

August 2021

Dear Customer,

Notice of Amendment to the Bank Charges Schedule

We would like to inform you that with effect from 1 November 2021 (“**Effective Date**”), changes are made to the following sections under the Bank Charges Schedule as follows.

Deposits via Branch”				
A. Deposits 2) HKD Notes Deposit per customer per day regardless of total number of accounts customer holds	Deposit < 200 pieces of notes	(For General / DBS Account and DBS Treasures) Waived	Deposit < 100 pieces of notes	(For General / DBS Account and DBS Treasures) Waived
	Deposit ≥ 200 pieces of notes	(For General / DBS Account) 0.5% of total deposit amount, min. HK\$250 (For DBS Treasures) 0.25% of total deposit amount, min. HK\$125	Deposit ≥ 100 pieces of notes	(For General / DBS Account) 0.5% of total deposit amount, min. HK\$100 (For DBS Treasures) 0.25% of total deposit amount, min. HK\$50
	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); (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); (vii) Mandatory Provident Fund (MPF) customers with deposit accounts entitled to a waiver for 3 months.		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); (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); (vii) Mandatory Provident Fund (MPF) customers with deposit accounts entitled to a waiver for 3 months.	
A. Deposits	3) Deposit of RMB notes		3) RMB Notes Deposit	
	Deposit < 200 pieces of notes	(For General / DBS Account and DBS Treasures) Waived	Deposit < 100 pieces of notes	(For General / DBS Account and DBS Treasures) Waived
	Deposit ≥ 200 pieces of notes	(For General / DBS Account) 0.5% of total deposit amount, min. HK\$125 (For DBS Treasures) 0.25% of total deposit amount, min. HK\$50	Deposit ≥ 100 pieces of notes	(For General / DBS Account) 0.5% of total deposit amount, min. HK\$100 (For DBS Treasures) 0.25% of total deposit amount, min. HK\$50
Amend section A point 5	5) HKD cheque deposit per customer per day regardless of total number of accounts customer holds		5) HKD cheque deposit per customer per day regardless of total number of accounts customer holds	
	Deposit in excess of 15 pieces	(For General / DBS Account) HK\$2 per additional cheque (For DBS Treasures) HK\$1 per additional cheque	Deposit in excess of 15 pieces	(For General / DBS Account) HK\$2 per additional cheque (For DBS Treasures) HK\$1 per additional cheque
	NA		5) HKD / USD Cheque Deposit	
			Deposit any number of cheques	(For General / DBS Account) HK\$30 per transaction (For DBS Treasures) Waived
Delete section A point 6	6) Foreign currency cheque deposit per customer per day regardless of total number of accounts customer holds		6) Foreign currency cheque deposit per customer per day regardless of total number of accounts customer holds	
	Deposit into same currency account	(For General / DBS Account) 0.25% of cheque amount, min HK\$50	Deposit into same currency account	(For General / DBS Account) 0.25% of cheque amount, min HK\$50
	Deposit into different currency account	(For General / DBS Account) 0.25% of cheque amount, min HK\$50, max HK\$100	Deposit into different currency account	(For General / DBS Account) 0.25% of cheque amount, min HK\$50, max HK\$100
Amend the section name from "B. Withdrawal" to "B. Withdrawal via Branch"	B. Withdrawal		B. Withdrawal via Branch	
Add section B point 2	NA		2) HKD / RMB Notes Withdrawal	
			Withdraw < HK\$100,000 or equivalent	(For General / DBS Account) HK\$30 per transaction (For DBS Treasures) Waived
			Withdraw ≥ HK\$100,000 or equivalent	(For General / DBS Account) Waived (For DBS Treasures) Waived
Insert section F. HKD Fund Transfer	NA		1) To same name account	
			Transfer < HK\$1,000,000	(For General / DBS Account) HK\$30 per transaction (For DBS Treasures) Waived
			Transfer ≥ HK\$1,000,000	(For General / DBS Account) Waived (For DBS Treasures) Waived
			2) To third party's account	
			Transfer < HK\$50,000	(For General / DBS Account) HK\$30 per transaction (For DBS Treasures) Waived
			Transfer ≥ HK\$50,000	(For General / DBS Account) Waived (For DBS Treasures) Waived
Amend section F to section G	F. Other Charges (Applicable to all types of Deposit Accounts)		G. Other Charges (Applicable to all types of Deposit Accounts)	
IV. REMITTANCES INWARD REMITTANCES				
B. Telegraphic Transfer / Local Transfer ¹ Via Real Time Gross Settlement (RTGS) 1) Proceeds paid to customer	By Real Time Gross Settlement (RTGS)	(For DBS Account and DBS Treasures) HK\$15 per transaction	By Real Time Gross Settlement (RTGS)	(For General / DBS Account and DBS Treasures) Waived
IV. REMITTANCES OUTWARD REMITTANCES				
B. DBS Remit ² via DBS iBanking or DBS digibank HK	Remark 2. 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.		Remark 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.	
IV. REMITTANCES OUTWARD REMITTANCES C. Telegraphic Transfers				
1) Handling charge per telegraphic transfer	Via branches	(For DBS Treasures) (for both individuals and non-individuals of Consumer Banking Group) Waived	Via branches	(For DBS Treasures) (for both individuals and non-individuals of Consumer Banking Group) HK\$100 per transaction
V. GENERAL SERVICES E. Cashier's Order & Gift Cheques 1) Cashier's Order				
Issue / repurchase a Cashier's order - HKD Cashier's Order	For DBS Account and DBS Treasures	HK\$60/US\$7.5	For General / DBS Account	HK\$30/US\$3.75
			For DBS Treasures	Waived
Issue / repurchase a Cashier's order - USD Cashier's Order	For DBS Account and DBS Treasures	HK\$60/US\$7.5	For General / DBS Account	HK\$30/US\$3.75
			For DBS Treasures	Waived
VI. INVESTMENT SERVICES A. Securities 1) Trade-related services				
Hong Kong Securities a) Brokerage Commission	ii) Trading via Automated Phone Banking, Customer Service Executive through Phone Banking Services Hotline or Securities Trading Express Hotline		ii) Trading via Automated Phone Banking, Customer Service Executive through Phone Banking Services Hotline or Securities Trading Express Hotline	
	NA		iii) Trading via Customer Service Executive through Phone Banking Services Hotline or Securities Trading Express Hotline	
			- All transactions	(For General / DBS Account) 0.50% of the transaction amount (For DBS Treasures) 0.35% of the transaction amount
			- Minimum charge	(For General / DBS Account and DBS Treasures) HK\$100/RMB100
U.S. Securities a) Brokerage Commission	iii) Trading via Equity Specialists		iii) Trading via Wealth Management Accounts through dedicated Investment Service Centre (or Treasures Dealing Unit) Hotline	
Singapore Securities a) Brokerage Commission	ii) Trading via Customer Service Executive through Phone Banking Services Hotline or Equity Specialists		ii) Trading via Customer Service Executive through Phone Banking Services Hotline or dedicated Investment Service Centre (or Treasures Dealing Unit) Hotline	
Singapore Securities b) Clearing fee	For DBS Account and DBS Treasures	0.04% of the transaction amount (max SGD600)	For General / DBS Account and DBS Treasures	0.0325% of the transaction amount (max SGD600)
VI. INVESTMENT SERVICES A. Securities				
2) Settlement-related services and scrip handling a) Deposit Fee for Shares and Warrants	- Deposit fee	(For DBS Account) HK\$8/RMB8 per board lot or odd lot (For DBS Treasures) HK\$5/RMB5 per board lot or odd lot	- Deposit fee	(For General / DBS Account and DBS Treasures) Waived
	- Minimum charge	(For DBS Account) HK\$30/RMB30 (For DBS Treasures) HK\$30/RMB30	- Minimum charge	(For DBS Account) HK\$30/RMB30 (For DBS Treasures) HK\$30/RMB30
	- Maximum charge	(For DBS Account) HK\$400/RMB400 (For DBS Treasures) HK\$180/RMB180	- Maximum charge	(For DBS Account) HK\$400/RMB400 (For DBS Treasures) HK\$180/RMB180
2) Settlement-related services and scrip handling b) Transfer-in / Transfer-out services	- Transfer-out Service Charge (Scrip & Scripless)	(For DBS Account and DBS Treasures) HK\$300/RMB300 per stock per instruction	- Transfer-out Service Charge (Scrip & Scripless)	(For General / DBS Account and DBS Treasures) HK\$500/RMB500 per stock per instruction
2) Settlement-related services and scrip handling	c) CCASS settlement fee	(For DBS Account and DBS Treasures) 0.002% of transaction amount, subject to a minimum fee of HK\$2 and maximum of HK\$100 per transaction	c) CCASS settlement fee	(For DBS Account and DBS Treasures) 0.002% of transaction amount, subject to a minimum fee of HK\$2 and maximum of HK\$100 per transaction
2) Settlement-related services and scrip handling	d) Dual Tranche Dual Counter ("DTDC") (From HKD counter to RMB counter, or vice versa)		c) Dual Tranche Dual Counter ("DTDC") (From HKD counter to RMB counter, or vice versa)	
3) Information services – Stock Watch	b) Wealth Management Securities Account		b) Wealth Management Accounts	
4) Account maintenance a) Safekeeping Maintenance Fee	For securities holdings maintained in Wealth Management Securities Account		For securities holdings maintained under Wealth Management Accounts	
5) Nominee services and corporate actions (for Hong Kong Securities only)	5) Nominee services and corporate actions		5) Nominee services and corporate actions (for Hong Kong Securities only)	
	b) CCASS Corporate Action Fee	(For DBS Account and DBS Treasures) HK\$2 per board lot	b) CCASS Corporate Action Fee	(For General / DBS Account and DBS Treasures) HK\$2 per board lot ¹
			Remarks: 1. Applicable to "Cash/Special Offer/Privateization"(5c), "Warrant Exercise"(5d) & "Deposit Fee for Bonus Issues and Scrip Dividends"(5e).	
	c) Registration of Shares in Customer's Name	(For DBS Account and DBS Treasures)	c) Registration of Shares in Customer's Name	(For DBS Account and DBS Treasures)
	- Handling charge	HK\$5/RMB5 per board lot, min. HK\$50/RMB50	- Handling charge	HK\$5/RMB5 per board lot, min. HK\$50/RMB50
	- Scrip fee payable to registrars	HK\$2.5 per board lot	- Scrip fee payable to registrars	HK\$2.5 per board lot
	- Stamp duty on transfer deed	HK\$5 per transfer deed	- Stamp duty on transfer deed	HK\$5 per transfer deed
	d) Cash/Special Offer/Privateization		c) Cash/Special Offer/Privateization	
	e) Warrant Exercise		d) Warrant Exercise	
f) Deposit Fee for Bonus Issues and Scrip Dividends		e) Deposit Fee for Bonus Issues and Scrip Dividends		
6) Financing and other services b) Handling fee for application of Initial Public Offering (IPO) shares	Through Internet Banking	(For DBS Account and DBS Treasures) HK\$50/RMB50 per application and deposit fee for any successful allotment of IPO shares (Please refer to "Deposit Fee for Shares and Warrants" for charges details)	Through Internet Banking	(For General / DBS Account and DBS Treasures) HK\$50/RMB50 per application
	Through designated branches or Customer Service Executive through Phone Banking Services Hotline or Securities Trading Express	(For DBS Account and DBS Treasures) HK\$100/RMB100 per application and deposit fee for any successful allotment of IPO shares (Please refer to "Deposit Fee for Shares and Warrants" for charges details)	Through designated branches or Customer Service Executive through Phone Banking Services Hotline or Securities Trading Express	(For General / DBS Account and DBS Treasures) HK\$100/RMB100 per application
VI. INVESTMENT SERVICES B. Bonds				
1) Retail Bonds (Trade-related services)	Bonds Transfer-out Fee (from the Bank)	(For DBS Account and DBS Treasures) HK\$1,000 per transaction	Bonds Transfer-out Fee (from the Bank)	(For General / DBS Account and DBS Treasures) HK\$500 per transaction
The following remark will be removed from below 3 sections Remark: If the prevailing Hong Kong Dollar Inter-bank Offer Rate ("HIBOR")/US Dollar Inter-bank Offer Rate ("LIBOR") is higher than the HKD Prime Rate/US Dollar Prime Rate, at the Bank's discretion, the Bank may adopt the prevailing HIBOR/LIBOR rate in place of the HKD Prime Rate/US Dollar Prime Rate, as the basis of interest rate determination.				
I. CUSTOMER SEGMENT Interest Rate for Overdraft Protection	Interest Rate	(For DBS Account) HKD Prime Rate of the Bank ⁵ + 5% p.a. (For DBS Treasures) HKD Prime Rate of the Bank ⁵ + 3.75% p.a.	Interest Rate	(For General / DBS Account) HKD Prime Rate of the Bank ⁵ + 5% p.a. (For DBS Treasures) HKD Prime Rate of the Bank ⁵ + 3.75% p.a.
III. DEPOSIT SERVICES E. Multi-Currency Settlement Account (MCSA) under Wealth Management Accounts & Multi-Currency Savings Account	Debit Balance (only applicable to MCSA under Wealth Management Accounts)	(For General / DBS Account and DBS Treasures) HKD/USD: Prime Rate of the Bank ³ + 5% p.a.	Debit Balance (only applicable to MCSA under Wealth Management Accounts)	(For General / DBS Account and DBS Treasures) HKD/USD: Prime Rate of the Bank ³ + 5% p.a.
VII. LOAN SERVICES B. Unsecured Personal Finance	Temporary overdraft interest rate	(For DBS Account and DBS Treasures) HKD Prime Rate of the Bank ¹ + 9% p.a.	Temporary overdraft interest rate	(For General / DBS Account and DBS Treasures) HKD Prime Rate of the Bank ¹ + 9% p.a.

This Notice of Amendment serves as our notice to you regarding the changes set out above. The changes will take effect automatically on the Effective Date.

Please note that changes to the Bank Charges Schedule that do not affect DBS Treasures and DBS Account customers (both individuals and non-individuals) have not been set out herein.

The service charges contained in this Notice of Amendment are correct at the time of printing but remain subject to change. The Bank reserves the right to introduce new service charges from time to time.

For enquiries or if you would like to request for a copy of the Bank Charges, please contact our branch staff or visit our website at www.dbs.com.hk.