

This **Bank Charges Schedule (Corporate 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: 01 December 2020) (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 queries concerning the fees and charges contained in this booklet, please contact our branch staff or visit our website at www.dbs.com.hk.

Wherever there is a discrepancy between the English and Chinese version 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。

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HIGHLIGHT OF CHANGES

This section summarizes the changes in fees and charges levied by the Bank. Some of these changes are product / service specific and so they only apply if you have that product. Charges related to Deposit Services, Remittances, General Services and Faster Payment System are revised, please refer to relevant items stated in this Bank Charges Schedule.

Type of Service

Charge

I. CUSTOMER SEGMENT

HK\$200 per month

A. Corporate Customers

1) Monthly Service Fee

- The monthly service fee will be applied if the Average Total Deposit Balance over the month falls below HKD50,000 (or its equivalent in foreign currency(ies))
- "Total Deposit Balance" is the total deposits maintained in a Customer's Current Account, Savings Account and Fixed Deposit account in DBS
- "Average Total Deposit Balance over the month" is calculated based on the aggregated value of daily Total Deposit Balance in the period of the month divided by the total number of calendar days in that month

2) Monthly Counter Service Fee

- The monthly counter service fee will be applied on each transaction if the aggregated transactions in the month exceeds 30 transactions

First 30 Transaction: Free
Onwards: HK\$40 per transaction

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

A. Current Accounts, Save & Cheque Accounts, HK Dollar Savings Accounts and Multi-Currency Savings Accounts

1) Charge on Corporate Accounts which have no transaction for 12 months and with balances less than the following amounts:

AUD1,000
CAD1,000
CHF1,000
DKK5,000
EUR600
GBP500
HKD5,000
JPY80,000
NOK5,000
NZD1,000
RMB5,000
SEK5,000
SGD1,000
USD600

The following charges are collected half-yearly, in June and December.

AUD25
CAD25
CHF25
DKK75
EUR25
GBP15
HKD150
JPY2,500
NOK120
NZD25
RMB120
SEK75
SGD25
USD25

(Not applicable in the case of Multi-Currency Savings Accounts with deposits in more than one currency where any one of the currency deposits is active in the previous 12 months.)

2) Corporate Account Set-up Fee (Applicable to Corporate Customers only)

- Local Company Account Opening
- Overseas Company Account Opening[†]
- Account Opening of Special Company[‡]

Min. HK\$1,200
Min. HK\$10,000
Min. HK\$10,000

([†]) Overseas Company refers to (1) company not registered in Hong Kong; (2) Hong Kong registered companies with major corporate shareholder(s) that are overseas incorporated; (3) Hong Kong registered companies with any corporate director(s) that are overseas incorporated; (4) non Hong Kong companies registered under Companies Ordinance of Hong Kong (Cap. 622).

([‡]) Special Company refers to but is not limited to (1) company in special industry e.g. Money Services, jewellery, etc.; (2) company with complex structure; (3) company's ultimate beneficial owners are non-permanent Hong Kong residents; (4) Trust account.

Type of Service	Charge
3) Corporate Account Annual Administration Fee* (Applicable to Corporate Customers only)	
– Overseas Company [†]	Min. HK\$5,000
– Special Company [‡]	Min. HK\$5,000
B. Current Accounts, Save & Cheque Accounts	
1) Improperly conducted accounts closed by the Bank	HK\$200/US\$25/RMB160 per account
2) Cheque Books	
– cheque books ordering fee	HK\$50 per book
– Specially printed cheque books	At cost (including artwork and proof cost, printing cost)
– Delivery by ordinary mail	Free
– Delivery by registered mail	HK\$25/US\$3/RMB20 per cheque book
– Safe custody of cheque books	HK\$50/US\$6.5/RMB40 per request
3) Unauthorized overdrafts - 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\$150/US\$19.5 per incident + overdraft interest at prevailing interest rate (for Corporate Customer Only)
4) Returned Cheque	
– Technical reasons (other than for post-dated or out-of-date reason)	HK\$100/US\$13/RMB80 per cheque
– Insufficient funds	HK\$150/US\$19.5/RMB120 per cheque
– Mailing of returned cheques	At cost (by registered mail)
5) Exception handling ⁺ for cheque clearing with technical concerns	HK\$100/US\$13/RMB80 per cheque
6) Drawing against uncleared items	HK\$150/US\$19.5/RMB120 per occurrence (for Corporate Customer Only)
7) Stop payment	
– Stop cheque payment via branch	
• Each cheque or a consecutive range of cheques	HK\$250/US\$33/RMB225
– Stop cheque payment via Automated Phone Banking	
• “Single Cheque” Transaction Type	HK\$30/US\$4/RMB24 per instruction
– Cancellation of each stop payment order	HK\$250/US\$33/RMB225

(*) This fee is charged to support additional administrative costs associated with the maintenance of the account(s) of Overseas Company and Special Company. The amount charged depends on the effort and cost associated with the maintenance of the account(s) in view of various factors, e.g. country of incorporation, complexity of company structure, business model, etc.

([†]) Overseas Company refers to (1) company not registered in Hong Kong; (2) Hong Kong registered companies with major corporate shareholder(s) that are overseas incorporated; (3) Hong Kong registered companies with any corporate director(s) that are overseas incorporated; (4) non Hong Kong companies registered under Companies Ordinance of Hong Kong (Cap. 622).

([‡]) Special Company refers to but is not limited to (1) company in special industry e.g. Money Services, jewellery, etc.; (2) company with complex structure; (3) company's ultimate beneficial owners are non-permanent Hong Kong residents; (4) Trust account.

(⁺) Exception handling shall be subject to the Bank's discretion.

Type of Service

Charge

C. Time Deposit Accounts

- Premature Withdrawal

HKD/ GBP/ SGD

Time Deposit Principal x (Prevailing Rate - Contract Rate) x No. of Remaining Days ÷ 365 days (or Minimum HK\$500)

Other Foreign Currencies

Time Deposit Principal x (Prevailing Rate - Contract Rate) x No. of Remaining Days ÷ 360 days (or Minimum HK\$500)

Note: Prevailing Rate will be determined by the Bank.

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

1) Account closed within 3 months of its opening	HK\$200/US\$25 and no interest shall be paid
2) Deposits or withdrawals in notes of the same currency per transaction (except HKD and RMB notes)	0.25% of amount**, min. HK\$50/US\$7
– Deposits in notes of the same currency per transaction (except HKD and RMB notes)	
– Deposit 1 – 199 pieces of notes	0.25% of total deposit amount**, min. HK\$50 (or its equivalent)
– Deposit \geq 200 pieces of notes	0.5% of total deposit amount**, min. HK\$250 (or its equivalent)
– Withdrawals in notes of the same currency per transaction (except HKD and RMB notes)	0.25% of amount**, min. HK\$50 (or its equivalent)
3) Deposit of RMB notes	
– Deposit \geq 200 pieces of notes	0.5% of total deposit amount, min. HK\$125 (or its equivalent)
4) Report loss of passbook / chop and / or damaged passbook	HK\$100

(**) JPY will be rounded up to the nearest 100 yen. Other currencies will be rounded up to the nearest dollar.

Type of Service

Charge

IV. REMITTANCES**INWARD REMITTANCES**

Correspondent bank charges will be levied

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 accounts of the same currency | |
| 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 | HK\$200 per cheque + correspondent bank charges + cable charges (if applicable) |
| <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 |
| – By Real Time Gross Settlement (RTGS) | HK\$15 per transaction |
| 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\$200 per transaction + cable charges |
| 4) Correspondent Bank Charges | |
| – Charge to beneficiary's account | At cost |
-

(~) Applicable in HKD/USD/RMB.

Type of Service	Charge
OUTWARD REMITTANCES	Correspondent bank charges will be levied
A. Demand Drafts	
1) Handling charge for issuing a demand draft	
• Via branch	HK\$120
2) Report loss of a demand draft	
– Each draft	HK\$250 + correspondent bank charges + cable charges
3) Repurchase a demand draft	
– Each draft	HK\$100 + correspondent bank charges + cable charges
4) Copy of a paid draft	HK\$100 per item
B. Telegraphic Transfers	
1) Handling charge per telegraphic transfer	
– For DBS Corporate customers	
• Via IDEAL Internet Banking	HK\$115 per transaction
• Via Branch	HK\$200 per transaction
2) Cable Charges	HK\$100 per cable (waived for telegraphic transfer initiated via IDEAL Internet Banking)
3) Additional charge for cable with Chinese characters	HK\$150 (waived for telegraphic transfer initiated via IDEAL Internet Banking)
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 [^]	
• RMB	
• to Mainland China	At cost
• to Overseas	HK\$250 per transaction
• EUR / GBP	HK\$400 per transaction
• JPY	0.07% of the payment amount, min HK\$ 250
• HKD / USD [‡] & other currencies	HK\$250 per transaction
C. Local Transfer* in HKD/USD/RMB Via Real Time Gross Settlement (RTGS)	
– Each payment via branches	HK\$200 per transaction
– Each payment via IDEAL Internet Banking	HK\$55 per transaction
– Correspondent Bank Charges	At cost

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

(#) 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

(^) 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.

(‡) For telegraphic transfers, remitters can opt for paying all charges "FULLPAY" of other banks such that beneficiary can receive the full payment amount, subject to the limitations as specified under Note below. Additional HKD150 fee will be charged for this service.

Note:

Please note that the Bank does not guarantee that full payment can be made as it depends on other overseas banks' practice which is beyond the Bank's control, or where the Bank does not have direct correspondent banking relationship with the beneficiary banks, or if the format of the codeword specified in the payment instruction is not in the required format.

Type of Service	Charge
D. Enquiry / Amendment / Cancellation of a Telegraphic Transfers or Local Transfer	
– Each transfer	HK\$200 + cable charges + correspondent bank charges, if applicable

E. Special Payment Requests	
– To any DBS account not using Bank's standard form	HK\$180 per transaction
– To any DBS account using Bank's standard form not submitted at branch	HK\$300 per transaction

V. GENERAL SERVICES

A. ATM card	
1) Annual card fee	Waived
2) Replacement of lost or damaged card	HK\$50 per card
3) Cash withdrawal in Macau / China ^{**} , @, #	HK\$25 per transaction
4) Visa Plus Service cash withdrawal [^] , @, #	HK\$25 per transaction
5) China UnionPay Service cash withdrawal [~] , @, #	
• Debit from Hong Kong Dollar account	HK\$15 per transaction
• Debit from Renminbi account	RMB15 per transaction

B. Autopay Services	
1) Autopay / Payroll / AutoCollect ^{##}	
– Using paper list instructions	
• Submit prior to value day	HK\$30 per item, min. HK\$3,000 per list
– Using machine readable instructions	
– Submit prior to value day	HK\$8 per item, min. HK\$800 per batch
– Submit Instructions via IDEAL	HK\$0.8 per item, min. HK\$80 per month
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

(**) 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 RMB withdrawn is converted directly into HKD at the daily exchange rate of RMB as set by the Bank that provides the ATM service.

@ 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.

^ 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.

Type of Service	Charge
4) Enquiry of a Autopay – Each transfer	HK\$200 + correspondent bank charges, if applicable
5) Returned due to insufficient funds	HK\$250 per item
C. Banker's Endorsement	
– Each endorsement	HK\$300
– Each supplementary copy if more than one endorsement issued at same time	HK\$20
D. Bulk Deposits	
1) HKD coins deposit per customer per day regardless of total number of accounts customer holds – Deposit over 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 ≥ 200 pieces of notes	0.5% of total deposit amount, min. HK\$250
3) Cheque deposit per customer per day regardless of total number of accounts customer holds – Deposit in excess of 30 pieces	HK\$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 Cheques	
1) Cashier's Order – Issue / repurchase a Cashier's order • HKD Cashier's Order • USD Cashier's Order • RMB Cashier's Order – Additional charge when paid in notes in the same currency as the Cashier's Order – Report loss	HK\$60/US\$7.5 HK\$60/US\$7.5 HK\$60/RMB50 0.25% of amount***, min US\$7 HK\$60/US\$7.5/RMB48 per item + in addition to the charges payable to Hong Kong Interbank Clearing Limited
2) Gift Cheques – Per item	HK\$15
G. Coins Exchange	
– Handling charge	HK\$2 per roll or bag

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

(***) USD will be rounded up to the nearest dollar.

Type of Service	Charge
H. Company Search	
1) To conduct a local search at Business Registration Office or Companies Registry	HK\$150 [@]
2) To perform company search for companies incorporated overseas	HK\$2,000 [@]
I. 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
J. IDEAL Internet Banking Services	
– For account enquiry only	Monthly service fee: No charge
– For account transaction & enquiry	Monthly Service fee: HK\$150 / US\$19.50 per company
– Application of IDEAL security device (physical token)	HK\$250 per token
– Replacement of lost/damaged IDEAL security device (physical token)	HK\$500 per token
– For MAX Service	Monthly Service Fee: HK\$500 #
– For MAX Transaction Fee	Refer to Bank Charges Schedule for FPS merchant collection and DBS MAX services (available in IDEAL “Resources” under “Help” menu)
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
2) Bank Confirmation	
– Each confirmation	HK\$350 (or its equivalent)
3) Bank Reference Letter	
– Each letter	HK\$600/US\$80/RMB500 (applied to Corporate customers)
– 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) Copies of Statements, Vouchers, Cheques, Consolidated Statements	
– Per page	
• Via branch	HK\$50/US\$6.5/RMB40
– Credit Card	
• Mail Current Statement	HK\$50 per monthly statement copy
• Mail Previous Statement	HK\$50 per monthly statement copy

(@) 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).

(#) Charges will apply when more than two outlets are set up for MAX service.

Type of Service	Charge
6) Credit Information Report To obtain credit information report on behalf of customers	
– By mail	HK\$50 + postage + correspondent bank charges, if any
– By cable	HK\$50 + cable + correspondent bank charges, if any
7) Request for Personal Data / Other Data Access	
– Each request	HK\$200 [#]
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	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\$60/US\$8/RMB48 + other bank charges
– Presented by the Bank	HK\$200/US\$26/RMB160 + other bank charges
O. Standing Instructions	
1) Establishing an instruction	
• Via branch	HK\$100 per instruction
2) Manual execution of standing instructions	HK\$100 per execution + usual charges
3) Amendment of a standing instruction	HK\$100 per instruction
4) Suppression of a standing instruction	HK\$50 per instruction
5) Returned due to insufficient funds	AUD20 / CAD20 / CHF20 / DKK120 / EUR15 / GBP15 / HKD150 / JPY1,500 / NOK120 / NZD25 / RMB130 / SEK120 / SGD25 / USD20
P. DBS IDEAL eReports	
Monthly service charges for SMS / email notification	Free
Q. 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.

(#) 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
R. Company Amendment Change of director(s)/ partner(s)/ committee member(s)/ authorised signatory(ies)/ shareholder(s)/ company name/ shareholding of existing shareholder(s)	HK\$300 per request
S. Treasury Transaction Documentation Receive Treasury Transaction Documents via channels other than Treasury eDoc	Monthly Service fee: HK\$200 per company

VI. INVESTMENT SERVICES

A. Securities

1) Trade-related services

Hong Kong Securities

- | | |
|-------------------------------------|--|
| a) Transaction Levy and Trading Fee | |
| – SFC Transaction Levy | 0.0027% of the transaction amount |
| – Stock Exchange Trading Fee | 0.005% of the transaction amount |
| b) Stamp Duty | 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 | |
| – Handling Fee (Shanghai Stock Exchange) | 0.00487% of the transaction amount |
| – Securities Management Fee (China Securities Regulatory Commission) | 0.002% of the transaction amount |
| – Transfer Fee | |
| • China Clear | 0.002% of transaction amount |
| • HKSCC | 0.002% of transaction amount |
| c) Stamp Duty (State Administration of Taxation) | 0.1% of sell transaction amount |

Shenzhen Securities

- | | |
|--|------------------------------------|
| a) Brokerage Commission | |
| – All transactions | 0.25% of the transaction amount |
| – Minimum charge | No minimum charge |
| b) Transaction Levy and Trading Fee | |
| – Handling Fee (Shenzhen Stock Exchange) | 0.00487% of the transaction amount |
| – Securities Management Fee (China Securities Regulatory Commission) | 0.002% of the transaction amount |
| – Transfer Fee | |
| • China Clear | 0.002% of transaction amount |
| • HKSCC | 0.002% of transaction amount |
| c) Stamp Duty (State Administration of Taxation) | 0.1% of sell transaction amount |

U.S. Securities

- | | |
|-----------------------------------|----------------------------------|
| a) Brokerage Commission | |
| i) Trading via Equity Specialists | |
| – All transactions | 0.50% of the transaction amount |
| – Minimum charge | USD35 |
| b) SEC Fee | Subject to SEC rules and charges |

<u>Type of Service</u>	<u>Charge</u>
<u>Canada Securities</u>	
a) Brokerage Commission	
– All transactions	0.50% of the transaction amount
– Minimum charge	USD50
b) Clearance fee	CAD10
<u>Singapore Securities</u>	
a) Clearing fee	0.04% of the transaction amount (max SGD600)
b) Trading fee	0.0075% of the transaction amount
<u>Australia Securities</u>	
a) Brokerage Commission	
– All transactions	0.40% of the transaction amount
– Minimum Charge	AUD 30
<u>Japan Securities</u>	
a) Brokerage Commission	
– All transactions	0.50% of the transaction amount
– Minimum Charge	JPY3,000
<u>United Kingdom Securities</u>	
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)
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2) Settlement-related services and scrip handling	
a) Transfer-in / Transfer-out services	
– Transfer-in Service Charge (Scrip & Scripless)	Waived
– Transfer-out Service Charge (Scrip & Scripless)	HK\$300/RMB300 per stock per instruction
b) CCASS settlement fee	0.002% of transaction amount, subject to a minimum fee of HK\$2 and maximum of HK\$100 per transaction
c) Dual Tranche Dual Counter (“DTDC”) (From HKD counter to RMB counter, or vice versa)	HK\$30 per transfer
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3) Information services – Stock Watch	
a) Securities Account	
– Monthly subscription fee	HK\$330
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Type of Service	Charge
4) Account maintenance	
a) Safekeeping Maintenance Fee <u>For securities holdings maintained in Securities Account</u> – Payable as at 1 June and 1 December of each year	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
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	
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) CCASS Corporate Action Fee	HK\$2 per board lot
c) Registration of Shares in Customer's Name	
– Handling charge	HK\$5/RMB5 per board lot, min. HK\$50/RMB50
– Scrip fee payable to registrars	HK\$2.5 per board lot
– Stamp duty on transfer deed	HK\$5 per transfer deed
d) Cash/Special Offer/Privatization	
– Minimum charge	0.5% on offer amount HK\$30/RMB30
– Maximum charge	HK\$2,500/RMB2,500
– Stamp Duty	0.1% of transaction amount (rounded up to nearest dollar)
e) Warrant Exercise	
– Minimum charge	0.5% on settlement amount HK\$30/RMB30
– Maximum charge	HK\$2,500/RMB2,500
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	
i) Through designated branches	HK\$100/RMB100 per application and deposit fee for any successful or Securities Trading Express allotment of IPO shares (Please refer to "Deposit Fee for Shares and Warrants" for charges details)
7) Out-of-Pocket Expenses imposed by Central Depository the Bank's Custodian	Registration fees, stamp duty, or 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

Type of Service	Charge
	customers.
B. Bonds	
1) Retail Bonds (Trade-related services)	
– Bonds Transfer-out Fee (from the Bank)	HK\$1,000 per transaction
C. Investment Fund	
Trade-related services	
1) Subscription / Redemption / Management Fees	In accordance with the fees stated in the Explanatory Memorandum of individual funds
2) Switching Fee	1% ^{##}
3) Service Fee (If redemption amount of Investment Fund Savings Plan is below HK\$20,000)	Waived
4) Investment Fund Transfer Out Fee	HK\$100 per fund

VII. FASTER PAYMENT SYSTEM (“FPS”)

A. Payment in HKD / RMB via FPS

Payment Amount	
– HK\$1,000,000 equivalent or below	HK\$5 per transaction
– HK\$1,000,000 above	HK\$25 per transaction
– RMB1,000,000 equivalent or below	RMB5 per transaction
– RMB1,000,000 above	RMB25 per transaction

(Up to 50 free transactions each month by rebating HK\$5 per transaction. Applicable to HKD FPS payments only and subject to Bank’s discretion.)

B. Receipt in HKD / RMB via FPS

– Each Merchant payment	Refer to Bank Charges Schedule for FPS merchant collection and DBS MAX services (available in IDEAL “Resources” under “Help” menu)
– Each Non-Merchant payment	Free

C. FPS Proxy Registration

- Each proxy ID registered	Free
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D. Outward Real Time Direct Debit in HKD / RMB via FPS

– Each direct debit instruction	Refer to Bank Charges Schedule for FPS merchant collection and DBS MAX services (available in IDEAL “Resources” under “Help” menu)
– Each electronic direct debit authorization (eDDA) set up	Refer to Bank Charges Schedule for FPS merchant collection and DBS MAX services (available in IDEAL “Resources” under “Help” menu)

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

Type of Service**Charge****VIII. 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\$200 per copy
4) Change of Tenor / Due Date / Instalment Amount / Repayment Option / Other Loan Terms	HK\$1,000 per request
5) Valuation Fee (for Replacement Cost)	Waived
6) Repayment Schedule Re-issue	HK\$100 per copy
7) Copy of Annual Statement	HK\$100 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\$4,000 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\$1,000 per request
17) Administration fee for Government Rate and Rent payment	HK\$500 per transaction (per request)