

August 31, 2025

Dear Valued Customer,

**Notice of Amendment to the Bank Charges Schedule,
Equities Trading Club Terms and Conditions and
Terms and Conditions for Accounts under Wealth Management Investment Portfolio**

What is this notice for?

We would like to inform you that with effect from 1 October 2025 ("Effective Date"), changes are made to Section VI. INVESTMENT SERVICES (fees adjustment on Hong Kong Securities and U.S. Securities Brokerage Commission) under the Bank Charges Schedule, Equities Trading Club Terms and Conditions and the Risk Disclosure Statement in the Terms and Conditions for Accounts under Wealth Management Investment Portfolio (Wealth Management Accounts).

In addition, we would like to inform you that the online trading fee of China Stock Connect (which will tentatively be launched in September 2025) will be the same as the current offline trading fee for China Stock Connect as listed on the Bank Charges Schedule Section VI. INVESTMENT SERVICES A. Securities 1) Trade-related services for Shanghai Securities and Shenzhen Securities.

A. What are the changes in relation to the Equities Trading Club and where can I get a full copy of the Bank Charges Schedule?

You may refer to the table below for the details of changes. If you would like to request a copy of the Bank Charges Schedule, please contact our branch staff or visit our website at www.dbs.com.hk.

Item	Prevailing	Revised
VI. INVESTMENT SERVICES		
A. Securities		
1) Trade-related services (Hong Kong Securities)		
a) Brokerage Commission		
i) Trading via DBS iBanking or DBS digibank HK (if applicable)		
Revise Equities Trading Club tier name, "Standard" to "Classic"	For Wealth Management Account	
	- All transactions	
	Equities Trading Club Tier and Rate ¹	
	Standard	0.20% of the transaction amount
	Classic	0.20% of the transaction amount


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Hong Kong's Best International Bank 2022 - 2024, Euromoney
Best International Bank in Hong Kong 2022 - 2025, FinanceAsia
Bank of the Year - Outstanding Performance 2022 - 2025,
Bloomberg Businessweek

Remarks				
Revise Equities Trading Club tier name, "Standard" to "Classic"	Tiers	Requirement of 3- month Accumulated Trading Volume (HK\$ or equivalent in foreign currency)		
	Standard	Below 1,000,000		
a) Brokerage Commission				
iii) Trading via Customer Service Executive through Phone Banking Services Hotline or Securities Trading Express Hotline				
Revise the Brokerage Commission	- All transactions			
	DBS Treasures			
	0.35% of the transaction amount	Equities Trading Club Tier and Rate ¹		
		Diamond	0.25%	of the transaction amount
		Platinum	0.25%	
Gold		0.35%		
Silver		0.35%		
Bronze		0.50%		
Classic	0.50%			
Remarks	N/A	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 or above 20,000,000	
		Platinum	From 10,000,000 to below 20,000,000	
		Gold	From 5,000,000 to below 10,000,000	
		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.				

VI. INVESTMENT SERVICES							
A. Securities							
1) Trade-related services (U.S. Securities)							
a) Brokerage Commission							
i) Trading via DBS iBanking or DBS digibank HK							
Revise Equities Trading Club tier name, “Standard” to “Classic”	- All transactions						
	DBS Treasures						
	Equities Trading Club Tier and Rate ²				Equities Trading Club Tier and Rate ²		
	Standard	0.35%	of the transaction amount		Classic	0.35%	of the transaction amount
Remarks Revise Equities Trading Club tier name, “Standard” to “Classic”							
	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)	
	Standard	Below 1,000,000			Classic	Below 1,000,000	
VI. INVESTMENT SERVICES							
A. Securities							
4) Account maintenance							
a) Safekeeping Maintenance Fee							
Revise the Safekeeping Maintenance Fee	For securities holdings maintained under Wealth Management Accounts						
	- On each portfolio payable semi annually						
	DBS Treasures						
	0.025% per annum, calculated according to portfolio value on monthly accrual basis				Equities Trading Club Tier and Rate ¹		
					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%	

Remarks Add the Requirement of 3-month Accumulated Trading Volume for each Equities Trading Club membership tier	N/A	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 or above 20,000,000
		Platinum	From 10,000,000 to below 20,000,000
		Gold	From 5,000,000 to below 10,000,000
		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.			

In the Equities Trading Club Terms and Conditions, the same changes have also been made to revise the name of Equities Trading Club membership tier from "Standard" to "Classic".

B. What is the change in the Risk Disclosure Statement of the Terms and Conditions for Accounts under Wealth Management Investment Portfolio (Wealth Management Accounts)?

- The risk disclosure statement for Virtual Assets (VA) and Virtual Assets-related Products under Point 8 in Part 2 of Section A Risk Disclosure Statement of the Terms and Conditions will be updated with key changes listed below:
 - i. Add the definition of the Virtual Asset Futures Contracts (VA futures contracts) and respective risk;
 - ii. Update the definition of VA; and
 - iii. Enrich the content of Legal and Regulatory Risk, Risk of Price Volatility and Risk of Potential Price Manipulation of VA, VA futures contracts and VA-related products.

Please refer to the Terms and Conditions for Accounts under Wealth Management Investment Portfolio for the full version. This Notice of Amendment serves as our notice to you regarding the changes set out above to take effect on their respective effective date(s).

The service charges in the Bank Charges Schedule and Terms and Conditions for Accounts under Wealth Management Investment Portfolio (Wealth Management Accounts) 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.

The Bank Charges Schedule, Equities Trading Club Terms and Conditions and Terms and Conditions for Accounts under Wealth Management Investment Portfolio (Wealth Management Accounts) will be reviewed and updated from time to time. In order for you to keep track of the changes and store a copy for future reference, the respective copy will be available for your access or download within 30 days from the Effective Date at our website below. After 30 days, you may not be able to access or download such documents. For enquiries or a physical copy of the documents, you may reach out to our branch for assistance.

- Bank Charges Schedule: go.dbs.com/hk-ratesfee-en
- Equities Trading Club Terms and Conditions: www.dbs.com.hk/personal/investments/equities-trading-club-tnc.html
- Terms and Conditions for Accounts under Wealth Management Investment Portfolio (Wealth Management Accounts): go.dbs.com/hk-tc-acct-wma-en

Please note that your retention and/or continuous use of your bank accounts and services on or after the Effective Date shall constitute your agreement and acceptance of the above revisions and the revisions shall be binding on you. If you do not accept the above revisions, please close your accounts and services before the Effective Date.

Yours faithfully,
DBS Bank (Hong Kong) Limited

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