

15 January 2024

Dear Customer,

Notice of Amendment to the Bank Charges Schedule

We would like to inform you that with effect from 31 March 2024 ("Effective Date"), changes are made to the following sections under the Bank Charges Schedule as follows.

Item	Prevailing	Revised	
I. CUSTOMER SEGMENT			
Average Total Relationship Balance over 3 consecutive months¹			
Monthly Service Fee^{2,3}	(For General / DBS Account) HK\$100 ⁴ (For DBS Treasures) HK\$200	(For General / DBS Account) <u>HK\$200⁴</u> (For DBS Treasures) <u>HK\$300</u>	
The Remark 1 applied to "Average Total Relationship Balance over 3 consecutive months"	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 asset include Hong Kong dollar, Renminbi and Foreign currency deposits, Currency Linked Investment, market value of local and overseas securities, investment funds, bonds and other linked or structured investment products.	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 <u>foreign</u> currency deposits, Currency Linked Investment, market value of local and overseas securities, investment funds, bonds, <u>paper gold</u> and other linked or structured investment products.	
The Remark 4 applied to "Average Total Relationship Balance over 3 consecutive months - Monthly Service Fee (For General / DBS Account)"	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).	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, <u>supporting documents required</u>); (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).	
I. CUSTOMER SEGMENT			
Interest Rate for Overdraft Protection			
Interest Rate	(For General / DBS Account) HKD Prime Rate of the Bank + 5% p.a. (For DBS Treasures) HKD Prime Rate of the Bank + 3.75% p.a.	(For General / DBS Account) HKD Prime Rate of the Bank <u>+ 8% p.a.</u> (For DBS Treasures) HKD Prime Rate of the Bank <u>+ 6% p.a.</u>	
III. DEPOSIT SERVICES			
F. HKD Fund Transfer			
Combine "1) To same name account" and "2) To third party's account" to "All transactions over the counter"	1) To same name account	<u>All transactions over the counter</u>	(For General / DBS Account) <u>HK\$30 per transaction³</u> (For DBS Treasures) <u>Waived</u>
	Transfer < HK\$1,000,000		
	Transfer ≥ HK\$1,000,000		

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Item	Prevailing		Revised	
Combine "1) To same name account" and "2) To third party's account" to "All transactions over the counter"	2) To third party's account		All transactions over the counter	(For General / DBS Account) HK\$30 per transaction ³ (For DBS Treasures) Waived
	Transfer < HK\$50,000	(For General / DBS Account) HK\$30 per transaction (For DBS Treasures) Waived		
	Transfer ≥ HK\$50,000	(For General / DBS Account and DBS Treasures) Waived		
Add Remark 3 applied to "All transactions over the counter (For General / DBS Account)"	NA		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).	
V. GENERAL SERVICES A. ATM card				
2) Replacement of lost or damaged card	Via branch	(For General / DBS Account) HK\$50 per card (For DBS Treasures) Waived	Via branch	(For General / DBS Account) HK\$100 per card (For DBS Treasures) HK\$50 per card
VI. INVESTMENT SERVICES A. Securities 1) Trade-related services				
The Remark 1 applied to "b) Transaction Levy" under "Hong Kong Securities"	Remark 1 1. Fees and charges determined and collected by the Hong Kong SAR government, SFC, AFRC or HKEx are subject to change without prior notice.		Remark 1 1. 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.	
Renumber Remark 2 applied for "b) Transaction Levy - AFRC Transaction Levy" under "Hong Kong Securities" to Remark 1	Remark 2 2. Effective from 22 November 2023, the name of the Financial Reporting Council (FRC) will be changed to the Accounting and Financial Reporting Council (AFRC). Consequently, the FRC Transaction Levy will be renamed as AFRC Transaction Levy.		Remark 1 1. Effective from 22 November 2023, the name of the Financial Reporting Council (FRC) will be <u>has been</u> changed to the Accounting and Financial Reporting Council (AFRC). Consequently, the FRC Transaction Levy will be <u>has been</u> renamed as AFRC Transaction Levy.	
Renumber Remark 1 applied to "c) Trading Fee" and "d) Stamp Duty" under "Hong Kong Securities" to Remark 2	Remark 1 1. Fees and charges determined and collected by the Hong Kong SAR government, SFC, AFRC or HKEx are subject to change without prior notice.		Remark 2 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.	
Renumber Remark 2 applied to "b) Transaction Levy and Trading Fee" under "Shanghai Securities" and "Shenzhen Securities" and "c) Stamp Duty" under "Shanghai Securities" to Remark 3	Remark 2 2. Fees and charges determined and collected by 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.		Remark 3 3. 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.	

Item	Prevailing		Revised	
The Remark 1 applied to “c) Stamp Duty” under “Shenzhen Securities”	Remark 1		Remark 1	
	1. Fees and charges determined and collected by 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.		1. Fees and charges determined and collected by <u>government or regulatory bodies including but not limited to the Shanghai Stock Exchange</u> , 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.	
VI. INVESTMENT SERVICES A. Securities 3) Information services – Stock Watch				
b) Wealth Management Accounts	- U.S. Securities	(For General / DBS Account and DBS Treasures) HK\$23	-U.S. Securities	(For General / DBS Account and DBS Treasures) HK\$23
VI. INVESTMENT SERVICES A. Securities 5) Nominee services and corporate actions (for Hong Kong Securities only)				
The Remark 2 applied to “c) Cash/Special Offer/Privatization - Stamp Duty”	Remark 2		Remark 2	
	2. Fees and charges determined and collected by the Hong Kong SAR government, SFC, AFRC or HKEx are subject to change without prior notice.		2. Fees and charges determined and collected by <u>government or regulatory bodies including but not limited to the Hong Kong SAR government</u> , SFC, AFRC or HKEx are subject to change without prior notice.	
VI. INVESTMENT SERVICES A. Securities 6) Financing and other services				
b) Handling fee for application of Initial Public Offering (IPO) shares	Through Internet Banking	(For General / DBS Account and DBS Treasures) HK\$50/RMB50 per application	Through <u>DBS iBanking or DBS digibank HK app (if applicable)</u>	(For General / DBS Account and DBS Treasures) HK\$50/RMB50 per application

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 the 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