

This **Bank Charges Schedule** 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: 17 September 2018) (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.

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。

INDEX

- I. CUSTOMER SEGMENT
- II. INTEREST YEAR BASE
- III. DEPOSIT SERVICES
- IV. REMITTANCES
- V. GENERAL SERVICES
- VI. INVESTMENT SERVICES
- VII. LOAN SERVICES

HIGHLIGHT OF CHANGES

This section summarizes the changes in fees and charges levied by the Bank. Some of these changes are product / service specific and so they only apply if you have that product. Charges related to General Services are revised, please refer to relevant items stated in this Bank Charges Schedule.

I. CUSTOMER SEGMENT

A. Calculation of Total Relationship Balance

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.

Type of Service

Charge

B. DBS Treasures

- | | |
|--|--|
| 1) Monthly Service Fee [^] | HK\$200 per month |
| – The monthly service fee will be applied if the Average Total Relationship Balance over 3 consecutive months falls below HK\$1,000,000 (or its equivalent in foreign currency(ies)) | |
| – “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 | |
| <hr/> | |
| 2) Interest Rate for Overdraft Protection | |
| – Maximum of overdraft protection limit of 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) | HKD Prime Rate of the Bank* + 3.75% p.a. |
-

C. DBS Account

- | | |
|--|---------------------------------------|
| 1) Monthly Service Fee [^] | HK\$100 per month |
| – The monthly service fee will be applied if the Average Total Relationship Balance over 3 consecutive months falls below HK\$200,000 (or its equivalent in foreign currency(ies)) | |
| – “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 | |
| <hr/> | |
| 2) Interest Rate for Overdraft Protection | |
| – Maximum of overdraft protection limit of 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) | HKD Prime Rate of the Bank* + 5% p.a. |
-

The Monthly Service Fee is waived for the following customers:

- Customers aged 65 or above
 - Customers aged below 18
 - Customers with disabilities (including physical and mental disabilities)
 - Customers with income below the minimum level of relevant income for Mandatory Provident Fund (MPF) contributions in Hong Kong Special Administrative Region
 - Customers receiving Government Comprehensive Social Security Assistance (supporting documents required)
 - Customers receiving Government Disability Allowance (supporting documents required)
 - Mandatory Provident Fund (MPF) customers with deposit accounts entitled to a waiver for 3 months
-

([^]) Remarks (Applied to DBS Treasures and DBS Account):

1. For customers with single accounts only, the fees and charges will be charged according to the Customer Segment.
2. For customers with joint name accounts, the fees and charges will be charged according to the Customer Segment of the primary account holder.
3. 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.

(*) 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
D. Corporate Customers	
1) Monthly Service Fee	HK\$200 per month
<ul style="list-style-type: none"> - The monthly service fee will be applied if the Average Total Deposit Balance over the month falls below HKD50,000 (or its equivalent in foreign currency(ies)) - "Total Deposit Balance" is the total deposits maintained in a Customer's Current Account, Savings Account and Fixed Deposit account in DBS - "Average Total Deposit Balance over the month" is calculated based on the aggregated value of daily Total Deposit Balance in the period of the month divided by the total number of calendar days in that month 	
2) Monthly Counter Service Fee	
<ul style="list-style-type: none"> - The monthly counter service fee will be applied on each transaction if the aggregated transactions in the month exceeds 30 transactions 	
	First 30 Transaction: Free Onwards: HK\$40 per transaction

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

A. Current Accounts, Save & Cheque Accounts, HK Dollar Savings Accounts and Multi-Currency Savings Accounts**

1) Charge on Corporate Accounts which have no transaction for 12 months and with balances less than the following amounts:	The following charges are collected half-yearly, in June and December.
AUD1,000	AUD25
CAD1,000	CAD25
CHF1,000	CHF25
DKK5,000	DKK75
EUR600	EUR25
GBP500	GBP15
HKD5,000	HKD150
JPY80,000	JPY2,500
NOK5,000	NOK120
NZD1,000	NZD25
RMB5,000	RMB120
SEK5,000	SEK75
SGD1,000	SGD25
USD600	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.)

(**) Waived for accounts held by individuals.

Type of Service	Charge
2) Corporate Account Set-up Fee (Applicable to Corporate Customers only)	
– Local Company Account Opening	Min. HK\$1,200
– Overseas Company Account Opening†	Min. HK\$10,000
– Account Opening of Special Company ‡	Min. HK\$10,000
3) Corporate Account Annual Administration Fee (Applicable to Corporate Customers only)	
– Overseas Company†	Min. HK\$3,000
– Special Company ‡	Min. HK\$3,000
B. Current Accounts, Save & Cheque Accounts and Cashline Revolving Loan Accounts	
1) Improperly conducted accounts closed by the Bank	HK\$200/US\$25/RMB160 [^] per account
2) Cheque Books	
– Ordinary cheque books	Free
– 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/RMB20 [^] per cheque book
– Safe custody of cheque books	HK\$50/US\$6.5/RMB40 [^] per request
3) Unauthorized overdrafts [^] - 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 Handling charge of HK\$150/ US\$19.5 per incident + overdraft interest at prevailing interest rate (for Corporate Customer Only)
4) Returned Cheque [^]	
– Technical reasons (other than for post-dated or out-of-date reason)	HK\$100/US\$13/RMB80 [^] per cheque
– Insufficient funds	HK\$150/US\$19.5/RMB120 [^] per cheque
– Mailing of returned cheques	At cost (by registered mail)
5) Exception handling ⁺ for cheque clearing with technical concerns	HK\$100/US\$13/RMB80 [^] per cheque
6) Drawing against uncleared items	HK\$50/US\$6.5/RMB40 [^] per occurrence HK\$150/US\$19.5/RMB120 [^] per occurrence (for Corporate Customer Only)

(†) 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 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.

([^]) RMB fees applicable to corporate accounts only.

([^]) Not applicable to Cashline Revolving Loan.

(⁺) Exception handling shall be subject to the Bank's discretion.

Type of Service	Charge
7) Stop payment <ul style="list-style-type: none"> - Stop cheque payment via branch <ul style="list-style-type: none"> • Each cheque or a consecutive range of cheques - Stop cheque payment via DBS iBanking <ul style="list-style-type: none"> • "Single Cheque" Transaction Type • "Multiple Cheques" Transaction Type[#] - Stop cheque payment via Automated Phone Banking <ul style="list-style-type: none"> • "Single Cheque" Transaction Type - Cancellation of each stop payment order 	HK\$100/US\$13/RMB80 [^] (waived for DBS Treasures customers) HK\$50/US\$6.5/RMB40 [^] per instruction HK\$100/US\$13/RMB80 [^] per instruction (maximum 50 cheques in consecutive range from the same cheque book per instruction) HK\$30/US\$4/RMB24 [^] per instruction HK\$100/US\$13/RMB80 [^]
C. Time Deposit Accounts	
- Premature Withdrawal	HKD Time Deposit Principal x (HKD Prime Rate of the Bank - Contract Rate) x No. of Remaining Days ÷ 365 days or Minimum HK\$200 Note: HKD Prime Rate will be determined by the Bank from time to time Foreign Currencies Time Deposit Principal x 2% x No. of Remaining Days ÷ 365 days ^{##} /360 days ^{##} or Minimum HK\$200 or equivalent
D. Multi-Currency Settlement Account (MCSA) under Wealth Management Accounts	
- Debit Balance	HKD/USD: Prime Rate of the Bank* + 5% p.a. Foreign Currencies: Cost of Fund + 9% p.a.
E. 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) Deposits or withdrawals in notes of the same currency per transaction (except HKD and RMB notes)	0.25% of amount ^{**} , min. HK\$50/US\$7 (50% discount on handling fee for DBS Treasures customers for deposits in notes of same currency to foreign currency account)

([^]) RMB fees applicable to corporate accounts only.

([#]) HK\$100 will be levied on your selected account once the transaction is confirmed, irrespective of the number of cheques stopped by the instruction.

(^{##}) For HKD, GBP and SGD: 365days; For other currencies: 360days.

(^{*}) 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.

(^{**}) JPY will be rounded up to the nearest 100 yen. Other currencies will be rounded up to the nearest dollar.

Type of Service	Charge
3) Deposit of RMB notes <ul style="list-style-type: none"> – General / DBS Account customers – DBS Treasures customers – DBS RMB Account for Corporates 	Deposit in excess of RMB20,000, 0.5% per transaction on the total amount, min. HK\$50 Deposit in excess of RMB50,000, 0.5% per transaction on the total amount, min. HK\$50 Deposit in excess of RMB50,000, 0.25% per transaction on the total amount, min. HK\$50
4) SGD note sent for collection (for \$10,000 denomination) (Service available for DBS Treasures customers only)	Subject to Correspondent Bank Charges
5) Report loss of passbook / chop and / or damaged passbook	HK\$100

IV. REMITTANCES

INWARD REMITTANCES

Correspondent bank charges will be levied

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.

A. Foreign Cheque Drawn Overseas

- | 1) Deposits of foreign currency cheques into accounts of the same currency | | | | | | | | | |
|---|---|---------------------------|-----|--|---------|--|--------|--|---|
| 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 <table border="0" style="margin-left: 20px;"> <thead> <tr> <th style="text-align: left;"><u>Currency</u></th> <th style="text-align: left;"><u>Funds availability</u></th> </tr> </thead> <tbody> <tr> <td>USD</td> <td>21 calendar days after the date of deposit</td> </tr> <tr> <td>GBP/CAD</td> <td>28 calendar days after the date of deposit</td> </tr> <tr> <td>Others</td> <td>42 calendar days after the date of deposit</td> </tr> </tbody> </table> | <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 | HK\$200 per cheque + correspondent bank charges + cable charges (if applicable) |
| <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 <ul style="list-style-type: none"> – Each cheque | HK\$200 per cheque + correspondent bank charges + cable charges (if applicable) | | | | | | | | |

B. Telegraphic Transfer / Local Transfer ~ Via Real Time Gross Settlement (RTGS)

- | | |
|--|---|
| 1) Proceeds paid to customer <ul style="list-style-type: none"> – By Telegraphic Transfer – By Real Time Gross Settlement (RTGS) | HK\$65 per transaction (waived for DBS Treasures customers)
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 <ul style="list-style-type: none"> – Charge to beneficiary's account | At cost |

(~) Applicable in HKD/USD/RMB.

Type of Service	Charge
OUTWARD REMITTANCES	Correspondent bank charges will be levied
A. Demand Drafts	
1) Handling charge for issuing a demand draft <ul style="list-style-type: none"> • Via branch 	HK\$120 (waived for DBS Treasures customers; 50% discount for DBS Account customers)
2) Report loss of a demand draft <ul style="list-style-type: none"> – Each draft 	HK\$250 + correspondent bank charges + cable charges
3) Repurchase a demand draft <ul style="list-style-type: none"> – Each draft 	HK\$100 + correspondent bank charges + cable charges
4) Copy of a paid draft	HK\$100 per item
B. DBS Remit# via DBS iBanking	
1) Handling charge per telegraphic transfer	Waived
2) Cable Charges	Waived
3) Correspondent Bank Charges	Waived
C. Telegraphic Transfers	
1) Handling charge per telegraphic transfer <ul style="list-style-type: none"> – Via branches / DBS iBanking <ul style="list-style-type: none"> • All Currencies (waived for DBS Treasures customers) • RMB to DBS Bank (waived for DBS Individual customers) – Via IDEAL Internet Banking 	<ul style="list-style-type: none"> HK\$100 per transaction (via DBS iBanking) HK\$120 per transaction (via branches) HK\$100 per transaction (via DBS iBanking) HK\$120 per transaction (via branches) HK\$110
2) Cable Charges	HK\$100 per cable (waived for telegraphic transfer initiated via IDEAL Internet Banking)
3) Additional charge for cable with Chinese characters	HK\$150 (waived for telegraphic transfer initiated via DBS iBanking and IDEAL Internet Banking)
4) Additional charge where a separate cable is sent to the beneficiary bank	HK\$100 per cable
5) Correspondent Bank Charges <ul style="list-style-type: none"> – Charge to applicant's account upon transfer[^] <ul style="list-style-type: none"> • RMB <ul style="list-style-type: none"> • to Mainland China • to Overseas • EUR / GBP • HKD / USD & other currencies 	<ul style="list-style-type: none"> At cost HK\$250 per transaction HK\$400 per transaction HK\$250 per transaction

(#) 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

([^]) 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.

Type of Service	Charge
D. Local Transfer* in HKD/USD/RMB Via Real Time Gross Settlement (RTGS)	
- Each payment via branches	HK\$200 per transaction
- Each payment via DBS iBanking or DBS digibank	
• Express Transfer (in HKD)	HK\$75 per transaction
- Each payment via IDEAL Internet Banking	HK\$55 per transaction
- 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 (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
G. Special Payment Requests (Applicable to Corporate Customers only)	
- To any DBS account not using Bank's standard form	HK\$180 per transaction
- To any DBS account using Bank's standard form not submitted at branch	HK\$180 per transaction

V. GENERAL SERVICES

A. ATM card	
1) Annual card fee	Waived
2) Replacement of lost or damaged card	HK\$50 per card (waived for DBS Treasures customers)
3) Cash withdrawal in Macau / China ^{**,@,#}	HK\$25 per transaction (waived for DBS Treasures customers)
4) Visa Plus Service cash withdrawal ^{^,@,#}	HK\$25 per transaction (waived for DBS Treasures customers)
5) China UnionPay Service cash withdrawal ^{~,@,#}	
• Debit from Hong Kong Dollar account	HK\$15 per transaction (waived for DBS Treasures customers)
• Debit from Renminbi account	RMB15 per transaction (waived for DBS Treasures customers)

(*) Applicable only when the beneficiary bank is a RTGS participant in Hong Kong.

(**) 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.

(~) 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.

Type of Service	Charge
B. Autopay Services	
1) Autopay / Payroll / AutoCollect##	
– Using paper list instructions	
• Submit on value day	HK\$13 per item, min. HK\$1,300 per list
• Submit prior to value day	HK\$10 per item, min. HK\$1,000 per list
– Using machine readable instructions	
• Submit on value day	HK\$4 per item, min. HK\$400 per batch
• Submit prior to value day	HK\$2 per item, min. HK\$200 per batch
– Submit Instructions via IDEAL	HK\$0.8 per item, min. HK\$80 per month
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2) Set up Direct Debit Authorization	
– Each authorization	Free
– For authorizations received on a day on a per account basis	Free
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3) Amendment of Direct Debit Authorization	HK\$30 per item
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4) Enquiry of a Autopay	
– Each transfer	HK\$200 + correspondant bank charges, if applicable
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5) Returned due to insufficient funds	HK\$150 per item
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C. Banker's Endorsement	
– Each endorsement	HK\$150 (applied to DBS Treasures and DBS Account customers) HK\$300 (applied to Corporate customers)
– Each supplementary copy if more than one endorsement issued at same time	HK\$20
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D. Bulk Deposits	
1) HKD coins deposit per customer per day regardless of total number of accounts customer holds	
– Deposit over 50 pieces of coins	2% of total deposit amount, min. HK\$100
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2) HKD notes deposit per customer per day regardless of total number of accounts customer holds	
– Deposit over 200 pieces of notes	0.25% of total deposit amount, min. HK\$125
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3) Cheque deposit per customer per day regardless of total number of accounts customer holds	
– Deposit in excess of 30 pieces	HK\$2 per additional cheque
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E. Cash Collect	
– Courier Bag Cash Collection Service	Service fee varies with the location and collection frequency. Please contact the relevant Relationship Manager for quotation.

(##) Each Autopay/Payroll/AutoCollect transaction will be charged separately.

Type of Service	Charge
F. 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\$60/RMB50 (waived for DBS Treasures customers; 50% discount for DBS Account customers)
– Additional charge when paid in notes in the same currency as the Cashier's Order	0.25% of amount ^{***} , min US\$7
– Report loss	HK\$60/US\$7.5/RMB48 [^] per item + in addition to the charges payable to Hong Kong Interbank Clearing Limited
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2) Gift Cheques	
– Per item	HK\$15 (waived for DBS Treasures customers; 50% discount for DBS Account customers)
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G. Coins Exchange	
– Handling charge	HK\$2 per roll or bag
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H. Company Search	
1) To conduct a local search at Business Registration Office or Companies Registry	HK\$150 [@]
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2) To perform company search for companies incorporated overseas	HK\$2,000 [@]
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I. 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
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J. Guarantee*	
– Issuance of guarantee on behalf of customers	1.5% of guaranteed amount per annum, min. HK\$1,000
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K. IDEAL™ Internet Banking Services	
– For account enquiry only	Monthly service fee: No charge
– For account transaction & enquiry	Monthly Service fee: HK\$150 / US\$19.50 per company
– Replacement of lost / damaged security token	HK\$500 per token
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L. Payment Collection Services*	
– Using pre-printed slips	HK\$2 per item, min. HK\$150
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(***) USD will be rounded up to the nearest dollar.

([^]) RMB fees applicable to corporate accounts only

([@]) 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).

(*) Individual Customers only

Type of Service	Charge
M. 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
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2) Bank Confirmation	
– Each confirmation	HK\$350
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3) Bank Reference Letter	
– Each letter	HK\$300 (applied to DBS Treasures and DBS Account customers) HK\$600/US\$80/RMB500 (applied to Corporate customers)
– Each supplementary copy if more than one letter issued at the same time	HK\$20
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4) Certificate of Balance	
– Per account	HK\$100
– Per extra account	HK\$20
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5) Copies of Statements, Vouchers, Cheques, Consolidated Statements	
– Per page	
• Via branch	HK\$50/US\$6.5/RMB40 [^] (waived for DBS Treasures customers 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	
• Mail Current Statement	Free
• Mail Previous Statement	HK\$30/US\$4 per page (waived for customers who subscribe eStatement service)
– Credit Card / Cashline Revolving Loan	
• Online Statement	Free
• Mail Current Statement	HK\$15 per monthly statement copy
• Mail Previous Statement	HK\$15 per monthly statement copy
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6) Credit Information Report	
To obtain credit information report on behalf of customers	
– By mail	HK\$50 + postage + correspondent bank charges, if any
– By cable	HK\$50 + cable + correspondent bank charges, if any
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7) Request for Personal Data / Other Data Access	
– Each request	HK\$200 [#]
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([^]) RMB fees applicable to corporate accounts only

([#]) 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
8) Reissue trade Confirmation <i>For DBS Treasures customers with Wealth Management Accounts</i>	
– Within 3 months	HK\$10 / RMB10 per copy
– Within 1 year	HK\$50 / RMB50 per copy
– Over 1 year	HK\$100 / RMB100 per copy
N. RMB Notes Exchange	
– DBS Customers	No handling fee
O. 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
P. Special Clearing Arrangement (Mark Good)	
– Presented by customers	HK\$60/US\$8/RMB48 [^] + other bank charges
– Presented by the Bank	HK\$200/US\$26/RMB160 [^] + other bank charges
Q. Standing Instructions	
1) Establishing an instruction	
• Via branch	HK\$100 per instruction
• Via DBS iBanking (local transfer only)	Free
2) Manual execution of standing instructions	HK\$100 per execution + usual charges
3) Amendment of a standing instruction	HK\$100 per instruction
4) Suppression of a standing instruction	HK\$50 per instruction
5) Returned due to insufficient funds	AUD20 / CAD20 / CHF20 / DKK120 / EUR15 / GBP15 / HKD150 / JPY1,500 / NOK120 / NZD25 / RMB130 / SEK120 / SGD25 / USD20
R. DBS IDEAL™ eReports (applicable to Corporate customers only)	
Monthly service charges for SMS / email notification	Free
S. 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.
T. Bill Payment/ Electronic Bill Presentment and Payment	
Via DBS iBanking or DBS digibank	
– Pre-scheduled bill payment or donation rejected due to insufficient funds	HK\$100 per transaction
U. REMITTANCE ADVICE (applicable to Corporate customers only)	
– Monthly service charge per company	HK\$50

([^]) RMB fees applicable to corporate accounts only

Type of Service	Charge
V. Company Amendment (applicable to Corporate customers only) Change of director(s)/ partner(s)/ committee member(s)/ authorised signatory(ies)/ shareholder(s)/ company name/ shareholding of existing shareholder(s)	HK\$300 per request
W. Treasury Transaction Documentation (applicable to Corporate customers only) Receive Treasury Transaction Documents via channels other than Treasury eDoc	Monthly Service fee: HK\$200 per company

VI. INVESTMENT SERVICES

A. Securities

1) Trade-related services

Hong Kong Securities

a) Brokerage Commission

For DBS Treasures customer

i) Trading via DBS iBanking or DBS iWealth app

- All transactions 0.2% of the transaction amount
- Minimum charge 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 depending on denominated currency of the underlying asset

iii) Trading via Equity Specialists

- All transactions Up to 0.35% of the transaction amount
- Minimum charge HK\$100/RMB100 depending on denominated currency of the underlying asset

For DBS Account customer

i) Trading via DBS iBanking or DBS digibank

- All transactions 0.2% of the transaction amount
- Minimum charge 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 depending on denominated currency of the underlying asset

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)

Shanghai Securities

a) Brokerage Commission

- All transactions 0.25% of the transaction amount
- Minimum charge No minimum charge

Type of Service	Charge
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
<u>Shenzhen Securities</u>	
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) amount	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
<u>U.S. Securities</u>	
a) Brokerage Commission	
i) Trading via DBS iBanking or DBS iWealth app	
– 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
<u>Canada Securities</u>	
a) Brokerage Commission	
– All transactions	0.50% of the transaction amount
– Minimum charge	USD50
b) Clearance fee	CAD10
<u>Singapore Securities</u>	
a) Brokerage Commission	
i) Trading via DBS iBanking or DBS iWealth app	
– All transactions	0.24% of the transaction amount
– Minimum charge	SGD20
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 (max SGD600)
c) Trading fee	0.0075% of the transaction amount

Type of Service	Charge
<u>Australia Securities</u>	
a) Brokerage Commission	
– All transactions	0.40% of the transaction amount
– Minimum Charge	AUD 30
<u>Japan Securities</u>	
a) Brokerage Commission	
– All transactions	0.50% of the transaction amount
– Minimum Charge	JPY3,000
<u>United Kingdom Securities</u>	
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) 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 (or other equivalent currencies)
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2) Settlement-related services and scrip handling	
a) Deposit Fee for Shares and Warrants	
<u>For DBS Treasures customer</u>	
– Deposit fee	HK\$5/RMB5 per board lot or odd lot
– Minimum charge	HK\$30/RMB30
– Maximum charge	HK\$180/RMB180
<u>For DBS Account customer</u>	
– Deposit fee	HK\$8/RMB8 per board lot or odd lot
– Minimum charge	HK\$30/RMB30
– Maximum charge	HK\$400/RMB400
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”) (From HKD counter to RMB counter, or vice versa)	HK\$30 per transfer
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3) Information services – Stock Watch	
a) Securities Account	
– Monthly subscription fee	HK\$330
b) Wealth Management Securities Account	
– Monthly subscription fee	
• Hong Kong Securities	HK\$235
• U.S. Securities	HK\$23
• Singapore Securities	HK\$57

Type of Service	Charge
4) Account maintenance	
a) Safekeeping Maintenance Fee	
<u>For securities holdings maintained in Securities Account</u>	
– 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
<u>For securities holdings maintained in Wealth Management Securities Account</u>	
– 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	
<u>For DBS Treasures customer</u>	
– Deposit fee	HK\$5/RMB5 per board lot or odd lot
– Minimum charge	HK\$30/RMB30
– Maximum charge	HK\$180/RMB180
<u>For DBS Account customer</u>	
– Deposit fee	HK\$8/RMB8 per board lot or odd lot
– Minimum charge	HK\$30/RMB30
– Maximum charge	HK\$400/RMB400

Type of Service	Charge
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	
i) Through Internet Banking	HK\$50/RMB50 per application depending on denominated currency of the underlying asset, and deposit fee for any successful allotment of IPO shares (Please refer to "Deposit Fee for Shares and Warrants" for charges details)
ii) Through designated branches or Customer Service Executive through Phone Banking Services Hotline or Securities Trading Express	HK\$100/RMB100 per application depending on denominated currency of the underlying asset, and deposit fee for any successful allotment of IPO shares (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	
<i>For DBS Treasures customer</i>	
– All transactions	Waived
<i>For DBS Account customer</i>	
– Trading over the counter	Waived
– Trading via phone banking	Waived
– Bonds Transfer-out Fee (from the Bank)	HK\$1,000 per transaction
2) Non-Retail Primary Bonds (Trade-related services)	
– Purchasing Fee	
<i>For DBS Treasures customer</i>	
– All transactions	0.3% on nominal amount allocated

C. Investment Fund

Trade-related services	
1) Subscription / Redemption / Management Fees	In accordance with the fees stated in the Explanatory Memorandum of individual funds
2) Switching Fee	1% ^{##}
3) Service Fee (If redemption amount of Investment Fund Savings Plan is below HK\$20,000)	Waived
4) Investment Fund Transfer Out Fee	HK\$100 per fund

(##) For any fund switching where the Fund issuer does not charge any switching fee, the Bank charges the switching fee stipulated above.

Type of Service**Charge****VII. LOAN SERVICES****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 (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* + 9% p.a.
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* 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.

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.