元/美元/人民幣經即時支付結算系統本地轉匯*

- | | |
|--------------------------------------|-----------|
| 1) - 透過分行 | 每次HKD 200 |
| 2) - 透過星展iBanking網上理財或星展digibank流動理財 | |
| · 特快轉賬(只限港元) | 每次HKD 75 |
| - 有關代理銀行費用 | |
| · 從收款人戶口扣除 | 按成本收費 |
- (*) 適用於收款銀行為香港即時支付結算系統會員

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 |
|----------|--|

V. 一般服務

A. 提款卡 / Cashline 卡

- | | |
|---------------------------------------|------------|
| 1) 年費 | 豁免 |
| 2) 因遺失或損壞而補發卡 | 豁免每張HKD 50 |
| 3) 自動櫃員機現金提款(於澳門及中國使用) (*),(@),(#) | 豁免每張HKD 25 |
| 4) 使用Visa Plus網絡現金提款 (ˆ),(@),(#) | 豁免每張HKD 25 |
| 5) 使用中國銀聯網絡現金提款 (~),(@),(#) | |
| - 由港元戶口支賬 | 豁免每張HKD 15 |
| - 由人民幣戶口支賬 | 豁免每張RMB 15 |

(*) 使用銀通網絡提取現金，所提取的澳門幣將按銀通訂定的當日兌換率直接兌換為港元，客戶可致電銀通客戶服務熱線2520 1747查詢有關匯率，而提取的人民幣將按提供櫃員機服務的銀行訂定的當日兌換率直接兌換為港元。

(ˆ) 只適用於附加於信用卡之銀行戶口。使用Visa Plus網絡提取現金，所提取貨幣將以Visa Plus訂定的當日兌換率先兌換為美元再兌換為港元，客戶可瀏覽Visa Plus網站www.visa.com查詢當日兌換率。

(~) 使用中國銀聯網絡提取現金，所提取貨幣將以中國銀聯訂定的當日兌換率直接兌換為港元，客戶可瀏覽中國銀聯網站www.unionpayintl.com查詢當日兌換率。

(@) 只有港元及/或人民幣戶口才可以附加於提款卡，及只有港元戶口才可以附加於信用卡。部份海外自動櫃員機不提供賬戶選擇功能，而且客戶或只能夠從提供自動櫃員機服務的當地銀行所指定的戶口提款，提款交易或會涉及外幣兌換。

(#) 於海外提供自動櫃員機服務的當地銀行或會就提款收取費用，提款前請注意有關費用。

B. 自動轉賬服務

- 1) 自動付款 / 代客發薪 / 自動收款 (##)
 - 以自動轉賬申請表提交
 - 交易日提交 每筆HKD 10，最低收費每份HKD 1,000
 - 交易日前提交 每筆HKD 8，最低收費每份HKD 800
 - 使用磁帶提交
 - 於交易日提交 每筆HKD 2，最低收費每批HKD 200
 - 於交易日前提交 每筆HKD 1，最低收費每批HKD 100

(##) 自動付款 / 代客發薪 / 自動收款服務收費以獨立形式計算。
- 2) 設立自動轉賬指示
 - 每張授權書 免費
 - 每日所收支付自同一戶口之授權書 免費
- 3) 更改自動轉賬指示
(除更改債務人參考外) 每筆HKD 30
- 4) 因存款不足退回電子交易付款 每筆HKD 150
- 5) 自動轉賬查詢
 - 每次 HKD 200另加電報費及有關代理銀行徵收之費用 (如適用)

C. 銀行加簽證明

- 1) 每份 HKD 150
- 2) 每一額外副本 HKD 20

D. 大量存入現金或支票

- 1) 每客戶(不論總戶口數目多少)
每日存入港元輔幣
 - 超過50枚 存款金額之2%，最低收費HKD 100
- 2) 每客戶(不論總戶口數目多少)
每日存入港元紙幣
 - 超過200張紙幣 存款總金額之0.25%，最低收費HKD 125
- 3) 每客戶(不論總戶口數目多少)
每日存入支票
 - 超過30張 餘下每張 HKD 2

E. 現金押運

現金押運服務

因應收款地點及收集現金次數有差別，請聯絡有關企業銀行業務經理查詢

F. 本票及禮券

- | | |
|---|---|
| 1) 本票 | |
| - 發出 / 重發本票 | |
| · 港幣本票 | 豁免HKD 60或USD 7.5 |
| · 美元本票 | 豁免HKD 60或USD 7.5 |
| · 人民幣本票 | 豁免HKD 60或RMB 50 |
| - 以與本票相同貨幣現鈔付款之附加費 | 總額之0.25%，最低收費USD 7 (*) |
| - 報失 | 每張 HKD 60 / USD 7.5 / RMB 48(^) 另加香港銀行同業結算有限公司通知費 HKD 306 |
| | |
| (*) 美元不足\$1將上調至最接近之\$1計算。 (^) 人民幣收費只適用於企業賬戶。 | |
| 2) 禮券 | |
| - 每張 | 豁免HKD 15 |

G. 輔幣找換

- | | |
|-----|-------------|
| 手續費 | 每包 / 卷HKD 2 |
|-----|-------------|

H. 公司查冊

- | | |
|----------------------|--------------------------|
| 1) 代客戶向商業登記處或公司註冊處查冊 | 每份HKD 150 [@] |
| 2) 代客戶向海外註冊公司查冊 | 每份HKD 2,000 [@] |
- ([@]) 此費用將於每次進行公司查冊時收取，公司查冊用途包括但不限於開戶，恆常客戶盡職調查及更改董事 / 合夥人 / 委員會成員 / 授權簽署人。

I. 圖文傳真服務

- | | |
|------------------------|---------|
| 1) 圖文傳真 | |
| - 香港境內(五頁以內) | HKD 50 |
| - 香港境外(兩頁以內) | HKD 100 |
| - 往所有國家而超過以上指定之頁數，每頁加收 | HKD 50 |

J. 代客收費服務

- | | |
|------------|------------------------|
| - 使用印備之入數紙 | 每筆HKD 2 最低收費HKD 150 |
|------------|------------------------|

K. 索取銀行報告 / 文件副本

- | | |
|---|------------------------------------|
| 1) 儲蓄、定期及多種貨幣結算戶口過往紀錄 | |
| - 申請日起一年 | 內按每戶口計HKD 250 |
| - 申請日起兩年 | 內按每戶口計HKD 500 |
| - 申請日起三年 | 內按每戶口計HKD 1,000 |
| - 若超過三年，每年計（最多至七年） | 按每戶口計HKD 1,000 |
| 2) 銀行核數證明書 | |
| - 每份 | HKD 350 |
| 3) 銀行證明書 | |
| - 每份 | HKD 300 |
| - 每一額外副本 | HKD 20 |
| 4) 戶口結餘證明書 | |
| - 每戶口 | HKD 100 |
| - 每一附加戶口 | HKD 20 |
| 5) 信貸資料報告 替客戶查詢信貸資料報告 | |
| - 郵寄 | HKD 50另加郵費及海外銀行徵收之費用（如有） |
| - 電匯 | HKD 50另加電報費及海外銀行徵收之費用（如有） |
| 6) 查閱個人 / 其他資料 | |
| - 每次 | HKD 200 (*) |
| (*) 若查閱涉及以微膠卷或其他方法儲存之紀錄，本行將額外收取每小時HKD 200，收費詳情將按客戶要求並就所查閱資料的性質及程度而提供。 | |
| 7) 來往戶口結單、存票、支票或綜合結單紀錄副本 | |
| - 每頁 | |
| · 透過分行 | 豁免HKD 50 / USD 6.5 (申請日起一年內之紀錄) |
| 8) 交易單據之紀錄副本 | |
| - 3個月內之紀錄 | 每份HKD 10 / RMB 10 |
| - 1年內之紀錄 | 每份HKD 50 / RMB 50 |
| - 1年以上之紀錄 | 每份HKD 100 / RMB 100 |

L. 人民幣兌換

- | | |
|-----------|----|
| 1) 星展銀行客戶 | 免費 |
|-----------|----|

M. 保管箱

- | | |
|----------------|------------------|
| 1) 年租 | 請與有關分行聯絡查詢 |
| 2) 租箱按金 | 相等於一年箱租 |
| 3) 遺失箱匙一條 | HKD 150 (包括補發費用) |
| 4) 遺失箱匙兩條及鑿箱費用 | HKD 800 |

N. 支票特別兌現

- | | |
|----------------|--------------------------|
| 1) 發出特別兌現通知予客戶 | HKD 60 / USD 8另加其他銀行收費 |
| 2) 直接送交付款銀行 | HKD 200 / USD 26另加其他銀行收費 |

O. 常行指示

- | | |
|--------------------------------|--|
| 1) 設定常行指示 | |
| · 透過分行 | 每項指示HKD 100 |
| · 透過星展iBanking網上理財 (只限本地轉賬) | 免費 |
| 2) 人手安排執行付款指示 | 每次HKD 100及有關費用 |
| 3) 更改常行指示 | 每指示HKD 100 |
| 4) 暫停常行指示 | 每指示HKD 50 |
| 5) 因存款不足退回 | 澳元20 / 加元20 / 瑞士法郎20 / 丹麥克郎120 / 歐羅15 / 英鎊15 / 港元150 / 日圓1,500 / 挪威克郎120 / 紐元25 / 人民幣130 / 瑞典克郎120 / 新加坡元25 / 美元20 |

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

VI. 投資服務

A. 基金投資

有關交易服務

- | | |
|--------------------------|---|
| 1) 認購費 / 贖回費 / 管理費 / 服務費 | 按該基金之說明書內所述之有關收費之金額徵收 |
| 2) 轉換費 | 最高1%(##) |
| 3) 基金轉出費 | 每項基金轉出HKD 100 |
| 4) 託管費 | 年費為可被收費基金(包括認購及轉入的基金)的資產淨值的 0.20%，最少為100美元(每半年支付一次)。 星展基金平台上的產品豁免收費。如需了解可供選擇的基金， 請登入星展 iWealth 網上基金投資平台或聯絡閣下的客戶經理。 |

(##) 若基金發行人不會就基金轉換交易收取轉換費，有關轉換費將按上述收費由銀行收取。

B. 經紀佣金 - 交易所上市證券

| 市場 | 收費 | |
|------|--|--|
| 香港 | 證監會交易徵費 - 0.0027% 交易所交易費 - 0.005% 印花稅 - 0.1% (費用不足一元之數亦作一元計算) | |
| | i) 透過星展iBanking網上理財或星展digibank流動理財進行之交易 | |
| | - 所有交易 | 交易金額之0.20% (不設最低收費) |
| | ii) 透過其他途徑進行之交易 | |
| | - 所有交易 | 最高為交易金額之0.35% (最低收費100港元/100人民幣，視乎相關資產之計價貨幣) |
| 加拿大 | i) 透過星展iBanking網上理財進行之交易 | |
| | - 所有交易 | 交易金額之0.5% (最低收費50美元) |
| | ii) 透過其他途徑進行之交易 | |
| | - 所有交易 | 交易金額之1% (最低收費150美元) |
| 馬來西亞 | 交易金額300,000馬來西亞元以下0.75% 交易金額300,000馬來西亞元或以上0.5% (最低收費150美元) | |
| 新加坡 | i) 透過星展iBanking網上理財進行之交易 | |
| | - 所有交易 | 交易金額之0.24% (最低收費20新加坡元) |
| | ii) 透過其他途徑進行之交易 | |
| | - 所有交易 | 交易金額之0.5% (最低收費150美元) |
| 泰國 | 交易金額1% (最低收費150美元) | |
| 美國 | i) 透過星展iBanking網上理財進行之交易 | |
| | - 所有交易 | 交易金額之0.35% (最低收費35美元) |
| | ii) 透過其他途徑進行之交易 | |
| | - 所有交易 | 交易金額之1% (最低收費150美元) |
| 澳洲 | i) 透過星展iBanking網上理財進行之交易 | |
| | - 所有交易 | 交易金額之0.40% (最低收費30澳元) |
| | ii) 透過其他途徑進行之交易 | |
| | 所有交易 | 交易金額之1% (最低收費150美元) |
| 日本 | i) 透過星展iBanking網上理財進行之交易 | |
| | - 所有交易 | 交易金額之0.50% (最低收費3,000日元) |
| | ii) 透過其他途徑進行之交易 | |
| | - 所有交易 | 交易金額之1% (最低收費150美元) |

| 市場 | 收費 | |
|--------|--|------------------------------------|
| 英國 | PTM徵費：定額費用1英鎊（只適用於交易金額超過10,000英鎊） （或其他貨幣等值） 印花稅：交易金額之0.50%（只適用於買盤） 註：於倫敦證券交易所上市的愛爾蘭證券，所徵收的印花稅為交易金額之1% | |
| | i) 透過星展iBanking網上理財進行之交易 | |
| | 所有交易 | 交易金額之0.40%（最低收費25英鎊 / 30美元 / 25歐羅） |
| | ii) 透過其他途徑進行之交易 | |
| 所有交易 | 交易金額之1%（最低收費150美元） | |
| 奧地利 | 最高1% （最低收費150美元） | |
| 比利時 | | |
| 芬蘭 | | |
| 法國 | | |
| 德國 | | |
| 意大利 | | |
| 愛爾蘭 | | |
| 盧森堡 | | |
| 荷蘭 | | |
| 葡萄牙 | | |
| 西班牙 | | |
| 中國深圳 A | 交易金額之0.25% （最低收費150美元） | |
| 中國上海 A | | |
| 中國深圳 B | 交易金額0.75% （最低收費150美元） | |
| 中國上海 B | | |
| 台灣 | | |
| 丹麥 | 交易金額1% （最低收費150美元） | |
| 印尼 | | |
| 菲律賓 | | |
| 挪威 | | |
| 紐西蘭 | | |
| 瑞典 | | |
| 瑞士 | | |
| 其他市場 | | |

C. 交易所上市證券、債務證券、結構性票據及商品投資之託管費 (*)**

| 市場 | 收費 |
|------|------------------------------|
| 香港 | 年率0.2% (最低收費為100美元，每半年收費) |
| 澳洲 | |
| 奧地利 | |
| 比利時 | |
| 加拿大 | |
| 中國 | |
| 丹麥 | |
| 芬蘭 | |
| 法國 | |
| 德國 | |
| 印尼 | |
| 愛爾蘭 | |
| 意大利 | |
| 日本 | |
| 盧森堡 | |
| 荷蘭 | |
| 新西蘭 | |
| 挪威 | |
| 菲律賓 | |
| 葡萄牙 | |
| 西班牙 | |
| 瑞典 | |
| 瑞士 | |
| 台灣 | |
| 英國 | |
| 美國 | |
| 馬來西亞 | |
| 新加坡 | |
| 泰國 | |
| 其他國家 | |

(***) 保管費以每月累積方式，根據投資組合的價值計算，並於每年6月及12月底，或戶口取消日(以較早者為準)收取

| 商品投資 (****) | |
|-------------|---------|
| 黃金 | 每年0.05% |
| 白銀 | 每年0.25% |

(****) 商品投資之保管費以每月累積方式，根據本行按絕對酌情權取得的客戶於每月最後一日所持商品的市值計算，並於每年六月及十二月底或戶口取消日(以較早者為準)收取。

D. 證券、債券、股票掛鈎票據、結構性及衍生產品之代交費用

| 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。有關證券之費用，請參閱F章節。) | 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 |

E. 其他本地證券收費

- 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 每手 HKD 5 / RMB 5 (不足一手亦作一手計算)
 - 最低收費 HKD 30 / RMB 30
 - 最高收費 HKD 180 / RMB 180
 - b. 證券代交收費用
 - 存入證券 豁免每項指示及每隻股票收費HKD 100 / RMB 100 及存入費用
 - 提取證券 每項指示及每隻股票收費HKD 300 / RMB 300
 - c. 中央結算交收費 按交易金額收取0.002%，最低收費 HKD 2，最高收費 HKD 100
 - d. 雙幣雙股
(轉換由港幣櫃檯到人民幣櫃檯，反之亦然) 每次轉換HKD 30手續費
 - e. 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0.002%
 - 過戶費 (香港中央結算) 交易面額之0.002%

| | |
|----------------------|--|
| f. 深圳證券 | |
| 交易徵費及交易費 | |
| - 手費 (深交所) | 交易金額之0.00487% |
| - 過戶費 (中國結算) | 交易面額之0.002% |
| - 過戶費 (香港中央結算) | 交易面額之0.002% |
| 2) 財富管理證券戶口 | |
| - 每月收費 | |
| · 香港證券 | HKD 235 |
| · 美國證券 | HKD 23 |
| · 新加坡證券 | HKD 57 |
| 3) 代理人服務及企業行動 | |
| a. 代收股息費 | |
| - 股息佣金 | 每次按所收金額收取0.5% |
| - 最低收費 | HKD 30 / RMB 30 |
| b. 中央結算代履行權責費 | |
| | 每手HKD 2 |
| c. 股票過戶登記 | |
| - 手續費 | 每手HKD 5 / RMB 5，最低收費HKD 50 / RMB 50 |
| - 過戶處收費 | 每手HKD 2.5 |
| - 轉手紙釐印費 | 每張HKD 5 |
| d. 現金/ 特別收費/ 私有化 | |
| - 最低收費 | 收購價 0.5% |
| - 印花稅 | HKD 30 / RMB 30 |
| - 印花稅 | 交易金額之0.1% (費用不足HKD 1之數亦作HKD 1計算) |
| e. 行使認股權證 | |
| - 最低收費 | 交易金額 0.5% |
| - 最低收費 | HKD 30 / RMB 30 |
| f. 代收紅股股權及代收股息存入費用 | |
| - 存入費用 | 每手HKD 5 / RMB 5 (不足一手亦作一手 計算) |
| - 最低收費 | HKD 30 / RMB 30 |
| - 最高收費 | HKD 180 / RMB 180 |
| 4) 財務及其他服務 | |
| a. 代申請索還未領取權益費 | |
| | 每隻股票HKD 100 / RMB 100，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。 |
| b. 代認購首次公開發售股份之手續費 | |
| i) 透過星展iBanking 網上理財 | |
| | 每次申請HKD 50 / RMB 50，視乎相關資產之計價貨幣，如成功獲發首次公開發售股份之股票，將收取存入股票費用 (收費詳情請參閱「存入股票及認股權證費用」)。 |
| ii) 透過其他途徑 | |
| | 每次申請HKD 100 / RMB 100，視乎相關資產之計價貨幣，如成功獲發首次公開發售股份之股票，將收取存入股票費用 (收費詳情請參閱「存入股票及認股權證費用」)。 |
| c. 交易所轉換之手續費 | |
| | 按每項交易計算，最低收費 HKD 1,000 |

F. 其他投資服務收費

- 代支中央存管處或本行保管人所徵收的費用
- 註冊費、印花稅、結算費、郵費、電傳與 傳真收費及中央存管處(例如CDP/MCD/ CCASS)或本行保管人不時徵收的其他收費須由客戶償付。

VII. 貸款服務

A. 按揭貸款

| | |
|---|----------------------------------|
| 1) 樓契或按揭契副本 | 每頁HKD 10，或每份HKD 200，以較高者為準 |
| 2) 貸款通知書副本 | 每張HKD 100 |
| 3) 確認業權 / 按揭資料 / 尚餘欠款額 | 每張HKD 200 |
| 4) 更改貸款年期 / 供款日期 / 供款額 / 供款方式 / 其他貸款條件 | 每次HKD 1,000 |
| 5) 估價費（重建費用估價） | 豁免 |
| 6) 補發還款本息明細表 | 每張HKD 100 |
| 7) 結單紀錄副本 | 每年紀錄HKD 100 |
| 8) 過期還款利息 | 按已訂之年息+7% p.a. (與本銀行另有書面協議除外) |
| 9) 取消按揭申請手續 (適用於已接納之貸款) | 每項申請HKD 5,000 或貸款額的 0.15%，以較高者為準 |
| 10) 更改按揭計劃 | 每項申請HKD 2,000 |
| 11) 更改香港房屋委員會貸款計劃的供款安排 | 每次HKD 500 |
| 12) 更改按揭人 / 擔保人 / 按揭契 | 每項申請HKD 1,000 |
| 13) 索取結單 / 確認書副本(供款 / 還款戶口) | 每戶口HKD 100 |
| 14) 按揭物業出租同意書 | 每份HKD 1,000 |
| 15) 已清還樓宇貸款而尚未辦理押記註銷之契據保管 / 存契費(已清還樓宇按揭貸款但尚未提取契據) | 每年HKD 4,000 |
| 16) 按揭貸款清贖證明書(現有客戶) | 每份HKD 200 |
| 17) 火險保單審閱費(適用於由客戶自行安排 / 大廈或屋苑安排之火險保單) / 取消或更改保單 | 每份保單每年HKD 200 |
| 18) 提前償還部分貸款 / 提早贖回物業行政費 | 每項申請HKD 1,000 |
| 19) 代交差餉及地租行政費 | 每次HKD 500 (按香港特別行政區之要求) |

註：

於收費生效日期後，以上各項收費則對閣下具約束力。如有查詢或擬索取銀行服務收費表，請聯絡閣下之星展豐盛私人客戶經理。如中英文版本內容有歧義，概以英文版本為準。



DBS Bank (Hong Kong) Limited
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DBS Bank (Hong Kong) Limited is a bank licensed under the Banking Ordinance and a registered institution under the Securities and Futures Ordinance (CE No. AAL664)

星展銀行(香港)有限公司是根據《銀行業條例》登記的認可持牌銀行及《證券及期貨條例》下的註冊機構(中央編號: AAL664)