

1 October 2022

Dear Customer,

Notice of Amendment to the Bank Charges Schedule

We would like to inform you that with effect from 1 January 2023 ("**Effective Date**"), changes are made to the following sections under the Bank Charges Schedule as follows.

| Item | Prevailing | | Revised | |
|---|--|---|--|---|
| I. CUSTOMER SEGMENT | | | | |
| Interest Rate for Overdraft Protection | | | | |
| Maximum of overdraft protection limit | (For General / DBS Account) 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 and Wealth Management Accounts) (For DBS Treasures) 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 and Wealth Management Accounts) | | (For General / DBS Account) 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 and Wealth Management Accounts) (For DBS Treasures) 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 and Wealth Management Accounts) | |
| IV. REMITTANCES | | | | |
| OUTWARD REMITTANCES | | | | |
| C. Telegraphic Transfers | | | | |
| 1) Handling charge per telegraphic transfer | Via DBS iBanking | (For General / DBS Account) (for both individuals and non-individuals of Consumer Banking Group, fee waived for RMB remitted to DBS Bank) HK\$100 per transaction (For DBS Treasures) (for both individuals and non-individuals of Consumer Banking Group) Waived | Via DBS iBanking | (For General / DBS Account) (for both individuals and non-individuals of Consumer Banking Group, fee waived for RMB remitted to DBS Bank) HK\$100 per transaction (For DBS Treasures) (for both individuals and non-individuals of Consumer Banking Group) Waived |
| | Via branches | (For General / DBS Account) (for both individuals and non-individuals of Consumer Banking Group, fee waived for RMB remitted to DBS Bank) HK\$200 per transaction (For DBS Treasures) (for both individuals and non-individuals of Consumer Banking Group) HK\$100 per transaction | Via branches | (For General / DBS Account) (for both individuals and non-individuals of Consumer Banking Group, fee waived for RMB remitted to DBS Bank) HK\$200 per transaction (For DBS Treasures) (for both individuals and non-individuals of Consumer Banking Group) HK\$100 per transaction |
| 2) Cable Charges | (For General / DBS Account and DBS Treasures) HK\$100 per cable | | (For General / DBS Account) HK\$100 per cable (For DBS Treasures) <u>Waived</u> | |
| IV. REMITTANCES | | | | |
| OUTWARD REMITTANCES | | | | |
| D. Local Transfer ³ via Real Time Gross Settlement (RTGS) | | | | |
| Amend the section name from "D. Local Transfer ³ in HKD/USD/RMB Via Real Time Gross Settlement (RTGS)" to "D. Local Transfer ³ via Real Time Gross Settlement (RTGS)" | D. Local Transfer ³ in HKD/USD/RMB Via Real Time Gross Settlement (RTGS) | | D. Local Transfer ³ in HKD/USD/RMB via Real Time Gross Settlement (RTGS) | |
| Amend point 1 "1) Each payment via branches" to "1) Each payment (HKD/USD/RMB) via branches" | 1) Each payment via branches | (For General / DBS Account and DBS Treasures) HK\$200 per transaction | 1) Each payment (<u>HKD/USD/RMB</u>) via branches | (For General / DBS Account) HK\$200 per transaction (For DBS Treasures) <u>HK\$100 per transaction</u> |

| Item | Prevailing | | Revised | |
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| Amend point 2 "2) Each payment via DBS iBanking or DBS digibank HK" to "2) Each payment (USD) via DBS iBanking or DBS digibank HK" | 2) Each payment via DBS iBanking or DBS digibank HK | | 2) Each payment (USD) via DBS iBanking or DBS digibank HK | |
| | Express Transfer (in HKD) | (For General / DBS Account and DBS Treasures) HK\$75 per transaction | Express Transfer (in HKD) | (For General / DBS Account) <u>HK\$200 per transaction</u> (For DBS Treasures) <u>Waived</u> |
| IV. REMITTANCES | | | | |
| OUTWARD REMITTANCES | | | | |
| E. Local Transfer in HKD/ RMB via Faster Payment System (FPS) | | | | |
| Amend the section name from "E. Local Transfer in HKD Via Electronic Transfer" to "E. Local Transfer in HKD/ RMB via Faster Payment System (FPS)" | E. Local Transfer in HKD Via Electronic Transfer | | E. Local Transfer in HKD / RMB via Faster Payment System (FPS) | |
| | Each payment via DBS iBanking or DBS digibank HK (in HKD) | (For General / DBS Account and DBS Treasures) Free | Each payment via DBS iBanking or DBS digibank HK (in HKD) | (For General / DBS Account and DBS Treasures) Free |
| V. GENERAL SERVICES | | | | |
| K. Request for Banker's Report / Document Copies | | | | |
| Insert point 5 | NA | | 5) Paper Statement Fee ¹ | |
| | | | <u>Banking Statement</u> ² | (For General / DBS Account and DBS Treasures) <u>HK\$ 5 per customer per month</u> ³ (if you have received at least one paper statement within the previous calendar month) (Effective Date: 1 March 2023) |
| Amend point 5 "5) Copies of Statements, Vouchers, Cheques, Consolidated Statements" to point 6 "6) Copy Retrieval of Statements, Vouchers, Cheques, Consolidated Statements" | 5) Copies of Statements, Vouchers, Cheques, Consolidated Statements | | 6) <u>Copy Retrieval</u> of Statements, Vouchers, Cheques, Consolidated Statements ¹ | |
| | Via DBS iBanking (Current Account / Save & Cheque Account / Savings Account / DBS Treasures Account / DBS Account) (per page) | (For General / DBS Account and DBS Treasures) | Via DBS iBanking (Current Account / Save & Cheque Account / Savings Account / DBS Treasures Account / DBS Account) (per page) | (For General / DBS Account and DBS Treasures) |
| | NA | NA | <u>- Online Statement</u> | <u>Free</u> |
| | - Mail Previous Statement | HK\$30/US\$4 (waived for customers who subscribe eStatement service) | - Mail Previous Statement | HK\$30/US\$4 <u>per page</u> (waived for customers who subscribe eStatement service) |
| | Via DBS iBanking (Credit Card / Cashline Revolving Loan) | | Via DBS iBanking (Credit Card / Cashline Revolving Loan) | |
| Amend point 6 to point 7 | 6) Credit Information Report | | 7) <u>Credit Information Report</u> | |
| Amend point 7 to point 8 | 7) Request for Personal Data / Other Data Access | (For General / DBS Account and DBS Treasures) HK\$200 per each request ¹ | 8) Request for Personal Data / Other Data Access | (For General / DBS Account and DBS Treasures) HK\$200 per each request ² |
| Amend point 8 to point 9 | 8) Reissue trade Confirmation | | 9) <u>Reissue trade Confirmation</u> | |
| Remark 1 | 1. 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. | | 1. <u>For paper statement fee of credit card and copy retrieval fee of Credit Card Statement, please refer to Credit Card Fee Schedule.</u> | |
| Remark 2 | NA | | 2. <u>Applicable to (i) Consolidated Statement; (ii) Wealth Management Account Consolidated Statement; (iii) Current and Savings Account Statement.</u> | |
| Remark 3 | NA | | 3. <u>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); (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).</u> | |
| Remark 4 | NA | | 4. <u>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.</u> | |

| Item | Prevailing | | Revised | |
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| VI. INVESTMENT SERVICES | | | | |
| A. Securities | | | | |
| 1) Trade-related services | | | | |
| Shanghai Securities b) Transaction Levy and Trading Fee | NA | | i) Applicable to Securities (excluding Exchange Traded Funds) | |
| | NA | | ii) Applicable to Exchange Traded Funds | |
| | NA | NA | Handling Fee (Shanghai Stock Exchange) | (For General / DBS Account and DBS Treasures) 0.004% of transaction amount |
| | NA | NA | Securities Management Fee (China Securities Regulatory Commission) | (For General / DBS Account and DBS Treasures) Waived |
| | NA | NA | Transfer Fee | (For General / DBS Account and DBS Treasures) |
| | NA | NA | - China Clear | Waived |
| | NA | NA | - HKSCC | 0.002% of transaction amount |
| Shanghai Securities Amend point c "c) Stamp Duty (State Administration of Taxation)" to "c) Stamp Duty (State Administration of Taxation) Applicable to Securities (excluding Exchange Traded Funds)" | c) Stamp Duty (State Administration of Taxation) | | c) Stamp Duty (State Administration of Taxation) Applicable to Securities (excluding Exchange Traded Funds) | |
| Shenzhen Securities b) Transaction Levy and Trading Fee | NA | | i) Applicable to Securities (excluding Exchange Traded Funds) | |
| | NA | | ii) Applicable to Exchange Traded Funds | |
| | NA | NA | Handling Fee (Shenzhen Stock Exchange) | (For General / DBS Account and DBS Treasures) 0.004% of transaction amount |
| | NA | NA | Securities Management Fee (China Securities Regulatory Commission) | (For General / DBS Account and DBS Treasures) Waived |
| | NA | NA | Transfer Fee | (For General / DBS Account and DBS Treasures) |
| | NA | NA | - China Clear | Waived |
| | NA | NA | - HKSCC | 0.002% of transaction amount |
| Shenzhen Securities Amend point c "c) Stamp Duty (State Administration of Taxation)" to "c) Stamp Duty (State Administration of Taxation) Applicable to Securities (excluding Exchange Traded Funds)" | c) Stamp Duty (State Administration of Taxation) | | c) Stamp Duty (State Administration of Taxation) Applicable to Securities (excluding Exchange Traded Funds) | |

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.

DBS Bank (Hong Kong) Limited

This is a computer-generated letter and a signature is not required.