

This **Bank Charges Schedule (DBS Account and Treasures customers)** is published to let you know the fees and charges DBS Bank (Hong Kong) Limited ("the Bank") levies for the services we provide to our customers in the Hong Kong Special Administrative Region (effective date: 3 November 2025) (unless otherwise specified). We hope you find it useful. The service charges contained in this booklet are correct at the time of printing. These charges are subject to change and the Bank reserves the right to introduce service charges not included in this booklet. Details of service charges not shown in this booklet are contained in our relevant product leaflets or are available on request at our branches. If you have any enquiries concerning the fees and charges contained in this booklet, please contact our branch staff or visit our website at [www.dbs.com.hk](http://www.dbs.com.hk).

All the bank charges items for DBS Treasures segment under this Bank Charges Schedule would also be applicable to clients of DBS Private Bank and DBS Treasures Private Client who access our bank's services for retail products accounts. These may include but are not limited to Current Accounts, Savings Accounts and Time Deposit Accounts. For any enquiries, please feel free to reach out to your Relationship Manager for assistance.

Wherever there is a discrepancy between the English and Chinese versions of this Bank Charges Schedule, the English version prevails.

索取本收費表中文版本，請隨時與各分行聯絡或瀏覽網頁[www.dbs.com.hk](http://www.dbs.com.hk)。

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## Bank anywhere with DBS



### 1. Bill payment

DBS iBanking and DBS digibank HK allow you to submit payment instructions round the clock.



### 2. DBS DigiMortgage

Submit your mortgage application online and secure tentative approval within one minute. Once your information is validated against submitted documents, the One-minute Instant Approval result will become final and conclusive, paving the way for your new home purchase sooner.



### 3. Trade securities anytime and anywhere

Enjoy round-the-clock trading, up-to-date market information and professional analysis anytime and anywhere through phone banking, DBS iBanking and DBS digibank HK.



### 4. Online Remittance Services

Easily transfer money overseas with only a couple of steps via DBS iBanking and DBS digibank HK.



### 5. Secured Line of Credit

Available to all DBS Account or DBS Treasures customers. Secure quick access to your funds when you need them.



### 6. Interbank transfers in Hong Kong dollars

Process interbank transfers online through DBS iBanking and DBS digibank HK.



### 7. Outward telegraphic transfers

Save on handling charges by processing outward remittances through DBS iBanking at your convenience.



### 8. Become a DBS Account or DBS Treasures customer

Manage your finances with ease through an overview of all your accounts and banking products (including insurance policies, investments, loans and mortgages) within a single, consolidated monthly statement.



### 9. 2-in-1 Savings and Checking Accounts

Keep growing your wealth by earning interest on your savings. You can also issue cheques from one account without the need to transfer funds.



### 10. DBS Treasures customers special privileges

DBS Treasures customers enjoy full waivers or preferential charges on various banking services.



### 11. Portfolio Overview and Analysis for DBS Treasures customers with Wealth Management Accounts

View a clear breakdown of asset movements, holdings, transactions and allocations on DBS iBanking and DBS digibank HK.

**12. Exclusive DBS Treasures Centres**

Join as a DBS Treasures customer and enjoy priority banking services at our DBS Treasures Centres.

**13. Fee waivers to Senior citizens aged 65 or above**

Senior citizens aged 65 or above are eligible for fee waivers on selected banking services.

**14. Fees applied to transactions conducted via branch or phone banking**

In most cases, fees charged for services rendered via DBS iBanking and DBS digibank HK are lower than at a branch or via phone banking.

**15. DBS' fully secured digital platforms and ATM Services enable you to conveniently access your banking accounts and fulfil your daily banking needs on the go.**

Transactions	DBS iBanking	DBS digibank HK	ATM
Balance enquiry	✓	✓	✓
Cheque Deposit			✓
Cash Deposit			✓
Cash Withdrawal			✓
Fund Transfer	✓	✓	✓
Transfer funds locally via PayFast	✓	✓	
Pay bills via Scan & Pay		✓	
Place Time Deposit	✓	✓	
Transfer funds overseas via DBS Remit	✓	✓	
Exchange Foreign Currencies	✓	✓	✓ (from HKD to CNY and cash withdrawal only)
Trade securities	✓	✓	
Subscribe/redeem investment fund	✓	✓ (only applicable to Wealth Management Accounts)	
Set up/Manage Standing Instructions	✓	✓	
Cheque book request	✓		✓

Transactions	DBS iBanking	DBS digibank HK	ATM
Check transaction history	✓	✓	
Credit card repayment	✓	✓	✓
Subscribe, view or download your eStatement	✓	✓ (only applicable to view or download your eStatement)	
Subscribe, view or download your eAdvice	✓	✓ (only applicable to Wealth Management Accounts to view or download your eAdvice)	
Portfolio Overview and Analysis	✓ (only applicable to Wealth Management Accounts)	✓ (only applicable to Wealth Management Accounts)	

For more details of our Internet / mobile banking services, please visit [www.dbs.com.hk/personal/deposits/digital-services/default.page](http://www.dbs.com.hk/personal/deposits/digital-services/default.page) and [www.dbs.com.hk/treasures/accounts/services/default.page](http://www.dbs.com.hk/treasures/accounts/services/default.page)

## I. CUSTOMER SEGMENT

Type of Service	Charge	
	General / DBS Account	DBS Treasures
<b>Average Total Relationship Balance over 3 consecutive months<sup>1</sup></b>		
Monthly Service Fee Threshold	HK\$200,000	HK\$1,000,000
Monthly Service Fee <sup>2,3</sup>	HK\$200 <sup>4</sup>	HK\$300
<b>Interest Rate for Overdraft Protection</b>		
Maximum of overdraft protection limit	HK\$3,000 is permitted if average Total Relationship Balance reaches HK\$20,000 (or its equivalent in foreign currency(ies)) over the past 3 months (Applicable to customers who have not opened Treasures Secured Line of Credit)	HK\$10,000 is permitted if average Total Relationship Balance reaches HK\$200,000 (or its equivalent in foreign currency(ies)) over the past 3 months (Applicable to customers who have not opened Treasures Secured Line of Credit)
Interest Rate	HKD Prime Rate of the Bank + 8% p.a.	HKD Prime Rate of the Bank + 6% p.a.

## II. INTEREST YEAR BASE

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

For HKD, GBP and SGD: 365 days

For other currencies : 360 days

## III. DEPOSIT SERVICES

Type of Service	Charge	
	General / DBS Account	DBS Treasures
A. Deposits via Branch		
1) HKD coins deposit per customer per day regardless of total number of accounts customer holds		
Deposit ≤ 50 pieces of coins	Waived	
Deposit > 50 pieces of coins	2% of total deposit amount, min. HK\$100	
2) HKD notes deposit per customer per day regardless of total number of accounts customer holds		
Deposit < 100 pieces of notes	Waived	
Deposit ≥ 100 pieces of notes	0.5% of total deposit amount, min. HK\$100	0.25% of total deposit amount, min. HK\$50

### Remarks:

1. "Average Total Relationship Balance over 3 consecutive months" is calculated based on the aggregated value of daily Total Relationship Balance in the period of consecutive 3 months divided by the total number of calendar days in that 3 months. The calculation of Total Relationship Balance is the total assets that a Customer maintained with the Bank, regardless it is solely or jointly owned by the Customer. The assets include Hong Kong dollar, Renminbi and foreign currency deposits, Currency Linked Investment, market value of local and overseas securities, investment funds, bonds, paper gold and other linked or structured investment products.
2. (i) For customers with single accounts only, the fees and charges will be charged according to the Customer Segment; (ii) For customers with joint name accounts, the fees and charges will be charged according to the Customer Segment of the primary account holder; (iii) The Bank reserves the right to make final decision on all matters regarding Total Relationship Balance calculation and the applicable fees and charges charging logic.
3. The monthly service fee will be applied if the "Average Total Relationship Balance over 3 consecutive months" falls below the "Monthly Service Fee Threshold (or its equivalent in foreign currency(ies))".
4. The Monthly Service Fee is waived for the following customers: (i) Customers aged 65 or above; (ii) Customers aged below 18; (iii) Customers with disabilities (including physical and mental disabilities, supporting documents required); (iv) Customers with income below the minimum level of relevant income for Mandatory Provident Fund (MPF) contributions in Hong Kong Special Administrative Region; (v) Customers receiving Government Comprehensive Social Security Assistance (supporting documents required); (vi) Customers receiving Government Disability Allowance (supporting documents required).

Type of Service	Charge	
	General / DBS Account	DBS Treasures
3) RMB Notes Deposit		
Deposit < 100 pieces of notes	Waived	
Deposit ≥ 100 pieces of notes	0.5% of total deposit amount, min. HK\$100	0.25% of total deposit amount, min. HK\$50
4) Deposits in notes of the same currency (except HKD and RMB notes)		
Deposit Threshold per day (or equivalent amount)	Nil	US\$10,000
Deposit amount exceed threshold	0.25% of amount <sup>1</sup> , min. HK\$50 / US\$7	0.125% of total deposit amount <sup>1</sup> , min. HK\$25
5) HKD / USD Cheque Deposit		
Deposit any number of cheques	HK\$30 per transaction	Waived
B. Withdrawal via Branch		
1) Withdrawals in notes of the same currency (except HKD and RMB notes)		
Withdrawals Threshold per day (or equivalent amount)	Nil	US\$10,000
Withdrawals amount exceed threshold	0.25% of amount <sup>1</sup> , min. HK\$50 / US\$7	0.125% of total withdrawal amount <sup>1</sup> , min. HK\$25
2) HKD / RMB Notes Withdrawal		
Withdraw < HK\$100,000 or equivalent	HK\$30 per transaction	Waived
Withdraw ≥ HK\$100,000 or equivalent	Waived	
C. Current Accounts, Save & Cheque Accounts and Cashline Revolving Loan Accounts		
1) Improperly conducted accounts closed by the Bank	HK\$200 / US\$25 per account	
2) Cheque Books		
Specially printed cheque books	HK\$250 per application + charges at cost (including artwork and proof cost, printing cost)	
Delivery by ordinary mail	Free	
Delivery by registered mail	HK\$25 / US\$3 per cheque book	
Delivery by registered mail via branch	HK\$30 / US\$4 per cheque book	
Safe custody of cheque books	HK\$50 / US\$6.5 per request	
3) Unauthorized overdrafts <sup>2</sup> - 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 HK\$120 / US\$15 per incident + overdraft interest at prevailing interest rate	
4) Returned Cheque <sup>2</sup>		
Technical reasons (other than for post-dated or out-of-date reason)	HK\$100 / US\$13 per cheque	
Insufficient funds	HK\$165 / US\$21 per cheque	
Mailing of returned cheques	At cost (by registered mail)	
5) Exception handling <sup>3</sup> for cheque clearing with technical concerns	HK\$100 / US\$13 per cheque	
6) Drawing against uncleared items	HK\$50 / US\$6.5 per occurrence	
Remarks:		
1. JPY will be rounded up to the nearest 100 yen. Other currencies will be rounded up to the nearest dollar.		
2. Not applicable to Cashline Revolving Loan.		
3. Exception handling shall be subject to the Bank's discretion.		

Type of Service	Charge	
	General / DBS Account	DBS Treasures
7) Stop payment		
Stop cheque payment via branch		
- Each cheque or a consecutive range of cheques	HK\$200 / US\$26	
Stop cheque payment via DBS iBanking		
- “Single Cheque” Transaction Type	HK\$50 / US\$6.5 per instruction	
- “Multiple Cheques” Transaction Type <sup>1</sup>	HK\$100 / US\$13 per instruction (maximum 50 cheques in consecutive range from the same cheque book per instruction)	
Stop cheque payment via Automated Phone Banking		
- “Single Cheque” Transaction Type	HK\$30 / US\$4 per instruction	
Cancellation of each stop payment order	HK\$100 / US\$13	
D. Time Deposit Accounts		
Premature Withdrawal	<b>HKD</b> Time Deposit Principal x (HKD Prime Rate of the Bank - Contract Rate) x No. of Remaining Days ÷ 365 days or Minimum HK\$200 Note: HKD Prime Rate will be determined by the Bank from time to time  <b>Foreign Currencies</b> Time Deposit Principal x 2% x No. of Remaining Days ÷ 365 days <sup>2</sup> /360 days <sup>2</sup> or Minimum HK\$200 or equivalent	
Remark: 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/ Branch.		
E. Multi-Currency Settlement Account (MCSA) under Wealth Management Accounts & Multi-Currency Savings Account		
Debit Balance (only applicable to MCSA under Wealth Management Accounts)	<b>HKD/USD</b> Prime Rate of the Bank + 5% p.a.  <b>Foreign Currencies</b> Cost of Fund + 9% p.a.	
Negative Interest Rate	Account balance above a certain threshold of some foreign currencies may bear negative interest rates. Such rates are subject to change without prior notice and are dependent on market situations. Please refer to <a href="http://go.dbs.com/hk-mcsa">http://go.dbs.com/hk-mcsa</a> for details.	
F. HKD Fund Transfer		
All transactions over the counter	HK\$30 per transaction <sup>3</sup>	Waived
Remarks: 1. HK\$100 will be levied on your selected account once the transaction is confirmed, irrespective of the number of cheques stopped by the instruction. 2. For HKD, GBP and SGD: 365days; For other currencies: 360days. 3. The Service Fee is waived for the following customers: (i) Customers aged 65 or above; (ii) Customers aged below 18; (iii) Customers with disabilities (including physical and mental disabilities, supporting documents required); (iv) Customers with income below the minimum level of relevant income for Mandatory Provident Fund MPF contributions in Hong Kong Special Administrative Region; (v) Customers receiving Government Comprehensive Social Security Assistance (supporting documents required); (vi) Customers receiving Government Disability Allowance (supporting documents required).		

Type of Service	Charge	
	General / DBS Account	DBS Treasures
G. Other Charges (Applicable to all types of Deposit Accounts)		
1) Account closed within 3 months of its opening	HK\$500 / US\$64 and no interest shall be paid	
2) SGD note sent for collection (for \$10,000 denomination) (Service available for DBS Treasures customers only)	Not applicable	Subject to Correspondent Bank Charges
3) Report loss of passbook / chop and / or damaged passbook	HK\$100	
IV. REMITTANCES		
INWARD REMITTANCES		
1. Correspondent bank charges will be levied. 2. 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.		
Type of Service	Charge	
	General / DBS Account	DBS Treasures
A. Foreign Cheque Drawn Overseas		
1) Deposits of foreign currency cheques into accounts of the same currency	HK\$200 per cheque + correspondent bank charges + cable charges (if applicable)	
i) Funds will be made available as per the following schedule and interest (if applicable) to accrue from the day falling on the 11th day after the 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	
ii) HKD or MOP cheque drawn on Macau	HK\$200 per cheque + correspondent bank charges + cable charges (if applicable)	
iii) Returned unpaid cheque (each cheque)	HK\$200 per cheque + correspondent bank charges + cable charges (if applicable)	
B. Telegraphic Transfer / Local Transfer Via Real Time Gross Settlement (RTGS)		
1) Proceeds paid to customer		
By Telegraphic Transfer	HK\$65 per transaction	Waived
By Real Time Gross Settlement (RTGS)	Waived	
2) Credit to account of other bank	HK\$200 per transaction	
3) Handling charge for enquiry / amendment / return of a telegraphic transfer / local transfer	HK\$275 per transaction + cable charges	
4) Correspondent Bank Charges		
Charge to beneficiary's account	At cost	
OUTWARD REMITTANCES		
Correspondent bank charges will be levied.		
A. Demand Drafts		
1) Handling charge for issuing a demand draft		
Via branch	HK\$250	Waived



Type of Service	Charge	
	General / DBS Account	DBS Treasures
2) Report loss of a demand draft	HK\$250 + correspondent bank charges + cable charges per each draft	
3) Repurchase a demand draft	HK\$125 + correspondent bank charges + cable charges per each draft	
4) Copy of a paid draft	HK\$100 per item	
B. DBS Remit <sup>1</sup> via DBS iBanking or DBS digibank HK		
1) Handling charge per telegraphic transfer	Waived	
2) Cable Charges	Waived	
3) Correspondent Bank Charges	Waived	
C. Telegraphic Transfers		
	General/ DBS Account	DBS Treasures
1) Handling charge per telegraphic transfer		
Via DBS iBanking	HK\$100 per transaction	Waived
Via branches	HK\$290 per transaction	HK\$240 per transaction
2) Cable Charges	HK\$100 per cable	Waived
3) Additional charge for cable with Chinese characters	HK\$150 (waived for telegraphic transfer initiated via DBS iBanking)	
4) Additional charge where a separate cable is sent to the beneficiary bank	HK\$100 per cable	
5) Correspondent Bank Charges		
Charge to applicant's account upon transfer <sup>2</sup>		
- RMB (to Mainland China)	At cost	
- RMB (to Overseas)	HK\$250 per transaction	
- EUR / GBP	HK\$400 per transaction	
- HKD / USD & other currencies	HK\$250 per transaction	
D. Local Transfer <sup>3</sup> via Real Time Gross Settlement (RTGS)		
	General/ DBS Account	DBS Treasures
1) Each payment via branches	HK\$290 per transaction	HK\$240 per transaction
2) Each payment via DBS iBanking or DBS digibank HK	HK\$200 per transaction	Waived
3) Correspondent Bank Charges	At cost	
E. Local Transfer in HKD/RMB via Faster Payment System (FPS)		
Each payment via DBS iBanking or DBS digibank HK	Free	
F. Enquiry / Amendment / Cancellation of a Telegraphic Transfers or Local Transfer		
Each transfer	HK\$200 + cable charges + correspondent bank charges, if applicable	
Remarks:		
1. DBS Remit covers transfers of USD to United States, CAD to Canada, GBP to United Kingdom, AUD to Australia, SGD to Singapore, CNY to Mainland China, EUR to Eurozone locations, JPY to Japan, THB to Thailand, INR to India, IDR to Indonesia and PHP to the Philippines.		
2. If charge at cost is higher than the respective charge contained in this booklet, at the Bank's discretion, the Bank may adopt a higher charge.		
3. Applicable only when the beneficiary bank is a RTGS participant in Hong Kong.		

## V. GENERAL SERVICES

Type of Service	Charge	
	General / DBS Account	DBS Treasures
A. DBS ATM Card and Debit Card		
1) Annual card fee	Waived	
2) Replacement of lost or damaged card		
Via branch	HK\$100 per card	HK\$50 per card
Via DBS digibank HK	Waived	
3) Local ATM Cash Withdrawal <sup>1</sup>		
DBS ATM	Waived	
Jetco network <sup>2</sup>	Waived	
Visa plus network <sup>3</sup>	HK\$25 per transaction	
Union Pay network <sup>6,7</sup>	HK\$50 / RMB50 per transaction	
4) Overseas Cash Withdrawal outside Hong Kong <sup>1,4,5,8</sup>		
Jetco network <sup>2</sup>	HK\$25 per transaction	
Visa plus network <sup>3</sup>	HK\$25 per transaction	
Union Pay network <sup>6,7</sup>	HK\$50 / RMB50 per transaction	
5) Foreign currency transaction fee (in Hong Kong or outside of Hong Kong) <sup>1,4,5,8</sup>	Waived	
6) Dispute transaction handling fee	HK\$100 per failed dispute case	
7) Transaction handling charge due to insufficient fund	HK\$100 per exceptional transaction handled	
B. Autopay Services		
1) Autopay / Payroll / AutoCollect <sup>9</sup>		
Using paper list instructions - Submit prior to value day	HK\$16 per item, min. HK\$1,600 per list	
Using machine readable instructions - Submit prior to value day	HK\$3.5 per item, min. HK\$350 per batch	
2) Set up Direct Debit Authorization		
Each authorization	Free	
For authorizations received on a day on a per account basis	Free	
3) Amendment of Direct Debit Authorization	HK\$30 per item	
Remarks:		
<div>1. 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.</div> <div>2. 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. The RMB withdrawn is converted directly into HKD at the daily exchange rate of RMB as set by the Bank that provides the ATM service.</div> <div>3. 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 <a href="http://www.visa.com">www.visa.com</a>.</div> <div>4. 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.</div> <div>5. The supported currencies of DBS ATM Cards are HKD and RMB; DBS Diamond Debit Card are HKD, RMB, USD, SGD, JPY, AUD, GBP, EUR, NZD, CAD, CHF, SEK, DKK and NOK.</div> <div>6. Any transaction of supported currencies through overseas ATMs will be debited from your respective foreign currency account (if available) if sufficient amount for transaction is available. If no sufficient foreign currency is available to complete the transaction, the amount of foreign currency transaction will be converted directly into HKD equivalent using an exchange rate set by DBS for the day of transaction. For ATM card that uses Renminbi account as its primary account, the cash withdrawal fee will be debited in Renminbi.</div> <div>7. For any foreign currency transaction other than the above supported currencies, the amount of foreign currency transaction will be converted directly into HKD equivalent using UnionPay exchange rate which can be enquired at UnionPay's website <a href="http://www.unionpayintl.com">www.unionpayintl.com</a>.</div> <div>8. Customers may sometimes be offered the option to settle foreign currency transactions in HKD at the point of sale/ ATM overseas (if applicable). Such option is a direct arrangement offered by the overseas merchants/ATM operators and not the card issuer. In such cases, customers are reminded to find out from the merchants/ ATM operators about the foreign currency exchange rates and the percentage of handling fees to be applied before entering into the transactions since settling foreign currency transactions in HKD may involve a higher cost than settling in foreign currency.</div> <div>9. Each Autopay/Payroll/AutoCollect transaction will be charged separately.</div>		

Type of Service	Charge	
	General / DBS Account	DBS Treasures
4) Enquiry of a Autopay	HK\$200 + correspondent bank charges for each transfer, if applicable	
5) Returned due to insufficient funds	HK\$150 per item	
C. Banker's Endorsement		
Each endorsement	HK\$150	
Each supplementary copy if more than one endorsement issued at same time	HK\$20	
D. Cash Collect		
Courier Bag Cash Collection Service	Service fee varies with the location and collection frequency. Please contact the relevant Relationship Manager for quotation.	
E. Cashier's Order & Gift Cheques		
1) Cashier's Order		
Issue / repurchase a Cashier's order		
- HKD Cashier's Order	HK\$65 / US\$8	HK\$50 / US\$6.5
- USD Cashier's Order	HK\$65 / US\$8	HK\$50 / US\$6.5
- RMB Cashier's Order	HK\$65 / RMB55	HK\$50 / RMB42
Additional charge when paid in notes in the same currency as the Cashier's Order	0.25% of amount <sup>1</sup> , min US\$7	
Report loss	HK\$80 / US\$10 per item + in addition to the charges payable to Hong Kong Interbank Clearing Limited	
2) Gift Cheques		
Per item	HK\$10	
F. Coins Exchange		
Handling charge	HK\$2 per roll or bag	
G. Company Search		
1) To conduct a local search at Business Registration Office or Companies Registry	HK\$150 <sup>2</sup>	
2) To perform company search for companies incorporated overseas	HK\$2,000 <sup>2</sup>	
H. Facsimile Services		
Up to 5 pages within Hong Kong	HK\$50	
Up to 2 pages outside Hong Kong	HK\$100	
Each additional page (all countries)	HK\$50	
I. Guarantee <sup>3</sup>		
Issuance of guarantee on behalf of customers	1.5% of guaranteed amount per annum, min. HK\$1,000	
J. Payment Collection Services <sup>3</sup>		
Using pre-printed slips	HK\$2 per item, min. HK\$150	
K. Request for Banker's Report / Document Copies		
1) Accounts History of Savings and Time Deposit Accounts		
Within one year from date of request	HK\$250 per account	
Within two years from date of request	HK\$750 per account	
Within three years from date of request	HK\$1,000 per account	
Each additional year over three years (up to 7 years)	HK\$1,000 per account	
Remarks:		
1. USD will be rounded up to the nearest dollar.		
2. 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).		
3. Individual Customers only.		

Type of Service	Charge	
	General / DBS Account	DBS Treasures
2) Bank Confirmation	HK\$350 per each confirmation	
3) Bank Reference Letter		
Each letter	HK\$300	
Each supplementary copy if more than one letter issued at the same time	HK\$20	
4) Certificate of Balance		
Per account	HK\$100	
Per extra account	HK\$20	
5) Paper Statement Fee <sup>1</sup>		
Banking Statement <sup>2</sup>	HK\$20 per customer per month <sup>3</sup> (if you have received at least one paper statement within the previous calendar month)	
6) Copy Retrieval of Statements, Vouchers, Cheques, Consolidated Statements <sup>1</sup>		
Via branch (per page)	HK\$50 / US\$6.5	HK\$50 / US\$6.5 (waived for request for consolidated statement within a year from application)
Via DBS iBanking (Current Account / Save & Cheque Account / Savings Account / DBS Treasures Account / DBS Account)		
- Online Statement	Free	
- Mail Current Statement	Free	
- Mail Previous Statement	HK\$30 / US\$4 per page (waived for customers who subscribe eStatement service)	
Via DBS iBanking (Cashline Revolving Loan)		
- Online Statement	Free	
- Mail Current Statement	HK\$50 per monthly statement copy	
- Mail Previous Statement	HK\$50 per monthly statement copy	
7) Credit Information Report		
To obtain credit information report on behalf of customers by mail	HK\$50 + postage + correspondent bank charges, if any	
To obtain credit information report on behalf of customers by cable	HK\$50 + cable + correspondent bank charges, if any	
8) Request for Personal Data / Other Data Access	HK\$200 per each request <sup>4</sup>	
9) Reissue trade Confirmation		
Within 3 months	Not applicable	HK\$10 / RMB10 per copy
Within 1 year	Not applicable	HK\$50 / RMB50 per copy
Over 1 year	Not applicable	HK\$100 / RMB100 per copy
L. RMB Notes Exchange		
RMB notes exchange	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	
Remarks:		
1. For paper statement fee of credit card and copy retrieval fee of Credit Card Statement, please refer to Credit Card Fee Schedule.		
2. Applicable to (i) Consolidated Statement; (ii) Wealth Management Account Consolidated Statement; (iii) Current and Savings Account Statement.		
3. The Banking Consolidated Paper Statement Fee is waived for the following customers: (i) Customers aged 65 or above; (ii) Customers aged below 18; (iii) Customers with disabilities (including physical and mental disabilities, supporting documents required); (iv) Customers with income below the minimum level of relevant income for Mandatory Provident Fund (MPF) contributions in Hong Kong Special Administrative Region; (v) Customers receiving Government Comprehensive Social Security Assistance (supporting documents required); (vi) Customers receiving Government Disability Allowance (supporting documents required).		
4. Where search of microfiche or other archived records are needed, the Bank may charge an additional hourly search fee of HK\$200. Fee details will be provided on request and will depend on the nature and extent of the search requested.		

Type of Service	Charge		
	General / DBS Account	DBS Treasures	
3) Loss of one key	HK\$150 (including cost of replacement key)		
4) Loss of 2 keys including break-open charge	HK\$800		
N. Special Clearing Arrangement (Mark Good)			
Presented by customers	HK\$65 / US\$8.5 + other bank charges		
Presented by the Bank	HK\$220 / US\$28 + other bank charges		
O. Standing Instructions			
1) Establishing an instruction			
Via branch	HK\$100 per instruction		
Via DBS iBanking or DBS digibank HK (local transfer only)	Waived		
2) Manual execution of standing instructions	HK\$100 per execution + usual charges		
3) Amendment of a standing instruction			
Via branch	HK\$100 per instruction		
Via DBS digibank HK (local transfer only)	Free		
4) Cancellation of a standing instruction			
Via branch	HK\$50 per instruction		
Via DBS digibank HK	Waived		
5) Returned due to insufficient funds	AUD25 / CAD25 / CHF25 / DKK130 / EUR16 / GPB16 / HKD165 / JPY2,000 / NOK130 / NZD30 / RMB140 / SEK130 / SGD30 / USD21		
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.			
Q. Bill Payment/ Electronic Bill Presentment and Payment			
Via DBS iBanking or DBS digibank HK			
- Pre-scheduled bill payment or donation rejected due to insufficient funds	HK\$100 per transaction		
VI. INVESTMENT SERVICES			
Type of Service	Charge		
	General / DBS Account	DBS Treasures	
A. Securities			
1) Trade-related services			
Hong Kong Securities			
a) Brokerage Commission			
i) Trading via DBS iBanking or DBS digibank HK (if applicable)			
- For Wealth Management Account			
- All transactions	Equities Trading Club Tier and Rate <sup>1</sup>		
	Diamond	0.10%	of the transaction amount
	Platinum	0.12%	
	Gold	0.14%	
	Silver	0.16%	
	Bronze	0.18%	
Classic	0.20%		
Remarks:			
1. Requirement of 3-month Accumulated Trading Volume for each Equities Trading Club membership tier:			
Tiers	Requirement of 3- month Accumulated Trading Volume (HK\$ or equivalent in foreign currency)		
Diamond	From and above 20,000,000		
Platinum	From 10,000,000 to below 20,000,000		
Gold	From 5,000,000 to below 10,000,000		
Tiers	Requirement of 3- month Accumulated Trading Volume (HK\$ or equivalent in foreign currency)		
Silver	From 2,000,000 to below 5,000,000		
Bronze	From 1,000,000 to below 2,000,000		
Classic	Below 1,000,000		
For further details, please refer to the Equities Trading Club Terms and Conditions in the Bank's website.			

Type of Service	Charge			
	General / DBS Account		DBS Treasures	
- Minimum charge	No minimum charge			
- For Securities Account				
- All transactions	0.2% of the transaction amount			
- Minimum charge	HK\$100/RMB100		No minimum charge	
ii) Trading via Automated Phone Banking				
- All transactions	0.35% of the transaction amount			
- Minimum charge	HK\$100/RMB100			
iii) Trading via Customer Service Executive through Phone Banking Services Hotline or Securities Trading Express Hotline				
- For Wealth Management Account				
- All transactions	0.50% of the transaction amount	Equities Trading Club Tier and Rate <sup>1</sup>		
		Diamond	0.25%	of the transaction amount
		Platinum	0.25%	
		Gold	0.35%	
		Silver	0.35%	
		Bronze	0.50%	
Classic	0.50%			
- Minimum charge	HK\$100/RMB100			
- For Securities Account				
- All transactions	0.50% of the transaction amount		0.35% of the transaction amount	
- Minimum charge	HK\$100/RMB100			
b) Transaction Levy <sup>2</sup>				
- SFC Transaction Levy	0.0027% of the transaction amount (rounded to nearest cent)			
- AFRC Transaction Levy <sup>3</sup>	0.00015% of the transaction amount (rounded to nearest cent)			
c) Trading Fee <sup>2</sup>				
- Stock Exchange Trading Fee	0.00565% of the transaction amount (rounded to nearest cent)			
d) Stamp Duty <sup>2</sup>	0.1% of the transaction amount (rounded up to nearest dollar)			
Shanghai Securities				
a) Brokerage Commission				
- All transactions	0.25% of the transaction amount			
- Minimum charge	No minimum charge			
b) Transaction Levy and Trading Fee <sup>4</sup>				

**Remarks:**

1. Requirement of 3-month Accumulated Trading Volume for each Equities Trading Club membership tier:

Tiers	Requirement of 3- month Accumulated Trading Volume (HK\$ or equivalent in foreign currency)
Diamond	From and above 20,000,000
Platinum	From 10,000,000 to below 20,000,000
Gold	From 5,000,000 to below 10,000,000

Tiers	Requirement of 3- month Accumulated Trading Volume (HK\$ or equivalent in foreign currency)
Silver	From 2,000,000 to below 5,000,000
Bronze	From 1,000,000 to below 2,000,000
Classic	Below 1,000,000

For further details, please refer to the Equities Trading Club Terms and Conditions in the Bank's website.

- Fees and charges determined and collected by government or regulatory bodies including but not limited to the Hong Kong SAR government, SFC, AFRC or HKEx are subject to change without prior notice.
- Effective from 22 November 2023, the name of the Financial Reporting Council (FRC) has been changed to the Accounting and Financial Reporting Council (AFRC). Consequently, the FRC Transaction Levy has been renamed as AFRC Transaction Levy.
- Fees and charges determined and collected by government or regulatory bodies including but not limited to the Shanghai Stock Exchange, Shenzhen Stock Exchange, China Securities Regulatory Commission, China Securities Depository and Clearing Corporation Limited Shanghai Branch, China Securities Depository and Clearing Corporation Limited Shenzhen Branch, State Administration of Taxation and Hong Kong Securities Clearing Company Limited are subject to change without prior notice.

Type of Service	Charge	
	General / DBS Account	DBS Treasures
i) Applicable to Securities (excluding Exchange Traded Funds)		
- Handling Fee (Shanghai Stock Exchange)	0.00341% of the transaction amount	
- Securities Management Fee (China Securities Regulatory Commission)	0.002% of the transaction amount	
- Transfer Fee		
- China Clear	0.001% of transaction amount	
- HKSCC	0.002% of transaction amount	
ii) Applicable to Exchange Traded Funds		
- Handling Fee (Shanghai Stock Exchange)	0.004% of the transaction amount	
- Securities Management Fee (China Securities Regulatory Commission)	Waived	
- Transfer Fee		
- China Clear	Waived	
- HKSCC	0.002% of transaction amount	
c) Stamp Duty <sup>1</sup> (State Administration of Taxation) Applicable to Securities (excluding Exchange Traded Funds)	0.05% of sell transaction amount	
<b><u>Shenzhen Securities</u></b>		
a) Brokerage Commission		
- All transactions	0.25% of the transaction amount	
- Minimum charge	No minimum charge	
b) Transaction Levy and Trading Fee <sup>1</sup>		
i) Applicable to Securities (excluding Exchange Traded Funds)		
- Handling Fee (Shenzhen Stock Exchange)	0.00341% of the transaction amount	
- Securities Management Fee (China Securities Regulatory Commission)	0.002% of the transaction amount	
- Transfer Fee		
- China Clear	0.001% of transaction amount	
- HKSCC	0.002% of transaction amount	
ii) Applicable to Exchange Traded Funds		
- Handling Fee (Shenzhen Stock Exchange)	0.004% of the transaction amount	
- Securities Management Fee (China Securities Regulatory Commission)	Waived	
- Transfer Fee		
- China Clear	Waived	
- HKSCC	0.002% of transaction amount	
c) Stamp Duty <sup>1</sup> (State Administration of Taxation) Applicable to Securities (excluding Exchange Traded Funds)	0.05% of sell transaction amount	
<b><u>U.S. Securities</u></b>		
a) Brokerage Commission		
i) Trading via DBS iBanking or DBS digibank HK		
<b>Remarks:</b>		
1. Fees and charges determined and collected by government or regulatory bodies including but not limited to the Shanghai Stock Exchange, Shenzhen Stock Exchange, China Securities Regulatory Commission, China Securities Depository and Clearing Corporation Limited Shanghai Branch, China Securities Depository and Clearing Corporation Limited Shenzhen Branch, State Administration of Taxation and Hong Kong Securities Clearing Company Limited are subject to change without prior notice.		

Type of Service	Charge			
	General / DBS Account	DBS Treasures		
- All transactions	0.35% of the transaction amount	Equities Trading Club Tier and Rate <sup>1</sup>		
		Diamond	0.15%	of the transaction amount
		Platinum	0.20%	
		Gold	0.23%	
		Silver	0.28%	
		Bronze	0.32%	
		Classic	0.35%	
- Minimum charge	No minimum charge			
ii) Trading via Customer Service Executive through Phone Banking Services Hotline				
- All transactions	0.50% of the transaction amount			
- Minimum charge	USD35			
iii) Trading via Wealth Management Accounts through dedicated Investment Service Centre (or Treasures Dealing Unit) Hotline				
- All transactions	0.50% of the transaction amount			
- Minimum charge	USD35			
b) SEC Fee	Subject to SEC rules and charges			
ii) Trading via Customer Service Executive through Phone Banking Services Hotline				
Canada Securities				
a) Brokerage Commission				
- All transactions	0.50% of the transaction amount			
- Minimum charge	USD50			
Singapore Securities				
a) Brokerage Commission				
i) Trading via DBS iBanking or DBS digibank HK				
- All transactions	0.24% of the transaction amount			
- Minimum charge	SGD20			
ii) Trading via Customer Service Executive through Phone Banking Services Hotline or dedicated Investment Service Centre (or Treasures Dealing Unit) Hotline				
- All transactions	0.35% of the transaction amount			
- Minimum charge	SGD40			
b) Clearing fee	0.0325% of the transaction amount (max SGD600)			
c) Trading fee	0.0075% of the transaction amount			
Australia Securities				
a) Brokerage Commission				
- All transactions	0.40% of the transaction amount			
- Minimum charge	AUD30			
Japan Securities				
a) Brokerage Commission				
- All transactions	0.50% of the transaction amount			
- Minimum charge	JPY3,000			
Remarks:				
1. Requirement of 3-month Accumulated Trading Volume for each Equities Trading Club membership tier:				
Tiers	Requirement of 3- month Accumulated Trading Volume (HK\$ or equivalent in foreign currency)		Tiers	Requirement of 3- month Accumulated Trading Volume (HK\$ or equivalent in foreign currency)
Diamond	From and above 20,000,000		Silver	From 2,000,000 to below 5,000,000
Platinum	From 10,000,000 to below 20,000,000		Bronze	From 1,000,000 to below 2,000,000
Gold	From 5,000,000 to below 10,000,000		Classic	Below 1,000,000
For further details, please refer to the Equities Trading Club Terms and Conditions in the Bank's website.				



Type of Service	Charge			
	General / DBS Account	DBS Treasures		
<b><u>United Kingdom Securities</u></b>				
a) Brokerage Commission				
- All transactions	0.40% of the transaction amount			
- Minimum charge	GBP25 / USD30 / EUR25			
b) Transaction Levy and Stamp Duty				
- 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			
- PTM Levy	GBP 1 flat fee for all transaction over GBP10,000 (or other equivalent currencies)			
<b>2) Settlement-related services and scrip handling</b>				
a) Deposit Fee for Shares and Warrants				
- Deposit fee	Waived			
b) Transfer-in / Transfer-out services				
- Transfer-in Service Charge (Scrip & Scripless)	Waived			
- Transfer-out Service Charge (Scrip & Scripless)	HK\$500 / RMB500 per stock per instruction			
c) Dual Tranche Dual Counter ("DTDC") (From HKD counter to RMB counter, or vise versa)	HK\$30 per transfer			
<b>3) Information services – Stock Watch</b>				
a) Securities Account				
- Monthly subscription fee	HK\$330			
b) Wealth Management Accounts				
- Monthly subscription fee				
- Hong Kong Securities	HK\$235			
- Singapore Securities	HK\$57			
<b>4) Account maintenance</b>				
a) Safekeeping Maintenance Fee				
<b><i>For securities holdings maintained under Wealth Management Accounts</i></b>				
- On each portfolio payable semi annually	0.025% per annum, calculated according to portfolio value on monthly accrual basis	Equities Trading Club Tier and Rate <sup>1</sup>		
		Diamond	Waived	
		Platinum		
		Gold	0.025%	per annum, calculated according to portfolio value on monthly accrual basis
		Silver	0.025%	
		Bronze	0.025%	
Classic	0.025%			
- Minimum charge	HK\$100			
- Maximum charge	HK\$500			
<b><i>For securities holdings maintained under Securities Account</i></b>				
- Payable semi annually	HK\$0.15 per board lot or odd lot. Portfolios with nil holdings and no stock trading transaction on the fee payment dates are not subject to the fee			
- Minimum charge	HK\$100			
- Maximum charge	HK\$2,500			

**Remarks:**

1. Requirement of 3-month Accumulated Trading Volume for each Equities Trading Club membership tier:

Tiers	Requirement of 3- month Accumulated Trading Volume (HK\$ or equivalent in foreign currency)	Tiers	Requirement of 3- month Accumulated Trading Volume (HK\$ or equivalent in foreign currency)
Diamond	From and above 20,000,000	Silver	From 2,000,000 to below 5,000,000
Platinum	From 10,000,000 to below 20,000,000	Bronze	From 1,000,000 to below 2,000,000
Gold	From 5,000,000 to below 10,000,000	Classic	Below 1,000,000

For further details, please refer to the Equities Trading Club Terms and Conditions in the Bank's website.

Type of Service	Charge	
	General / DBS Account	DBS Treasures
b) Reissue Trade Confirmation		
- Within 3 months	HK\$10 / RMB10 per advice	
- Within 1 year	HK\$50 / RMB50 per advice	
- Over 1 year	HK\$100 / RMB100 per advice	
5) Nominee services and corporate actions (for Hong Kong Securities only)		
a) Dividend Collection Fee		
- Commission on dividend	0.5% on dividend amount	
- Minimum charge	HK\$30 / RMB30	
- Maximum charge	HK\$2,500 / RMB2,500	
b) Corporate Action Fee	HK\$2 per board lot <sup>1</sup>	
c) Cash/Special Offer/Privatization	0.5% on offer amount	
- Minimum charge	HK\$30 / RMB30	
- Maximum charge	HK\$2,500 / RMB2,500	
- Stamp Duty	0.1% of transaction amount (rounded up to nearest dollar) <sup>2</sup>	
d) Warrant Exercise	0.5% on settlement amount	
- Minimum charge	HK\$30 / RMB30	
- Maximum charge	HK\$2,500 / RMB2,500	
e) Deposit Fee for Bonus Issues and Scrip Dividends		
- Deposit fee	HK\$8/RMB8 per board lot or odd lot	HK\$5/RMB5 per board lot or odd lot
- Minimum charge	HK\$30 / RMB30	HK\$30 / RMB30
- Maximum charge	HK\$400 / RMB400	HK\$180 / RMB180
6) Financing and other services		
a) Unclaimed Entitlement Fee	HK\$100 / RMB100 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		
Through DBS iBanking or DBS digibank HK (if applicable)	HK\$50 / RMB50 per application	
Through designated branches or Customer Service Executive through Phone Banking Services Hotline or Securities Trading Express	HK\$100 / RMB100 per application	
7) Out-of-Pocket Expenses imposed by Central Depository or the 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 customers	
B. Bonds		
1) Retail Bonds (Trade-related services)		
Purchasing Fee		
- All transactions	Not applicable	Waived
- Trading over the counter	Waived	Not applicable
- Trading via phone banking	Waived	Not applicable
Bonds Transfer-out Fee (from the Bank)	HK\$500 per transaction	
Remarks:		
1. Applicable to "Cash/Special Offer/Privatization" (5c), "Warrant Exercise" (5d) & "Deposit Fee for Bonus Issues and Scrip Dividends" (5e).		
2. Fees and charges determined and collected by government or regulatory bodies including but not limited to the Hong Kong SAR government, SFC, AFRC or HKEx are subject to change without prior notice.		

Type of Service	Charge	
	General / DBS Account	DBS Treasures
C. Investment Fund		
1) Trade-related services		
Subscription / Redemption / Management Fees	In accordance with the fees stated in the Explanatory Memorandum of individual funds	
Switching Fee	1% (For any fund switching where the Fund issuer does not charge any switching fee, the Bank charges the switching fee stipulated above)	
Service Fee (If redemption amount of Investment Fund Savings Plan is below HK\$20,000)	Waived	
Investment Fund Transfer Out Fee	HK\$100 per fund	
VII. LOAN SERVICES		
A. Mortgage Loan		
1) Copy of Mortgage or Title Deeds	HK\$10 per page or min HK\$200 per set, whichever is higher	
2) Extra Copy of Facility Letter	HK\$100 per copy	
3) Confirmation of Ownership / Particulars of Mortgage / Outstanding Balance / Mortgage repayment account	HK\$500 per copy	
4) Change of Tenor / Due Date / Instalment Amount / Repayment Option / Other Loan Terms	HK\$1,500 per request	
5) Fire Insurance (Valuation Fee)	HK\$1,000 per year for a policy with the insured sum determined by the reinstatement value	
6) Repayment Schedule Re-issue	HK\$200 per copy	
7) Copy of Annual Statement	HK\$200 per year record	
8) Interest for late payment	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	HK\$2,000 per request	
11) Change of repayment plan for loans organized by Hong Kong Housing Authority	HK\$500 each time	
12) Change of Mortgagor/ Guarantor/Mortgage Deed	HK\$1,000 per request	
13) Lease consent letter on charged property	HK\$1,000 per letter	
14) Custody of non-discharged deeds after full loan repayment	HK\$5,000 per year	
15) Review fee for fire insurance policy (applicable for self-arranged fire insurance)	HK\$200 per policy per year	
16) Administration fee for partial repayment or early redemption	HK\$1,200 per request	
17) Administration fee for Government Rate and Rent payment	HK\$500 per transaction (per request)	
18) Mortgage Application Fee	HK\$1,000 per application	
19) Property Valuation Fee (Applicable for New Loan Setup)	HK\$2,000 per application	
B. Unsecured Personal Finance		
Temporary overdraft interest rate	HKD Prime Rate of the Bank + 9% p.a.	
For any other types of unsecured personal financing products, please refer to their respective Terms and Conditions as stipulated in the product leaflet/application form.		