

1 June 2022

Dear Customer,

**Notice of Amendment to the Bank Charges Schedule, Important Changes Related to Banking Services and Terms and Conditions Governing Accounts**

We would like to inform you that with effect from 31 July 2022 (“**Effective Date**”), the existing fees and charges that the Bank levies for our various services as stated in the Bank Charges Schedule will be revised as Section I in the Bank Charges Schedule (Corporate Customers). Meanwhile, there are Important Changes Related to Banking Services and Terms and Conditions Governing Accounts (the “**Terms and Conditions**”) as indicated in Section II and III respectively.

**I. Revised Items in the Bank Charges Schedule**

Item	Prevailing		Revised		
<b>Request for Banker’s Report /Document Copies</b>					
Bank Confirmation	Each Confirmation	HK\$350 (or its equivalent)	– Each Hardcopy Confirmation via Post – Each Softcopy Confirmation via Email	HK\$350 (or its equivalent)  HK\$300 (or its equivalent)	
<b>Deposit Services</b>					
Current Accounts, Save & Cheque Accounts, HK Dollar Savings Accounts and Multi-Currency Savings Accounts	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	Charge on dormant 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.)		(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.)		
Corporate Account Set-up Fee	- 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	- 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	
Footnote	(†) 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		#) Local Company refers to Hong Kong registered company excluding Overseas Company† and Special Company‡. (†) 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 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.		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.	
Other Charges	NA	NA	Negative Interest Charge – Monthly Charge will be applied if the end-of-day balance of corporate deposits in negative interest currencies exceeds the Bank's predefined threshold	For details of the threshold and negative interest rates, please visit <a href="https://www.dbs.com.hk/sme/negative-interest-currencies">https://www.dbs.com.hk/sme/negative-interest-currencies</a> .
<b>Outward Remittances</b>				
Telegraphic Transfer	Handling charge per telegraphic transfer – For DBS Corporate customers • Via IDEAL Internet Banking • Via Branch	HK\$115 per transaction  HK\$200 per transaction	Handling charge per telegraphic transfer – Via DBS Electronic Banking** – Via Branch • With Bank's standard form • With Non-standard bank form – Via other manual channels (where accepted by the Bank) – Via SWIFT • MT103 • MT202	HK\$115 per transaction  HK\$200 per transaction  HK\$380 per transaction  HK\$500 per transaction  HK\$240 per transaction HK\$80 per transaction
	Cable Charges	HK\$100 per cable (waived for telegraphic transfer initiated via IDEAL Internet Banking)	Cable Charges	HK\$100 per cable (waived for telegraphic transfer initiated via DBS Electronic Banking**)
	Additional charge for cable with Chinese characters	HK\$150 (waived for telegraphic transfer initiated via IDEAL Internet Banking)	Additional charge for cable with Chinese characters	HK\$150 (waived for telegraphic transfer initiated via DBS Electronic Banking**)
Local Transfer in HKD/USD/RMB Via Real Time Gross Settlement (RTGS)	– Each payment via branches – Each payment via IDEAL Internet Banking Correspondent Bank Charges	HK\$200 per transaction  HK\$55 per transaction  At cost	Handling charge per local transfer – Via DBS Electronic Banking** – Via Branch • With Bank's standard form • With Non-standard bank form – Via other manual channels (where accepted by the Bank) – Via SWIFT • MT103 • MT202 Correspondent Bank Charges	HK\$55 per transaction  HK\$200 per transaction  HK\$380 per transaction  HK\$500 per transaction  HK\$200 per transaction HK\$30 per transaction  At cost

Enquiry / Amendment / Cancellation of a Telegraphic Transfers or Local Transfer <sup>1</sup>	– Each transfer	HK\$200 + cable charges + correspondent bank charges, if applicable	NA (Refer to Note <sup>1</sup> for details)	NA (Refer to Note <sup>1</sup> for details)
Other Payment Instructions for Telegraphic Transfers or Local Transfer	NA	NA	Each instruction – Via Branch • Enquiry / Amend / Cancel/ Return – Via DBS Electronic Banking** • Enquiry (Via SWIFT gpi) • Stop • Recall Correspondent Bank Charges	HK\$300  Free  Free HK\$200 At cost, if applicable
Special Payment Requests <sup>2</sup>	– To any DBS account not using Bank's standard form – To any DBS account using Bank's standard form not submitted at branch	HK\$180 per transaction  HK\$300 per transaction	NA (Refer to Note <sup>2</sup> for details)	NA (Refer to Note <sup>2</sup> for details)
Footnote	NA		(**) DBS Electronic Banking refers to DBS IDEAL, IDEAL Connect, and DBS RAPID.	

#### Faster Payment System ("FPS")

Payment in HKD/RMB via FPS	Payment Amount – HK\$1,000,000 equivalent or below  – HK\$1,000,000  – RMB1,000,000 equivalent or below  – RMB1,000,000 above  (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.)	HK\$5 per transaction  HK\$25 per transaction  RMB5 per transaction  RMB25 per transaction	Payment Amount – HK\$1,000,000 equivalent or below • First 50 transactions • > 50 transactions – HK\$1,000,000 above – RMB1,000,000 equivalent or below – RMB1,000,000 above	Free* HK\$5 per transaction  HK\$25 per transaction  RMB5 per transaction  RMB25 per transaction
Bulk Outward Payments & Bulk Direct Debit in HKD / RMB via FPS	NA	NA	Bulk Outward Payment & Bulk Direct Debit in HKD / RMB	HK\$1/ RMB1 per item
Footnote	NA		(*) Up to 50 free transactions per month per account, applicable to HKD FPS payments only and subject to Bank's discretion.	

Note:

<sup>1</sup> Fee charges for Enquiry / Amendment / Cancellation of a Telegraphic Transfers or Local Transfer have been renamed to Other Payment Instructions for Telegraphic Transfers or Local Transfer.

<sup>2</sup> Fee charges for 'Special Payment Requests' have been integrated to 'Telegraphic Transfer' and 'Local Transfer in HKD/USD/RMB Via Real Time Gross Settlement (RTGS)' Handling charges:

- Existing charge of HK\$180 per transaction for Special Payment Requests 'to any DBS account not using Bank's standard form' has been incorporated into Handling Charge 'via Branch with non-standard form' at HK\$380 per transaction, which comprises of HK\$200 standard handling charge and HK\$180 additional special payment charge.
- Existing charge of HK\$300 per transaction for Special Payment Requests 'to any DBS account using Bank's standard form not submitted at branch' has been incorporated into Handling Charge 'via other manual channels (where accepted by the Bank)' at HK\$500 per transaction, which comprises of HK\$200 standard handling charge and HK\$300 additional special payment charge.

## **II. Important Changes Related to Banking Services**

Please be informed that our Bank will no longer support both the deposit service and issuance of Australian Dollar Demand Draft commencing 1 July 2022.

## **III. Revised Terms and Conditions Governing Accounts**

We would like to inform you that with effect from 31 July 2022 (the "Effective Date"), your Terms and Conditions Governing Accounts (the "Terms and Conditions") will be amended to insert a new Clause 3.5 Encumbrances under "Clause 3 Opening and managing your account" of the standard terms as follows:

3.5 Encumbrances. You cannot create, or allow to arise or remain in force, any encumbrance on your account without our written consent beforehand. If we give you permission to do this, we have the right to set any additional terms and conditions or fees (or both) we think appropriate. An encumbrance is any mortgage, charge (fixed or floating), pledge, lien or other security interest of any kind or other agreement or arrangement that has a similar effect.

As a result of this change, the clause numbers for the current clause 3.5 Account 'in trust' and 3.6 Partnership account will be updated to clauses 3.6 and 3.7 respectively.

A copy of the Terms and Conditions can be downloaded at our website [www.dbs.com.hk](http://www.dbs.com.hk). Please note that the amendment shall be binding on you if you continue to use our services after the Effective Date. If you do not accept the changes in the Terms and Conditions, please terminate your account(s) before the Effective Date in accordance with your right of termination provided in the Terms and Conditions.

This Notice of Amendment serves as our 30 days' notice to you regarding changes to or introduction of the relevant service charges and terms and conditions set out above. These changes or new charges (as the case may be) will take effect automatically on the Effective Date and will be binding on you.

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.

Any consequential changes to reference to table of contents, index, headings, section, clauses and paragraph numbering are not set out in this Notice of Amendment. Please refer to the latest version of Bank Charges Schedule (Corporate Customers).

Should you have any questions on the changes to the Terms and Conditions and its impact to your accounts in Hong Kong, or if you would like to request for a copy of the Bank Charges Schedule (Corporate Customers), please contact our contact DBS BusinessCare at +852 2290 8068.

Wherever there is a discrepancy between the English and Chinese version of this notice, the English version prevails.

**DBS Bank (Hong Kong) Limited**

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

親愛的客戶：

### 銀行服務收費表、戶口及服務條款及細則之修訂通知

謹此通知，本行將由 2022 年 7 月 31 日起（“生效日”）調整銀行服務收費表（公司客戶）（可予不時修訂）所載各項服務的現行收費，詳見第一部份。本行亦同時修訂銀行服務和規管戶口及服務之相關條款及細則（「條款及細則」），詳見第二及第三部份。。

#### （一）調整銀行服務收費表

服務種類	現行		修改後	
<b>索取銀行報告 / 文件副本</b>				
銀行核數證明書	- 每份	HK\$350（或其等值之外幣）	- 每份實體證明書以郵遞寄送	HK\$350（或其等值之外幣）
			- 每份電子版證明書以電子郵件發送	HK\$300（或其等值之外幣）
<b>存款服務</b>				
往來戶口、Save & Cheque 戶口、港元儲蓄戶口及多種貨幣儲蓄戶口	因企業戶口 12 個月以上未有款項進支而結餘不足以下金額之收費：	每半年一次，於六月及十二月收費	因不動企業戶口 12 個月以上未有款項進支而結餘不足以下金額之收費：	每半年一次，於六月及十二月收費
	澳元 1,000 加元 1,000 瑞士法郎 1,000 丹麥克朗 5,000 歐羅 600 英鎊 500 港元 5,000 日圓 80,000 挪威克朗 5,000 紐元 1,000 人民幣 5,000 瑞典克朗 5,000 新加坡元 1,000 美元 600	澳元 25 加元 25 瑞士法郎 25 丹麥克朗 75 歐羅 25 英鎊 15 港元 150 日圓 2,500 挪威克朗 120 紐元 25 人民幣 120 瑞典克朗 75 新加坡元 25 美元 25	澳元 1,000 加元 1,000 瑞士法郎 1,000 丹麥克朗 5,000 歐羅 600 英鎊 500 港元 5,000 日圓 80,000 挪威克朗 5,000 紐元 1,000 人民幣 5,000 瑞典克朗 5,000 新加坡元 1,000 美元 600	澳元 25 加元 25 瑞士法郎 25 丹麥克朗 75 歐羅 25 英鎊 15 港元 150 日圓 2,500 挪威克朗 120 紐元 25 人民幣 120 瑞典克朗 75 新加坡元 25 美元 25
	(不適用於多種貨幣儲蓄戶口內任何一種貨幣於 12 個月內有進支。)		(不適用於多種貨幣儲蓄戶口內任何一種貨幣於 12 個月內有進支。)	
企業賬戶設立收費	- 本地企業帳戶設立 - 海外企業帳戶設立 <sup>†</sup> - 特殊企業帳戶設立 <sup>‡</sup>	最低收費 HK\$1,200 最低收費 HK\$10,000 最低收費 HK\$10,000	- 本地企業帳戶設立 <sup>#</sup> - 海外企業帳戶設立 <sup>†</sup> - 特殊企業帳戶設立 <sup>‡</sup>	最低收費 HK\$1,200 最低收費 HK\$10,000 最低收費 HK\$10,000
備註	(†) 海外企業包括 (1) 不在香港註冊的公司；(2) 在香港註冊的公司並且其主要企業股為海外註冊的公司；(3) 在香港註冊的公司並且其任何一位企業董事為海外註冊的公司；(4) 依據香港《公司條例》第 622 章註冊的非香港公司。 (‡) 特殊企業包括但不限於 (1) 從事特殊行業，如金錢服務、珠寶首飾等之企業；(2) 企業架構複雜；(3) 公司主要股東非永久性香港居民；(4) 信託帳戶。		(#) 本地企業指香港註冊的公司，並不包括海外企業 (†) 及特殊企業 (‡)。 (†) 海外企業包括 (#) (1) 不在香港註冊的公司；(2) 在香港註冊的公司並且其主要企業股為海外註冊的公司；(3) 在香港註冊的公司並且其任何一位企業董事為海外註冊的公司；(4) 依據香港《公司條例》第 622 章註冊的非香港公司。 (‡) 特殊企業包括但不限於 (1) 從事特殊行業，如金錢服務、珠寶首飾等之企業；(2) 企業架構複雜；(3) 公司主要股東非永久性香港居民；(4) 信託帳戶。	
其他收費	NA	NA	負利率費用 - 如戶口存款之日終結餘超過指定門檻，本行將收取相關利息費用	有關門檻和負利率費用詳情請瀏覽 <a href="https://www.dbs.com.hk/sme/negative-interest-currencies">https://www.dbs.com.hk/sme/negative-interest-currencies</a>

匯出匯款				
電匯	每筆電匯手續費		每筆電匯手續費	
	- 公司客戶 <ul style="list-style-type: none"> <li>• 透過「IDEAL」網上銀行</li> <li>• 透過分行</li> </ul>	每次HK\$115 每次HK\$200	- 透過DBS電子渠道** - 透過分行 <ul style="list-style-type: none"> <li>• 遞交本行指定表格</li> <li>• 遞交非本行指定表格</li> </ul> - 透過非分行渠道遞交表格 - 透過SWIFT <ul style="list-style-type: none"> <li>• MT103</li> <li>• MT202</li> </ul>	每筆HK\$115 每筆HK\$200 每筆HK\$380 每筆HK\$500 每筆HK\$240 每筆HK\$80
	電報費	每次HK\$100 (透過「IDEAL」網上銀行提交之電匯付款指示可豁免此項收費)	電報費	每筆HK\$100 (透過DBS電子渠道**遞交之電匯付款指示可豁免此項收費)
	若電文內包含中文字	每次HK\$150 (透過「IDEAL」網上銀行提交之電匯付款指示可豁免此項收費)	若電文內包含中文字	每筆HK\$150 (透過DBS電子渠道**遞交之電匯付款指示可豁免此項收費)
以港元/美元/人民幣經即時支付結算系統本地轉匯	- 透過分行 - 透過「IDEAL」網上銀行 - 有關代理銀行費用 <ul style="list-style-type: none"> <li>• 從收款人戶口扣除</li> </ul>	每次HK\$200 每次HK\$55 按成本收費	每筆本地轉匯手續費 - 透過DBS電子渠道** - 透過分行 <ul style="list-style-type: none"> <li>• 遞交本行指定表格</li> <li>• 遞交非本行指定表格</li> </ul> - 透過非分行渠道遞交表格 - 透過SWIFT <ul style="list-style-type: none"> <li>• MT103</li> <li>• MT202</li> </ul> 有關代理銀行費用 - 從收款人戶口扣除	每筆HK\$55 每筆HK\$200 每筆HK\$380 每筆HK\$500 每筆HK\$200 每筆HK\$30 按成本收費
查詢/修改/取消電匯或本地轉匯	- 每次	HK\$200另加電報費及有關代理銀行徵收之費用(如適用)	NA (詳情請參考備註 <sup>1</sup> )	NA (詳情請參考備註 <sup>1</sup> )
其他有關電匯或本地轉匯手續費	NA	NA	每筆手續費 - 透過分行 <ul style="list-style-type: none"> <li>• 查詢/修改/取消/退款</li> </ul> - 透過DBS電子渠道** <ul style="list-style-type: none"> <li>• 查詢(透過 SWIFT gpi)</li> <li>• 停止</li> <li>• 召回</li> </ul> 有關代理銀行費用	每筆HK\$300 免費 免費 每筆HK\$200 按成本收費 (如適用)
特別付款指示 <sup>2</sup>	- 使用非本行指定表格, 要求從任何星展戶口付款	每次HK\$180	NA (詳情請參考備註 <sup>2</sup> )	NA (詳情請參考備註 <sup>2</sup> )

	- 非透過分行遞交本行指定表格，要求從任何星展戶口付款	每次HK\$300		
備註	NA		(**) DBS電子渠道包括DBS IDEAL, IDEAL Connect, and DBS RAPID.	
<b>快速支付系統(轉數快)服務</b>				
<b>以港元/人民幣經轉數快處理的付款或資金轉帳</b>	交易金額 - HK\$1,000,000或以下 - HK\$1,000,000 以上 - RMB 1,000,000或以下 - RMB 1,000,000 以上  每月每筆交易回贈HK\$5 (上限50筆, 只適用於港幣轉數快交易並以本行決定為準。)	每筆HK\$5 每筆HK\$25 每筆RMB 5 每筆RMB 25	交易金額 - HK\$1,000,000或以下 <ul style="list-style-type: none"> <li>• 首50筆</li> <li>• 50筆以上</li> </ul> - HK\$1,000,000 以上 - RMB 1,000,000或以下 - RMB 1,000,000 以上	免費* 每筆HK\$5  每筆HK\$25 每筆RMB 5 每筆RMB 25
<b>以港元/人民幣經轉數快批量付款/批量收款</b>	NA	NA	以港元/人民幣經批量付款/批量收款	每筆HK\$1 / RMB 1
備註			(*) 每月上限50筆每筆交易免費, 只適用於港幣轉數快交易並以本行決定為準。	

備註:

- 1 '查詢/修改/取消電匯或本地轉匯'的費用已重命名為'其他有關電匯或本地轉匯手續費'。
- 2 '特別付款指示'的費用將會分別移至'電匯'及'以港元/美元/人民幣即時支付結算系統本地轉匯'透過分行/透過非分行渠道遞交表格手續費。
  - 現行每次HK\$180 '使用非本行指定表格'費用將會移至'透過分行遞交非本行指定表格'手續費, 每次HK\$380, 當中包含 HK\$200 標準手續費及 HK\$180 額外特別付款指示費用。
  - 現行每次HK\$300 '非透過分行遞交本行指定表格'費用將會移至'透過非分行渠道遞交表格'手續費每次HK\$500, 當中包含 HK\$200 標準手續費及 HK\$300 額外特別付款指示費用。

## (二) 銀行服務更改通知

謹此通知, 本行將由 2022 年 7 月 1 日起停止發行及兌現澳元外幣支票。

## (三) 修訂規管戶口及服務之相關條款及細則

謹此通知, 本行將修訂規管戶口及服務之相關條款及細則(「條款及細則」), 並由 2022 年 7 月 31 日(「生效日」)起生效。新條款 3.5 產權負擔 將被加於「標準條款」中, 其詳細內容如下:

3.5 產權負擔。未經本行事先書面同意, 貴司不能在貴司的賬戶上設立、允許產生或維持任何產權負擔。如果本行同意貴司在賬戶設立產權負擔, 本行則有權在我們認為適當的情況下對貴司的賬戶附加其他額外條款或收費(或兩者同時行使)。產權負擔是指任何抵押、押記(固定或浮動)、質押、留置權或任何種類的其他擔保權益或具有類似效力的其他協議和安排。

原來條款 3.5 “信託” 帳戶 及 3.6 合夥帳戶 的條款編號亦將相應更新為 3.6 及 3.7。

客戶可於本行網站 [www.dbs.com.hk](http://www.dbs.com.hk) 下載條款及細則。客戶請注意, 如閣下/貴公司於生效日後繼續使用本行服務, 上述修訂將對閣下/貴公司具約束力。如閣下/貴公司不接受相關條款及細則的修訂, 請於生效日前按條款及細則所載的結束戶口權利結束閣下/貴公司的戶口。

本行以此修訂通知提前 30 天通知閣下有關以上服務收費，戶口及服務之相關條款及細則的調整。所有更改及新收費(視乎情況而定)將於生效日自動生效及對閣下具有約束力。

此修訂通知所載之各項收費於付印時均為正確，惟本行有權隨時作出調整。本行亦保留權利不時推行新收費。

對於目錄，索引，標題，節，條款及段落編號所引用的任何相應更改均未在本修訂通知中列出，詳情請參考銀行服務收費表(公司客戶)。

倘若閣下/貴公司對於上述修訂以及其對閣下/貴公司戶口或本行在香港提供的其他服務所帶來的影響有任何疑問，或需索取銀行服務收費表(公司客戶)，請致電本行企業一綫通+852 2290 8068 查詢。

中英文版本內容有歧異，概以英文版本為準。

星展銀行(香港)有限公司

本函乃電腦列印文件而不需簽署

2022 年 6 月 1 日