

This **Bank Charges Schedule (DBS Account and Treasures customers)** is published to let you know the fees and charges DBS Bank (Hong Kong) Limited ("the Bank") levies for the services we provide to our customers in the Hong Kong Special Administrative Region (effective date: 27 February 2021) (unless otherwise specified). We hope you find it useful. The service charges contained in this booklet are correct at the time of printing. These charges are subject to change and the Bank reserves the right to introduce service charges not included in this booklet. Details of service charges not shown in this booklet are contained in our relevant product leaflets or are available on request at our branches. If you have any queries concerning the fees and charges contained in this booklet, please contact our branch staff or visit our website at [www.dbs.com.hk](http://www.dbs.com.hk).

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

索取本收費表中文版本，請隨時與各分行聯絡或瀏覽網頁[www.dbs.com.hk](http://www.dbs.com.hk)。

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## Bank anywhere with DBS



### 1. Bill payment

DBS iBanking and DBS digibank HK allow you to submit payment instructions round the clock.



### 2. DBS DigiMortgage

Submit your mortgage application online and secure tentative approval within one minute. Once your information is validated against submitted documents, the One-minute Instant Approval result will become final and conclusive, paving the way for your new home purchase sooner.



### 3. Trade securities anytime and anywhere

Enjoy round-the-clock trading, up-to-date market information and professional analysis anytime and anywhere through phone banking, DBS iBanking and DBS digibank HK.



### 4. Online Remittance Services

Easily transfer money overseas with only a couple of steps via DBS iBanking and DBS digibank HK.



### 5. Secured Line of Credit

Available to all DBS Account or DBS Treasures customers. Secure quick access to your funds when you need them.



### 6. Interbank transfers in Hong Kong dollars

Process interbank transfers online through DBS iBanking and DBS digibank HK.



### 7. Outward telegraphic transfers

Save on handling charges by processing outward remittances through DBS iBanking at your convenience.



### 8. Become a DBS Account or DBS Treasures customer

Manage your finances with ease through an overview of all your accounts and banking products (including insurance policies, investments, loans and mortgages) within a single, consolidated monthly statement.



### 9. 2-in-1 Savings and Checking Accounts

Keep growing your wealth by earning interest on your savings. You can also issue cheques from one account without the need to transfer funds.



### 10. DBS Treasures customers special privileges

DBS Treasures customers enjoy full waivers or preferential charges on various banking services.



### 11. Portfolio Overview and Analysis for DBS Treasures customers with Wealth Management Accounts

View a clear breakdown of asset movements, holdings, transactions and allocations on DBS iBanking and DBS digibank HK.

**12. Exclusive DBS Treasures Centres**

Join as a DBS Treasures customer and enjoy priority banking services at our DBS Treasures Centres.

**13. Fee waivers to Senior citizens aged 65 or above**

Senior citizens aged 65 or above are eligible for fee waivers on selected banking services.

**14. Fees applied to transactions conducted via branch or phone banking**

In most cases, fees charged for services rendered via DBS iBanking and DBS digibank HK are lower than at a branch or via phone banking.

**15. DBS' fully secured digital platforms and ATM Services enable you to conveniently access your banking accounts and fulfil your daily banking needs on the go.**

| Transactions                          | DBS iBanking | DBS digibank HK                                      | ATM   |
|---------------------------------------|--------------|--|---|
| Balance enquiry                       | ✓            | ✓  | ✓   |
| Cheque Deposit                        |              |  | ✓   |
| Cash Deposit                          |              |  | ✓   |
| Cash Withdrawal                       |              |  | ✓   |
| Fund Transfer                         | ✓            | ✓  | ✓   |
| Transfer funds locally via PayFast    | ✓            | ✓  |   |
| Pay bills via Scan & Pay              |              | ✓  |   |
| Place Time Deposit                    | ✓            | ✓  |   |
| Transfer funds overseas via DBS Remit | ✓            | ✓  |   |
| Exchange Foreign Currencies           | ✓            | ✓  | ✓<br>(from HKD to CNY and cash withdrawal only) |
| Trade securities                      | ✓            | ✓  |   |
| Subscribe/redeem investment fund      | ✓            | ✓<br>(only applicable to Wealth Management Accounts) |   |
| Set up Standing Instructions          | ✓            |  |   |
| Cheque book request                   | ✓            |  | ✓   |

| Transactions  | DBS iBanking   | DBS digibank HK  | ATM |
|---|--|--|-----|
| Check transaction history                               | ✓  | ✓  |     |
| Credit card repayment                                   | ✓  | ✓  | ✓   |
| Subscribe, view or download your eStatement/<br>eAdvice | ✓  |  |     |
| Portfolio Overview and Analysis                         | ✓<br>(only applicable to<br>Wealth Management<br>Accounts) | ✓<br>(only applicable to<br>Wealth Management<br>Accounts) |     |

For more details of our Internet / mobile banking services, please visit [www.dbs.com.hk/personal/deposits/digital-services/default.page](http://www.dbs.com.hk/personal/deposits/digital-services/default.page) and [www.dbs.com.hk/treasures/accounts/services/default.page](http://www.dbs.com.hk/treasures/accounts/services/default.page)

## I. CUSTOMER SEGMENT

| Type of Service   | Charge   |  |
|---|--|--|
|   | DBS Account  | DBS Treasures  |
| <b>Average Total Relationship Balance over 3 consecutive months<sup>1</sup></b> |  |  |
| Monthly Service Fee Threshold   | HK\$200,000  | HK\$1,000,000  |
| Monthly Service Fee <sup>2,3</sup>  | HK\$100 <sup>4</sup>   | HK\$200  |
| <b>Interest Rate for Overdraft Protection</b>                                   |  |  |
| Maximum of overdraft protection limit   | 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<br>(Applicable to customers who have not opened Treasures Secured Line of Credit and Wealth Management Accounts) | 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<br>(Applicable to customers who have not opened Treasures Secured Line of Credit and Wealth Management Accounts) |
| Interest Rate   | HKD Prime Rate of the Bank <sup>5</sup> + 5% p.a.  | HKD Prime Rate of the Bank <sup>5</sup> + 3.75% p.a.   |

## II. INTEREST YEAR BASE

The number of days used as the basis of interest calculation for deposits and loans is as follows:

For HKD, GBP and SGD: 365 days

For other currencies : 360 days

## III. DEPOSIT SERVICES

| Type of Service   | Charge                                     |   |
|---|--|---|
|   | General / DBS Account                      | DBS Treasures                               |
| A. Deposits   |  |   |
| 1) HKD coins deposit per customer per day regardless of total number of accounts customer holds |  |   |
| Deposit ≤ 50 pieces of coins  | Waived                                     |   |
| Deposit > 50 pieces of coins  | 2% of total deposit amount, min. HK\$100   |   |
| 2) HKD notes deposit per customer per day regardless of total number of accounts customer holds |  |   |
| Deposit < 200 pieces of notes   | Waived                                     |   |
| Deposit ≥ 200 pieces of notes   | 0.5% of total deposit amount, min. HK\$250 | 0.25% of total deposit amount, min. HK\$125 |

### Remarks:

- "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.
- (i) For customers with single accounts only, the fees and charges will be charged according to the Customer Segment; (ii) For customers with joint name accounts, the fees and charges will be charged according to the Customer Segment of the primary account holder; (iii) The Bank reserves the right to make final decision on all matters regarding Total Relationship Balance calculation and the applicable fees and charges charging logic.
- The monthly service fee will be applied if the "Average Total Relationship Balance over 3 consecutive months" falls below the "Monthly Service Fee Threshold (or its equivalent in foreign currency(ies))".
- 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.
- 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.

| Type of Service   | Charge  |  |
|---|---|--|
|   | General / DBS Account   | DBS Treasures  |
| 3) Deposit of RMB notes   |   |  |
| Deposit < 200 pieces of notes   | Waived  |  |
| Deposit ≥ 200 pieces of notes   | 0.5% of total deposit amount, min. HK\$125  | 0.25% of total deposit amount, min. HK\$50                   |
| 4) Deposits in notes of the same currency (except HKD and RMB notes)  |   |  |
| Deposit Threshold per day (or equivalent amount)  | Nil   | US\$10,000   |
| Deposit amount exceed threshold   | 0.25% of amount <sup>1</sup> , min. HK\$50/ US\$7   | 0.125% of total deposit amount <sup>1</sup> , min. HK\$25    |
| 5) HKD cheque deposit per customer per day regardless of total number of accounts customer holds  |   |  |
| Deposit in excess of 15 pieces  | HK\$2 per additional cheque   | HK\$1 per additional cheque                                  |
| 6) Foreign currency cheque deposit per customer per day regardless of total number of accounts customer holds   |   |  |
| Deposit into same currency account  | 0.25% of cheque amount, min HK\$50  | Waived   |
| Deposit into different currency account   | 0.25% of cheque amount, min HK\$50, max HK\$100   | Waived   |
| B. Withdrawal   |   |  |
| 1) Withdrawals in notes of the same currency (except HKD and RMB notes)   |   |  |
| Withdrawals Threshold per day (or equivalent amount)  | Nil   | US\$10,000   |
| Withdrawals amount exceed threshold   | 0.25% of amount <sup>1</sup> , min. HK\$50/ US\$7   | 0.125% of total withdrawal amount <sup>1</sup> , min. HK\$25 |
| C. Current Accounts, Save & Cheque Accounts and Cashline Revolving Loan Accounts  |   |  |
| 1) Improperly conducted accounts closed by the Bank   | HK\$200/US\$25 per account  |  |
| 2) Cheque Books   |   |  |
| Specially printed cheque books  | At cost (including artwork and proof cost, printing cost)                                       |  |
| Delivery by ordinary mail   | Free  |  |
| Delivery by registered mail   | HK\$25/US\$3 per cheque book  |  |
| Safe custody of cheque books  | HK\$50/US\$6.5 per request  |  |
| 3) Unauthorized overdrafts <sup>2</sup> - If an account has no overdraft facility or if an overdraft exceeds its overdraft limit  |   |  |
| Octopus Auto-Add Value Service (AAVS) transactions  | Overdraft interest at prevailing interest rate  |  |
| Activities other than AAVS transactions   | Handling charge of HK\$120/US\$15 per incident + overdraft interest at prevailing interest rate |  |
| 4) Returned Cheque <sup>2</sup>   |   |  |
| Technical reasons (other than for post-dated or out-of-date reason)   | HK\$100/US\$13 per cheque   |  |
| Insufficient funds  | HK\$150/US\$19.5 per cheque   |  |
| Mailing of returned cheques   | At cost (by registered mail)  |  |
| 5) Exception handling <sup>3</sup> for cheque clearing with technical concerns  | HK\$100/US\$13 per cheque   |  |
| 6) Drawing against uncleared items  | HK\$50/US\$6.5 per occurrence   |  |
| Remarks:<br>1. JPY will be rounded up to the nearest 100 yen. Other currencies will be rounded up to the nearest dollar.<br>2. Not applicable to Cashline Revolving Loan.<br>3. Exception handling shall be subject to the Bank's discretion. |   |  |

| Type of Service  | Charge  |                                       |
|--|---|---------------------------------------|
|  | General / DBS Account   | DBS Treasures                         |
| 7) Stop payment  |   |                                       |
| Stop cheque payment via branch   |   |                                       |
| - Each cheque or a consecutive range of cheques  | HK\$100/US\$13  | Waived                                |
| Stop cheque payment via DBS iBanking   |   |                                       |
| - “Single Cheque” Transaction Type   | HK\$50/US\$6.5 per instruction  |                                       |
| - “Multiple Cheques” Transaction Type <sup>1</sup>   | HK\$100/US\$13 per instruction<br>(maximum 50 cheques in consecutive range from the same cheque book per instruction)   |                                       |
| Stop cheque payment via Automated Phone Banking  |   |                                       |
| - “Single Cheque” Transaction Type   | HK\$30/US\$4 per instruction  |                                       |
| Cancellation of each stop payment order  | HK\$100/US\$13  |                                       |
| D. Time Deposit Accounts   |   |                                       |
| Premature Withdrawal   | <b>HKD</b><br>Time Deposit Principal x (HKD Prime Rate of the Bank - Contract Rate) x No. of Remaining Days ÷ 365 days<br>or Minimum HK\$200<br>Note: HKD Prime Rate will be determined by the Bank from time to time<br><br><b>Foreign Currencies</b><br>Time Deposit Principal x 2% x No. of Remaining Days ÷ 365 days <sup>2</sup> /360 days <sup>2</sup> or Minimum HK\$200 or equivalent |                                       |
| Remark:<br>Prevailing interest rates for time deposits are subject to change, are dependent on market situations and may be negative. For further enquiries, please contact your Relationship Manager/ Branch.   |   |                                       |
| E. Multi-Currency Settlement Account (MCSA) under Wealth Management Accounts & Multi-Currency Savings Account  |   |                                       |
| Debit Balance<br>(only applicable to MCSA under Wealth Management Accounts)  | <b>HKD/USD</b><br>Prime Rate of the Bank <sup>3</sup> + 5% p.a.<br><br><b>Foreign Currencies</b><br>Cost of Fund + 9% p.a.  |                                       |
| Negative Interest Rate   | Account balance above a certain threshold of some foreign currencies may bear negative interest rates. Such rates are subject to change without prior notice and are dependent on market situations. Please refer to <a href="http://go.dbs.com/hk-mcsa">http://go.dbs.com/hk-mcsa</a> for details.   |                                       |
| F. Other Charges (Applicable to all types of Deposit Accounts)   |   |                                       |
| 1) Account closed within 3 months of its opening   | HK\$200/US\$25 and no interest shall be paid  |                                       |
| 2) SGD note sent for collection (for \$10,000 denomination)<br>(Service available for DBS Treasures customers only)  | Not applicable  | Subject to Correspondent Bank Charges |
| 3) Report loss of passbook / chop and / or damaged passbook  | HK\$100   |                                       |
| Remarks:<br>1. HK\$100 will be levied on your selected account once the transaction is confirmed, irrespective of the number of cheques stopped by the instruction.<br>2. For HKD, GBP and SGD: 365days; For other currencies: 360days.<br>3. 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. |   |                                       |

## IV. REMITTANCES

### INWARD REMITTANCES

1. Correspondent bank charges will be levied.
2. Please note that remittances charges denominated in Hong Kong dollars may be payable in foreign currency in the equivalent amount. The exchange rate is determined by the Bank from time to time. The currency of the remittance charges payable will be confirmed at the time of order or you may contact our branch staff for details.

| Type of Service  | Charge  |               |
|--|---|---------------|
|  | DBS Account   | DBS Treasures |
| A. Foreign Cheque Drawn Overseas   |   |               |
| 1) Deposits of foreign currency cheques into accounts of the same currency   | HK\$200 per cheque + correspondent bank charges + cable charges (if applicable) |               |
| i) Funds will be made available as per the following schedule and interest (if applicable) to accrue from the day falling on the 11th day after the date of the deposits |   |               |
| <u>Currency</u>  | <u>Funds availability</u>   |               |
| USD  | 21 calendar days after the date of deposit                                      |               |
| GBP/CAD  | 28 calendar days after the date of deposit                                      |               |
| Others   | 42 calendar days after the date of deposit                                      |               |
| ii) HKD or MOP cheque drawn on Macau   | HK\$200 per cheque + correspondent bank charges + cable charges (if applicable) |               |
| iii) Returned unpaid cheque (each cheque)  | HK\$200 per cheque + correspondent bank charges + cable charges (if applicable) |               |
| B. Telegraphic Transfer / Local Transfer <sup>1</sup> Via Real Time Gross Settlement (RTGS)  |   |               |
| 1) Proceeds paid to customer   |   |               |
| By Telegraphic Transfer  | HK\$65 per transaction  | Waived        |
| By Real Time Gross Settlement (RTGS)   | HK\$15 per transaction  |               |
| 2) Credit to account of other bank   | HK\$200 per transaction   |               |
| 3) Handling charge for enquiry / amendment / return of a telegraphic transfer / local transfer   | HK\$200 per transaction + cable charges   |               |
| 4) Correspondent Bank Charges  |   |               |
| Charge to beneficiary's account  | At cost   |               |

### OUTWARD REMITTANCES

Correspondent bank charges will be levied.

#### A. Demand Drafts

##### 1) Handling charge for issuing a demand draft

|   |   |        |
|---|---|--------|
| Via branch                              | HK\$60  | Waived |
| <b>2) Report loss of a demand draft</b> | HK\$250 + correspondent bank charges + cable charges per each draft |        |
| <b>3) Repurchase a demand draft</b>     | HK\$100 + correspondent bank charges + cable charges per each draft |        |
| <b>4) Copy of a paid draft</b>          | HK\$100 per item  |        |

#### B. DBS Remit<sup>2</sup> via DBS iBanking or DBS digibank HK

|  |        |
|--|--------|
| <b>1) Handling charge per telegraphic transfer</b> | Waived |
| <b>2) Cable Charges</b>                            | Waived |
| <b>3) Correspondent Bank Charges</b>               | Waived |

#### Remarks:

1. Applicable in HKD/USD/RMB.
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.

| Type of Service  | Charge   |  |
|--|--|--|
|  | DBS Account  | DBS Treasures  |
| C. Telegraphic Transfers   |  |  |
| 1) Handling charge per telegraphic transfer  |  |  |
| Via DBS iBanking   | (for both individuals and non-individuals of Consumer Banking Group, fee waived for RMB remitted to DBS Bank)<br>HK\$100 per transaction | (for both individuals and non-individuals of Consumer Banking Group)<br>Waived |
| Via branches   | (for both individuals and non-individuals of Consumer Banking Group, fee waived for RMB remitted to DBS Bank)<br>HK\$200 per transaction | (for both individuals and non-individuals of Consumer Banking Group)<br>Waived |
| 2) Cable Charges   | HK\$100 per cable  |  |
| 3) Additional charge for cable with Chinese characters   | HK\$150<br>(waived for telegraphic transfer initiated via DBS iBanking)  |  |
| 4) Additional charge where a separate cable is sent to the beneficiary bank  | HK\$100 per cable  |  |
| 5) Correspondent Bank Charges  |  |  |
| Charge to applicant's account upon transfer <sup>1</sup>   |  |  |
| - RMB (to Mainland China)  | At cost  |  |
| - RMB (to Overseas)  | HK\$250 per transaction  |  |
| - EUR / GBP  | HK\$400 per transaction  |  |
| - HKD / USD & other currencies   | HK\$250 per transaction  |  |
| D. Local Transfer <sup>2</sup> in HKD/USD/RMB Via Real Time Gross Settlement (RTGS)  |  |  |
| 1) Each payment via branches   | HK\$200 per transaction  |  |
| 2) Each payment via DBS iBanking or DBS digibank HK  |  |  |
| Express Transfer (in HKD)  | HK\$75 per transaction   |  |
| 3) Correspondent Bank Charges  |  |  |
| Charge to beneficiary's account  | At cost  |  |
| E. Local Transfer in HKD Via Electronic Transfer   |  |  |
| Each payment via DBS iBanking or DBS digibank HK (in HKD)  | Free   |  |
| F. Enquiry / Amendment / Cancellation of a Telegraphic Transfers or Local Transfer   |  |  |
| Each transfer  | HK\$200 + cable charges + correspondent bank charges, if applicable  |  |
| Remarks:   |  |  |
| 1. If charge at cost is higher than the respective charge contained in this booklet, at the Bank's discretion, the Bank may adopt a higher charge. |  |  |
| 2. Applicable only when the beneficiary bank is a RTGS participant in Hong Kong.   |  |  |

## V. GENERAL SERVICES

| Type of Service  | Charge   |               |
|--|--|---------------|
|  | DBS Account  | DBS Treasures |
| A. ATM card  |  |               |
| 1) Annual card fee   | Waived   |               |
| 2) Replacement of lost or damaged card                                   | HK\$50 per card  | Waived        |
| 3) Cash withdrawal in Macau / China <sup>1,2,3</sup>                     | HK\$25 per transaction   | Waived        |
| 4) Visa Plus Service cash withdrawal <sup>2,3,4</sup>                    | HK\$25 per transaction   | Waived        |
| 5) China UnionPay Service cash withdrawal <sup>2,3,5</sup>               |  |               |
| Debit from Hong Kong Dollar account                                      | HK\$15 per transaction   | Waived        |
| Debit from Renminbi account  | RMB15 per transaction  | Waived        |
| B. Autopay Services  |  |               |
| 1) Autopay / Payroll / AutoCollect <sup>6</sup>                          |  |               |
| Using paper list instructions - Submit prior to value day                | HK\$16 per item, min. HK\$1,600 per list   |               |
| Using machine readable instructions - Submit prior to value day          | HK\$3.5 per item, min. HK\$350 per batch   |               |
| 2) Set up Direct Debit Authorization                                     |  |               |
| Each authorization   | Free   |               |
| For authorizations received on a day on a per account basis              | Free   |               |
| 3) Amendment of Direct Debit Authorization                               | HK\$30 per item  |               |
| 4) Enquiry of a Autopay  | HK\$200 + correspondent bank charges for each transfer, if applicable  |               |
| 5) Returned due to insufficient funds                                    | HK\$150 per item   |               |
| C. Banker's Endorsement  |  |               |
| Each endorsement   | HK\$150  |               |
| Each supplementary copy if more than one endorsement issued at same time | HK\$20   |               |
| D. Cash Collect  |  |               |
| Courier Bag Cash Collection Service                                      | Service fee varies with the location and collection frequency. Please contact the relevant Relationship Manager for quotation. |               |

### Remarks:

- For transactions effected via the JETCO network, the cash withdrawn is converted directly into HKD at daily exchange rate. The daily exchange rate of MOP is set by JETCO which can be enquired through JETCO's customer service hotline at 2520 1747. And, the RMB withdrawn is converted directly into HKD at the daily exchange rate of RMB as set by the Bank that provides the ATM service.
- Only HKD and / or RMB account could be linked with ATM card. And only HKD account could be linked with credit card. Some overseas ATMs do not support account selection options, and may only allow cash withdrawal from the designated account determined by the local bank that provides the ATM service which may involve foreign exchange.
- The overseas cash withdrawal may also be subject to fees and charges imposed by the local bank that provides the ATM service. Please pay attention to it before you make the cash withdrawal.
- Only applicable to bank account(s) being added to credit card. For transactions effected via the Visa Plus network, the cash withdrawn is first converted to USD, and then to HKD, at the daily exchange rates set by Visa Plus which can be enquired at Visa Plus's website [www.visa.com](http://www.visa.com).
- For transactions effected via the China UnionPay network, the cash withdrawn is converted directly into HKD at the daily exchange rate set by China UnionPay which can be enquired at China UnionPay's website [www.unionpayintl.com](http://www.unionpayintl.com).
- Each Autopay/Payroll/AutoCollect transaction will be charged separately.

| Type of Service  | Charge   |               |
|--|--|---------------|
|  | DBS Account  | DBS Treasures |
| E. Cashier's Order & Gift Cheques  |  |               |
| 1) Cashier's Order   |  |               |
| Issue / repurchase a Cashier's order   |  |               |
| - HKD Cashier's Order  | HK\$60/US\$7.5   |               |
| - USD Cashier's Order  | HK\$60/US\$7.5   |               |
| - RMB Cashier's Order  | HK\$30/RMB25   | Waived        |
| Additional charge when paid in notes in the same currency as the Cashier's Order   | 0.25% of amount <sup>1</sup> , min US\$7   |               |
| Report loss  | HK\$60/US\$7.5 per item + in addition to the charges payable to Hong Kong Interbank Clearing Limited |               |
| 2) Gift Cheques  |  |               |
| Per item   | HK\$7.5  | Waived        |
| F. Coins Exchange  |  |               |
| Handling charge  | HK\$2 per roll or bag  |               |
| G. Company Search  |  |               |
| 1) To conduct a local search at Business Registration Office or Companies Registry   | HK\$150 <sup>2</sup>   |               |
| 2) To perform company search for companies incorporated overseas   | HK\$2,000 <sup>2</sup>   |               |
| H. Facsimile Services  |  |               |
| Up to 5 pages within Hong Kong   | HK\$50   |               |
| Up to 2 pages outside Hong Kong  | HK\$100  |               |
| Each additional page (all countries)   | HK\$50   |               |
| I. Guarantee <sup>3</sup>  |  |               |
| Issuance of guarantee on behalf of customers   | 1.5% of guaranteed amount per annum, min. HK\$1,000  |               |
| J. Payment Collection Services <sup>3</sup>  |  |               |
| Using pre-printed slips  | HK\$2 per item, min. HK\$150   |               |
| K. Request for Banker's Report / Document Copies   |  |               |
| 1) Accounts History of Savings and Time Deposit Accounts   |  |               |
| Within one year from date of request   | HK\$250 per account  |               |
| Within two years from date of request  | HK\$750 per account  |               |
| Within three years from date of request  | HK\$1,000 per account  |               |
| Each additional year over three years (up to 7 years)  | HK\$1,000 per account  |               |
| 2) Bank Confirmation   | HK\$350 per each confirmation  |               |
| 3) Bank Reference Letter   |  |               |
| Each letter  | HK\$300  |               |
| Each supplementary copy if more than one letter issued at the same time  | HK\$20   |               |
| Remarks:   |  |               |
| 1. USD will be rounded up to the nearest dollar.   |  |               |
| 2. The fee is charged for each search conducted for purposes including but not limited to account opening, regular customer due diligence review and customers' request for change of director(s)/ partner(s)/ committee member(s)/ authorised signatory(ies). |  |               |
| 3. Individual Customers only.  |  |               |

| Type of Service   | Charge  |  |
|---|---|--|
|   | DBS Account   | DBS Treasures  |
| 4) Certificate of Balance   |   |  |
| Per account   | HK\$100   |  |
| Per extra account   | HK\$20  |  |
| 5) Copies of Statements, Vouchers, Cheques, Consolidated Statements   |   |  |
| Via branch (per page)   | HK\$50/US\$6.5  | HK\$50/US\$6.5<br>(waived for request for consolidated statement within a year from application) |
| Via DBS iBanking (Current Account / Save & Cheque Account / Savings Account / DBS Treasures Account / DBS Account) (per page)   |   |  |
| - Mail Current Statement  | Free  |  |
| - Mail Previous Statement   | HK\$30/US\$4<br>(waived for customers who subscribe eStatement service) |  |
| Via DBS iBanking (Credit Card / Cashline Revolving Loan)  |   |  |
| - Online Statement  | Free  |  |
| - Mail Current Statement  | HK\$50 per monthly statement copy                                       |  |
| - Mail Previous Statement   | HK\$50 per monthly statement copy                                       |  |
| 6) Credit Information Report  |   |  |
| To obtain credit information report on behalf of customers by mail  | HK\$50 + postage + correspondent bank charges, if any                   |  |
| To obtain credit information report on behalf of customers by cable   | HK\$50 + cable + correspondent bank charges, if any                     |  |
| 7) Request for Personal Data / Other Data Access  | HK\$200 per each request <sup>1</sup>                                   |  |
| 8) Reissue trade Confirmation   |   |  |
| Within 3 months   | Not applicable  | HK\$10 / RMB10 per copy  |
| Within 1 year   | Not applicable  | HK\$50 / RMB50 per copy  |
| Over 1 year   | Not applicable  | HK\$100 / RMB100 per copy  |
| L. RMB Notes Exchange   |   |  |
| RMB notes exchange  | No handling fee   |  |
| M. Safe Deposit Boxes   |   |  |
| 1) Annual Rental  | Please contact the relevant branch for quotation                        |  |
| 2) Rental Deposit   | Equivalent to 1-year rental fee   |  |
| 3) Loss of one key  | HK\$150 (including cost of replacement key)                             |  |
| 4) Loss of 2 keys including break-open charge   | HK\$800   |  |
| N. Special Clearing Arrangement (Mark Good)   |   |  |
| Presented by customers  | HK\$60/US\$8 + other bank charges                                       |  |
| Presented by the Bank   | HK\$200/US\$26 + other bank charges                                     |  |
| Remarks:  |   |  |
| 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. |   |  |

| Type of Service                                     | Charge  |               |
|---|---|---------------|
|   | DBS Account   | DBS Treasures |
| <b>O. Standing Instructions</b>                     |   |               |
| <b>1) Establishing an instruction</b>               |   |               |
| Via branch  | HK\$100 per instruction   |               |
| Via DBS iBanking (local transfer only)              | Free  |               |
| <b>2) Manual execution of standing instructions</b> | HK\$100 per execution + usual charges   |               |
| <b>3) Amendment of a standing instruction</b>       | HK\$100 per instruction   |               |
| <b>4) Suppression of a standing instruction</b>     | HK\$50 per instruction  |               |
| <b>5) Returned due to insufficient funds</b>        | AUD20 / CAD20 / CHF20 / DKK120 / EUR15 / GBP15 / HKD150 / JPY1,500 / NOK120 / NZD25 / RMB130 / SEK120 / SGD25 / USD20 |               |

## P. Transaction Charge

The Bank reserves the right to levy charges on a/cs where the costs of operating the a/cs have exceeded the value of the a/c balance to the Bank.

## Q. Bill Payment/ Electronic Bill Presentment and Payment

Via DBS iBanking or DBS digibank HK

|   |                         |
|---|-------------------------|
| - Pre-scheduled bill payment or donation rejected due to insufficient funds | HK\$100 per transaction |
|---|-------------------------|

## VI. INVESTMENT SERVICES

| Type of Service  | Charge  |                                       |
|--|---|---------------------------------------|
|  | DBS Account   | DBS Treasures                         |
| A. Securities  |   |                                       |
| 1) Trade-related services  |   |                                       |
| <u>Hong Kong Securities</u>  |   |                                       |
| a) Brokerage Commission  |   |                                       |
| i) Trading via DBS iBanking or DBS digibank HK (if applicable)   |   |                                       |
| - All transactions   | 0.2% of the transaction amount                                |                                       |
| - Minimum charge   | HK\$100/RMB100  | No minimum charge                     |
| ii) Trading via Automated Phone Banking, Customer Service Executive through Phone Banking Services Hotline or Securities Trading Express Hotline |   |                                       |
| - All transactions   | 0.35% of the transaction amount                               |                                       |
| - Minimum charge   | HK\$100/RMB100  |                                       |
| iii) Trading via Equity Specialists  |   |                                       |
| - All transactions   | Not applicable  | Up to 0.35% of the transaction amount |
| - Minimum charge   |   | HK\$100/RMB100                        |
| b) Transaction Levy and Trading Fee  |   |                                       |
| - SFC Transaction Levy   | 0.0027% of the transaction amount                             |                                       |
| - Stock Exchange Trading Fee   | 0.005% of the transaction amount                              |                                       |
| c) Stamp Duty  | 0.1% of the transaction amount (rounded up to nearest dollar) |                                       |
| <u>Shanghai Securities</u>   |   |                                       |
| a) Brokerage Commission  |   |                                       |
| - All transactions   | 0.25% of the transaction amount                               |                                       |
| - Minimum charge   | No minimum charge   |                                       |

| Type of Service   | Charge                             |               |
|---|------------------------------------|---------------|
|   | DBS Account                        | DBS Treasures |
| b) Transaction Levy and Trading Fee   |                                    |               |
| - Handling Fee (Shanghai Stock Exchange)  | 0.00487% of the transaction amount |               |
| - Securities Management Fee (China Securities Regulatory Commission)              | 0.002% of the transaction amount   |               |
| - Transfer Fee  |                                    |               |
| - China Clear   | 0.002% of transaction amount       |               |
| - HKSCC   | 0.002% of transaction amount       |               |
| c) Stamp Duty (State Administration of Taxation)                                  | 0.1% of sell transaction amount    |               |
| <b><u>Shenzhen Securities</u></b>   |                                    |               |
| a) Brokerage Commission   |                                    |               |
| - All transactions  | 0.25% of the transaction amount    |               |
| - Minimum charge  | No minimum charge                  |               |
| b) Transaction Levy and Trading Fee   |                                    |               |
| - Handling Fee (Shenzhen Stock Exchange)  | 0.00487% of the transaction amount |               |
| - Securities Management Fee (China Securities Regulatory Commission)              | 0.002% of the transaction amount   |               |
| - Transfer Fee  |                                    |               |
| - China Clear   | 0.002% of transaction amount       |               |
| - HKSCC   | 0.002% of transaction amount       |               |
| c) Stamp Duty (State Administration of Taxation)                                  | 0.1% of sell transaction amount    |               |
| <b><u>U.S. Securities</u></b>   |                                    |               |
| a) Brokerage Commission   |                                    |               |
| i) Trading via DBS iBanking or DBS digibank HK                                    |                                    |               |
| - All transactions  | 0.35% of the transaction amount    |               |
| - Minimum charge  | USD35                              |               |
| ii) Trading via Customer Service Executive through Phone Banking Services Hotline |                                    |               |
| - All transactions  | 0.50% of the transaction amount    |               |
| - Minimum charge  | USD35                              |               |
| iii) Trading via Equity Specialists   |                                    |               |
| - All transactions  | 0.50% of the transaction amount    |               |
| - Minimum charge  | USD35                              |               |
| b) SEC Fee  | Subject to SEC rules and charges   |               |
| <b><u>Canada Securities</u></b>   |                                    |               |
| a) Brokerage Commission   |                                    |               |
| - All transactions  | 0.50% of the transaction amount    |               |
| - Minimum charge  | USD50                              |               |
| b) Clearance fee  | CAD10                              |               |
| <b><u>Singapore Securities</u></b>  |                                    |               |
| a) Brokerage Commission   |                                    |               |
| i) Trading via DBS iBanking or DBS digibank HK                                    |                                    |               |
| - All transactions  | 0.24% of the transaction amount    |               |
| - Minimum charge  | SGD20                              |               |

| Type of Service   | Charge   |  |
|---|--|--|
|   | DBS Account  | DBS Treasures                          |
| ii) Trading via Customer Service Executive through Phone Banking Services Hotline or Equity Specialists |  |  |
| - All transactions  | 0.35% of the transaction amount  |  |
| - Minimum charge  | SGD40  |  |
| b) Clearing fee   | 0.04% of the transaction amount<br>(max SGD600)  |  |
| c) Trading fee  | 0.0075% of the transaction amount  |  |
| <b>Australia Securities</b>   |  |  |
| a) Brokerage Commission   |  |  |
| - All transactions  | 0.40% of the transaction amount  |  |
| - Minimum charge  | AUD 30   |  |
| <b>Japan Securities</b>   |  |  |
| a) Brokerage Commission   |  |  |
| - All transactions  | 0.50% of the transaction amount  |  |
| - Minimum charge  | JPY3,000   |  |
| <b>United Kingdom Securities</b>  |  |  |
| a) Brokerage Commission   |  |  |
| - All transactions  | 0.40% of the transaction amount  |  |
| - Minimum charge  | GBP25 / USD30 / EUR25  |  |
| b) Transaction Levy and Stamp Duty  |  |  |
| - Stamp Duty  | 0.50% of the transaction amount (for buy trade only)<br>Note: For Irish securities listed in London Stock Exchange, Stamp Duty shall be 1% of the transaction amount |  |
| - PTM Levy  | GBP 1 flat fee for all transaction over GBP10,000<br>(or other equivalent currencies)  |  |
| <b>2) Settlement-related services and scrip handling</b>  |  |  |
| a) Deposit Fee for Shares and Warrants  |  |  |
| - Deposit fee   | HK\$8/RMB8 per board lot<br>or odd lot   | HK\$5/RMB5 per board lot<br>or odd lot |
| - Minimum charge  | HK\$30/RMB30   | HK\$30/RMB30                           |
| - Maximum charge  | HK\$400/RMB400   | HK\$180/RMB180                         |
| b) Transfer-in / Transfer-out services  |  |  |
| - Transfer-in Service Charge (Scrip & Scripless)  | Waived   |  |
| - Transfer-out Service Charge (Scrip & Scripless)   | HK\$300/RMB300 per stock per instruction   |  |
| c) CCASS settlement fee   | 0.002% of transaction amount, subject to a minimum fee of HK\$2 and maximum of HK\$100 per transaction   |  |
| d) Dual Tranche Dual Counter ("DTDC")<br>(From HKD counter to RMB counter, or vise versa)               | HK\$30 per transfer  |  |
| <b>3) Information services – Stock Watch</b>  |  |  |
| a) Securities Account   |  |  |
| - Monthly subscription fee  | HK\$330  |  |

| Type of Service  | Charge   |                                     |
|--|--|-------------------------------------|
|  | DBS Account  | DBS Treasures                       |
| b) Wealth Management Securities Account                                    |  |                                     |
| - Monthly subscription fee   |  |                                     |
| - Hong Kong Securities   | HK\$235  |                                     |
| - U.S. Securities  | HK\$23   |                                     |
| - Singapore Securities   | HK\$57   |                                     |
| 4) Account maintenance   |  |                                     |
| a) Safekeeping Maintenance Fee   |  |                                     |
| For securities holdings maintained in Securities Account                   |  |                                     |
| - Payable as at 1 June and 1 December of each year                         | HK\$0.15 per board lot or odd lot. Portfolios with nil holdings and no stock trading transaction on the fee payment dates are not subject to the fee |                                     |
| - Minimum charge   | HK\$100  |                                     |
| - Maximum charge   | HK\$2,500  |                                     |
| For securities holdings maintained in Wealth Management Securities Account |  |                                     |
| - On each portfolio payable in January and July of each year               | 0.025% per annum, calculated according to portfolio value on monthly accrual basis   |                                     |
| - Minimum charge   | HK\$100  |                                     |
| - Maximum charge   | HK\$2,500  |                                     |
| b) Reissue Trade Confirmation  |  |                                     |
| - Within 3 months  | HK\$10/RMB10 per advice  |                                     |
| - Within 1 year  | HK\$50/RMB50 per advice  |                                     |
| - Over 1 year  | HK\$100/RMB100 per advice  |                                     |
| 5) Nominee services and corporate actions                                  |  |                                     |
| a) Dividend Collection Fee   |  |                                     |
| - Commission on dividend   | 0.5% on dividend amount  |                                     |
| - Minimum charge   | HK\$30/RMB30   |                                     |
| - Maximum charge   | HK\$2,500/RMB2,500   |                                     |
| b) CCASS Corporate Action Fee  | HK\$2 per board lot  |                                     |
| c) Registration of Shares in Customer's Name                               |  |                                     |
| - Handling charge  | HK\$5/RMB5 per board lot, min. HK\$50/RMB50  |                                     |
| - Scrip fee payable to registrars  | HK\$2.5 per board lot  |                                     |
| - Stamp duty on transfer deed  | HK\$5 per transfer deed  |                                     |
| d) Cash/Special Offer/Privatization  | 0.5% on offer amount   |                                     |
| - Minimum charge   | HK\$30/RMB30   |                                     |
| - Maximum charge   | HK\$2,500/RMB2,500   |                                     |
| - Stamp Duty   | 0.1% of transaction amount (rounded up to nearest dollar)  |                                     |
| e) Warrant Exercise  | 0.5% on settlement amount  |                                     |
| - Minimum charge   | HK\$30/RMB30   |                                     |
| - Maximum charge   | HK\$2,500/RMB2,500   |                                     |
| f) Deposit Fee for Bonus Issues and Scrip Dividends                        |  |                                     |
| - Deposit fee  | HK\$8/RMB8 per board lot or odd lot  | HK\$5/RMB5 per board lot or odd lot |
| - Minimum charge   | HK\$30/RMB30   | HK\$30/RMB30                        |
| - Maximum charge   | HK\$400/RMB400   | HK\$180/RMB180                      |

| Type of Service  | Charge  |                                  |
|--|---|----------------------------------|
|  | DBS Account   | DBS Treasures                    |
| 6) Financing and other services  |   |                                  |
| a) Unclaimed Entitlement Fee   | HK\$100/RMB100 per stock + out-of-pocket expenses for CCASS and / or counter-party, irrespective of claim success or not  |                                  |
| b) Handling fee for application of Initial Public Offering (IPO) shares  |   |                                  |
| Through Internet Banking   | HK\$50/RMB50 per application and deposit fee for any successful allotment of IPO shares<br>(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 | HK\$100/RMB100 per application and deposit fee for any successful allotment of IPO shares<br>(Please refer to “Deposit Fee for Shares and Warrants” for charges details)  |                                  |
| 7) Out-of-Pocket Expenses imposed by Central Depository or the Bank’s Custodian  | Registration fees, stamp duty, clearing fees, postages, telexes, facsimile charges and other charges as may be imposed by Central Depository (e.g. CDP/MCD/CCASS) or the Bank’s custodians from time to time shall be reimbursed by customers |                                  |
| B. Bonds   |   |                                  |
| 1) Retail Bonds (Trade-related services)   |   |                                  |
| Purchasing Fee   |   |                                  |
| - All transactions   | Not applicable  | Waived                           |
| - Trading over the counter   | Waived  | Not applicable                   |
| - Trading via phone banking  | Waived  | Not applicable                   |
| Bonds Transfer-out Fee (from the Bank)   | HK\$1,000 per transaction   |                                  |
| 2) Non-Retail Primary Bonds (Trade-related services)   |   |                                  |
| Purchasing Fee   |   |                                  |
| - All transactions   | Not applicable  | 0.3% on nominal amount allocated |
| C. Investment Fund   |   |                                  |
| 1) Trade-related services  |   |                                  |
| Subscription / Redemption / Management Fees  | In accordance with the fees stated in the Explanatory Memorandum of individual funds  |                                  |
| Switching Fee  | 1%<br>(For any fund switching where the Fund issuer does not charge any switching fee, the Bank charges the switching fee stipulated above)   |                                  |
| Service Fee (If redemption amount of Investment Fund Savings Plan is below HK\$20,000)   | Waived  |                                  |
| Investment Fund Transfer Out Fee   | HK\$100 per fund  |                                  |

| VII. LOAN SERVICES  |   |               |
|---|---|---------------|
| Type of Service   | Charge  |               |
|   | DBS Account   | DBS Treasures |
| A. Mortgage Loan  |   |               |
| 1) Copy of Mortgage or Title Deeds  | HK\$10 per page or min HK\$200 per set, whichever is higher             |               |
| 2) Extra Copy of Facility Letter  | HK\$100 per copy  |               |
| 3) Confirmation of Ownership / Particulars of Mortgage / Outstanding Balance / Mortgage repayment account   | HK\$200 per copy  |               |
| 4) Change of Tenor / Due Date / Instalment Amount / Repayment Option / Other Loan Terms   | HK\$1,000 per request   |               |
| 5) Valuation Fee (for Replacement Cost)   | Waived  |               |
| 6) Repayment Schedule Re-issue  | HK\$100 per copy  |               |
| 7) Copy of Annual Statement   | HK\$100 per year record   |               |
| 8) Interest for late payment  | Contract Rate + 7% p.a<br>(except otherwise agreed with the Bank)       |               |
| 9) Fee for Cancellation of Mortgage Application (Applicable upon acceptance of loan offer)  | HK\$5,000 or 0.15% of loan amount (whichever is higher) per application |               |
| 10) Change of Mortgage Plan   | HK\$2,000 per request   |               |
| 11) Change of repayment plan for loans organized by Hong Kong Housing Authority   | HK\$500 each time   |               |
| 12) Change of Mortgagor/ Guarantor/Mortgage Deed  | HK\$1,000 per request   |               |
| 13) Lease consent letter on charged property  | HK\$1,000 per letter  |               |
| 14) Custody of non-discharged deeds after full loan repayment   | HK\$4,000 per year  |               |
| 15) Review fee for fire insurance policy (applicable for self-arranged fire insurance)  | HK\$200 per policy per year   |               |
| 16) Administration fee for partial repayment or early redemption  | HK\$1,000 per request   |               |
| 17) Administration fee for Government Rate and Rent payment   | HK\$500 per transaction (per request)                                   |               |
| B. Unsecured Personal Finance   |   |               |
| Temporary overdraft interest rate   | HKD Prime Rate of the Bank <sup>1</sup> + 9% p.a.                       |               |
| For any other types of unsecured personal financing products, please refer to their respective Terms and Conditions as stipulated in the product leaflet/application form.  |   |               |
| Remarks:<br>1. 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. |   |               |