



DBS TREASURES
PRIVATE CLIENT

Live more,
Bank less

DBS Treasures Private Client Bank Charges Schedule

星展豐盛私人客戶 銀行服務收費表

**Effective from 15 May 2022
2022年5月15日生效**

This Bank Charges Schedule sets out the fees and charges DBS Bank (Hong Kong) Limited, (“the Bank”) levies for the services we provide to our DBS Treasures Private Client.

This Bank Charges Schedule comes into effect on 15 May 2022. The service charges contained in this booklet include Account Service Fee, Deposit Services, Remittances, General Services and Investment Services charges, please refer to the relevant sections in this Bank Charges Schedule for details.

The service charges contained in this booklet are correct at the time of printing. Fees and charges listed here are subject to changes and the Bank reserves the right to introduce service charges not included in this schedule. Details of service charges not shown in this schedule are contained in relevant product leaflets or are available on request. If you have any queries concerning the fees and charges contained in this schedule, please contact your DBS Treasures Private Client Relationship Manager.

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I. Interest Year Base

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

- | | |
|-------------------------|----------|
| 1) For HKD, GBP and SGD | 365 days |
| 2) For other currencies | 360 days |

II. Account Service Fee

- | | |
|--|---|
| 1) Calculation of Assets under Management | |
| - The total assets that a Customer maintains with the Bank on the last working day of each month for the relevant period, regardless of if they are solely or jointly owned by the Customer. The assets include deposits in Hong Kong dollars, renminbi and foreign currency market value of local and overseas securities, investment funds, bonds, other linked or structured investment products and paid premiums of insurance products. | |
| 2) Account Service Fee | |
| - Applicable only to accounts with Assets under Management of less than HKD 8,000,000 (or its equivalent) for the previous 6 consecutive months | HKD 600 (or its equivalent) per month (payable semi-annually) |
| 3) Asset and Account Administration Fee | 0.05% p.a on month end assets payable semi-annually |
- Remarks
- For customers with single accounts only, the fee and charges will be charged according to the Customer Segment.
 - For customers with joint name accounts, the fee and charges will be charged according to the Customer Segment of the primary account holder.
 - The Bank reserves the right to make final decision on all matters regarding Calculation of Assets under Management, Total Relationship Balance and the applicable fees and charges charging logic.

III. Deposit Services

A. HK Dollar Savings Accounts (including New Generation Savings Account) and Save & Cheque Accounts

Interest Rate	For all account balances, tiered interest rate will be applied
---------------	--

B. Current Accounts, Save & Cheque Accounts and Cashline Revolving Loan Accounts

- | | |
|--|---|
| 1) Improperly conducted accounts closed by the Bank | HKD 200 / USD 25 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 | HKD 25 / USD 3 per cheque book |
| - Safe custody of cheque books | HKD 50 / USD 6.5 per request |
| 3) Unauthorized overdrafts ^(A) - 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 HKD 120 / USD 15 per incident + overdraft interest at prevailing interest rate |

(A) Not applicable to Cashline Revolving Loan

4)	Returned Cheque ^(A)	
	- Technical reasons (other than for post-dated or out-of-date reason)	HKD 100 / USD 13 per cheque
	- Insufficient funds	HKD 150 / USD 19.5 per cheque
	- Mailing of returned cheques	At cost (by registered mail)
	(A) Not applicable to Cashline Revolving Loan	
5)	Cheques can be returned with other reasons but the Bank may not return with confirmation by customer	HKD 100 / USD 13 per cheque
6)	Drawing against uncleared items	HKD 50 / USD 6.5 / RMB40 [^] per occurrence HKD 150 / USD 19.5 / RMB 120 per occurrence (For Corporate Customer Only)
7)	Stop payment	
	- Stop cheque payment via branch	
	• Each cheque or a consecutive range of cheques	Waiver of HKD 100 / USD 13
	- Stop cheque payment via DBS iBanking	
	• "Single Cheque" Transaction Type	HKD 50 / USD 6.5 per instruction
	• "Multiple Cheques" Transaction Type ^(#)	HKD 100 / USD 13 / RMB 80 ^(^) per instruction (maximum 50 cheques in consecutive range from the same cheque book per instruction)
	- Stop cheque payment via Automatic Phone Banking	
	• "Single Cheque" Transaction Type	HKD 30 / USD 4 per instruction
	- Cancellation of each stop payment order	HKD 100 / USD 13
	(#) HKD 100 will be levied on your selected account once the transaction is confirmed, irrespective of the number of cheques stopped by the instruction.	
	(^) RMB fees applicable for corporate accounts only.	
8)	Negative Interest Rate Charges for Certain Currencies	A negative interest rate is applied on the cash balances held in the Multi-Currency Savings Account for certain currencies. You can always refer to http://go.dbs.com/hk-nir for the detailed rates.

C. Time Deposit Accounts

- Early Withdrawal	Withdrawals, in whole or in part, of any time deposit will be subject to charges imposed by the Bank at its discretion. Charges would be directly deducted from the principal and/or interest accrued on the time deposit. No interest shall accrue after the early withdrawal in respect of such deposit.
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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.

D. Multi-Currency Settlement Account (MCSA)

- Debit Balance	HKD / USD: Prime rate + 5% p.a. Foreign Currencies: Cost of Fund + 9% p.a.
- Negative Interest Rate Charges For Certain Currencies	A negative interest rate is applied on the cash balances held in the MCSA for certain currencies. You can always refer to http://go.dbs.com/hk-nir for the detailed rates.

E. DBS iBanking

- | | |
|---|-----------------------------------|
| 1) Statement Request | |
| - Current Account / Save & Cheque Account / Savings Account | |
| • Mail Current Statement | Free |
| • Mail Previous Statement | HKD 30 / USD 4 per page |
| - Credit Card / Cashline Revolving Loan | |
| • Online Statement | Free |
| • Mail Current Statement | HKD 15 per monthly statement copy |
| • Mail Previous Statement | HKD 15 per monthly statement copy |
| 2) Bill Payment / Electronic Bill Presentment and Payment | |
| - Pre-scheduled bill payment or donation returned due to insufficient funds | HKD 100 per transaction |
| 3) Fund Transfer to 3rd Party Account ^(Δ) (in HKD only) | |
| - To local banks in Hong Kong other than DBS Bank | |
| • Via electronic transfer | Free |
| • Via Real Time Gross Settlement | HKD 75 per transaction |
| - Express Transfer | |
| (Δ) applicable only when the beneficiary bank is a participant of Real Time Gross Settlement in Hong Kong | |

F. Other Charges (Applicable to all types of Deposit Accounts)

- | | |
|---|--|
| 1) Deposits or withdrawals in notes of the same currency per time (except HKD Accounts and RMB notes) | Deposit in excess of USD 10,000 (or equivalent) per day, 0.125% of total deposit amount**, min. HKD 25 |
| | Withdrawal in excess of USD 10,000 (or equivalent) per day, 0.125% of total withdrawal amount**, min. HKD 25 |

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

- | | |
|--|--|
| 2) Deposit of RMB Notes | Deposit \geq 100 pieces of notes, 0.25% of total deposit amount, min. HKD 50 |
| 3) SGD notes sent for collection (for \$10,000 denomination) | Subject to Correspondent Bank Charges |
| 4) Report loss of passbook / chop and /or damaged passbook | HKD 100 |

IV. Remittances

Inward Remittances

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 savings accounts of the same currency
 - Funds will be made available as per the following schedule and interest to accrue from the day falling on the 11th 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	

- HKD or MOP cheque drawn on Macau

- Returned unpaid cheque (each cheque)

HKD 200 per cheque + correspondent bank charges + cable charges (if applicable)

HKD 200 per cheque + correspondent bank charges + cable charges (if applicable)

HKD 200 per cheque + correspondent bank charges + cable charges (if applicable)

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

- 1) Proceeds paid to customer's account with the Bank
 - By Telegraphic Transfer Waived
 - By Real Time Gross Settlement (RTGS) Waived
 - 2) Credit to account of other banks HKD 200 per item
 - 3) Transfer in other currencies to account of other banks HKD 200 per item
 - 4) Handling charge for enquiry / amendment / return of a telegraphic transfer / local transfer HKD 200 per item + Cable Charges
 - 5) Correspondent Bank Charges
 - Charge to beneficiary's account At cost
- (*) Applicable in HKD / USD / RMB

Outward Remittances

A. Demand Drafts

- 1) Handling charge for issuing a demand draft
 - Via branches Waiver of HKD 120
- 2) Report loss of a demand draft (each draft) HKD 250 + correspondent bank charges + Cable Charges
- 3) Repurchase a demand draft (each draft) HKD 100 + correspondent bank charges + Cable Charges
- 4) Copy of a paid draft HKD 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 |
- (#) DBS Remit covers transfers of USD to United States, CAD to Canada, GBP to United Kingdom, AUD to Australia, SGD to Singapore, CNY to Mainland China, EUR to Eurozone locations, JPY to Japan, THB to Thailand, INR to India, IDR to Indonesia and PHP to the Philippines.

C. Telegraphic Transfers

- | | |
|---|--|
| 1) Handling charge per telegraphic transfer | |
| - Via branches / DBS iBanking | |
| • All currencies | Waiver of HKD 100 per transaction (via DBS iBanking)
HKD 100 per transaction (via branches) |
| • RMB to DBS Bank | Waiver of HKD 100 per transaction (via DBS iBanking)
HKD 100 per transaction (via branches) |
| - Via IDEAL Internet Banking | HKD 110 per transaction |
| 2) Cable Charges | HKD 100 per cable |
| 3) Additional charge for cable with Chinese characters | HKD 150 |
| 4) Additional charge where a separate cable is sent to the beneficiary bank | HKD 100 per cable |
| 5) Correspondent Bank Charges | |
| - Charge to applicant's account upon transfer(^) | |
| - RMB | |
| • to Mainland China | At cost |
| • to Overseas | HKD 250 per transaction |
| - HKD / USD & other currencies | HKD 250 per transaction |
| - EUR / GPB | HKD 400 per transaction |
- (^) If charge at cost is higher than charge contained in this booklet, the bank may adopt a higher charge at its discretion.
- | | |
|---|--|
| 6) Enquiry / Amendment / Cancellation of a telegraphic transfer | |
| - Each transfer | HKD 200 + Cable Charges + correspondent bank charges if applicable |

D. Local Transfer(*) in HKD / USD / RMB Via Real Time Gross Settlement (RTGS)

- | | |
|--|-------------------------|
| 1) - Each payment via branches | HKD 200 per transaction |
| - Each payment via DBS iBanking or DBS digibank HK | |
| • Express Transfer (in HKD) | HKD 75 per transaction |
| - Each payment via IDEAL Internet Banking | HKD 55 per transaction |
| - Correspondent Bank Charges | |
| • Charge to beneficiary's account | At cost |

(*) applicable only when the beneficiary bank is a participant of Real Time Gross Settlement in Hong Kong

Other Charges

Other General Out-of-Pocket Expenses	Postage/ Courier charges/ SWIFT/ Telex/ Facsimile charges, Agent charges, Proxy voting fee and translation charges for Proxy material (where applicable) shall be reimbursed by the client
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V. General Services

A. ATM Card / Cashline Card

- | | |
|--|----------------------------------|
| 1) Annual card fee | Waived |
| 2) Replacement of lost or damaged card | Waiver of HKD 50 per card |
| 3) Cash withdrawal in Macau / China(*), (@), (#) | Waiver of HKD 25 per transaction |
| 4) Visa Plus Service cash withdrawal(^), (@), (#) | Waiver of HKD 25 per transaction |
| 5) China UnionPay Service cash withdrawal(~), (@), (#) | |
| - Debit from Hong Kong Dollar account | Waiver of HKD 15 per transaction |
| - Debit from Renminbi account | Waiver of RMB 15 per transaction |
- (*) 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 daily exchange rate of RMB is set by the bank that provides the service.
- (^) 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.
- (@) 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.

B. Autopay Services

- | | |
|---|--|
| 1) Set up Direct Debit Authorization | |
| - Each authorization | Free |
| - For authorizations received on a day on a per account basis | Free |
| 2) Amendment (excluding amendment of debtor reference) | HKD 30 per item |
| 3) Returned due to insufficient funds | HKD 150 per item |
| 4) Enquiry of Autopay | |
| - Each Transfer | HKD 200 + correspondent bank charges (if applicable) |

C. Banker's Endorsement

- | | |
|---|---------|
| 1) Each endorsement | HKD 150 |
| 2) Each supplementary copy if more than one endorsement issued at the same time | HKD 20 |

D. Bulk Deposits

- | | |
|---|--|
| 1) HKD coins deposit per customer per day regardless of total number of accounts customer holds | |
| - Deposit in excess of 50 pieces | 2% of deposit amount, min. HKD 100 |
| 2) HKD notes deposit per customer per day regardless of total number of accounts customer holds | |
| - Deposit over \geq 100 pieces of notes | 0.25% of total deposit amount, min. HKD 50 |
| 3) HKD / USD cheque deposit | |
| - Deposit any number of cheques | Waived |

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.

F. Cashier's Order & Gift Cheque

1) Cashier's Order

- Issue / repurchase a Cashier's Order

- HKD Cashier's Order
- USD Cashier's Order
- RMB Cashier's Order

Waiver of HKD 60 / USD 7.5

Waiver of HKD 60 / USD 7.5

Waiver of HKD 60 / RMB 50

- Surcharge for paying out notes in the same currency as the Cashier's Order

0.25% of amount, min. USD 7 (*)

- Report loss

HKD 60 / USD 7.5 / RMB 48(^) per item + HKD 306 for circular issued by HKICL

(*) USD will be rounded up to the nearest dollar.

(^) RMB fees applicable for corporate accounts only.

2) Gift Cheques

- Per item

Waiver of HKD 15

G. Coins Exchange

Handling charge

HKD 2 per roll or bag

H. Company Search

1) To conduct a local search at Business Registration Office or Companies Registry

HKD 150 @

2) To perform company search for companies incorporated overseas

HKD 2,000 @

(@) 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).

I. Facsimile Services

Facsimile

- Up to 5 pages within Hong Kong

HKD 50

- Up to 2 pages outside Hong Kong

HKD 100

- Each additional page (all countries)

HKD 50

J. Payment Collection Services

- Using pre-printed slips

HKD 2 per item, min. HKD 150

K. Request for Banker's Report / Document Copies

1) Accounts History of Savings, Time Deposit Accounts, and Multi-Currency Settlement Account	
- Within one year from date of request	HKD 250 per account
- Within two years from date of request	HKD 500 per account
- Within three years from date of request	HKD 1,000 per account
- Each additional year over three years (up to 7 years)	HKD 1,000 per account
2) Bank Confirmation	
- Each confirmation	HKD 350
3) Bank Reference Letter	
- Each letter	HKD 300
- Each additional copy if more than one letter is issued at the same time	HKD 20
4) Certificate of Balance	
- Per account	HKD 100
- Per extra account	HKD 20
5) Credit Information Report To obtain credit information report on behalf of customers	
- By mail	HKD 50 + postage + correspondent bank charges, if any
- By cable	HKD 50 + Cable Charge + correspondent bank charges, if any
6) Request for Personal Data / Other Data Access	
- Each request	HKD 200 (*)
(*) Where search of microfiche or other archived records are needed, the Bank may charge an additional hourly search fee of HKD 200. Fee details will be provided on request and will depend on the nature and extent of the search requested.	
7) Copies of Statements, Vouchers, Cheques, Consolidated Statements	
- Per Page	
• Via branches	Waiver of HKD 50 / USD 6.5 within a year from application
8) Reissue Trade Confirmation	
- Within 3 months	HKD 10 / RMB 10 per copy
- Within 1 year	HKD 50 / RMB 50 per copy
- Over 1 year	HKD 100 / RMB 100 per copy

L. RMB Notes Exchange

DBS Customers	No handling fee
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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	HKD 150 (including cost of replacement key)
4) Loss of 2 keys including break-open charge	HKD 800

N. Special Clearing Arrangement (Mark Good)

- | | |
|---------------------------|---------------------------------------|
| 1) Presented by customers | HKD 60 / USD 8 + other bank charges |
| 2) Presented by the Bank | HKD 200 / USD 26 + other bank charges |

O. Standing Instructions

- | | |
|--|---|
| 1) Establishing an instruction | |
| • Via branch | HKD 100 per instruction |
| • Via DBS digibank HK (local transfer only) | Free |
| 2) Manual execution of standing instructions | HKD 100 per execution + usual charges |
| 3) Amendment of a standing instruction | |
| • Via branch | HKD 100 per instruction |
| • Via DBS digibank HK (local transfer only) | Free |
| 4) Suppression of a standing instruction | HKD 50 per instruction |
| 5) Returned due to insufficient funds | AUD 20 / CAD 20 / CHF 20 / DKK 120 / EUR 15 / GBP 15 / HKD 150 / JPY 1,500 / NOK 120 / NZD 25 / RMB 130 / SEK 120 / SGD 25 / USD 20 |

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

VI. Investment Services

In addition to these fees/charges, the Bank and/or its associates also receive other monetary and non-monetary benefits. Please continue to refer to the "Supplementary Fee Schedule".

A. Investment Funds

Trade Related Service

- | | |
|--|---|
| 1) Trade-related Fees | |
| a. Private Market Funds (Subscription / Other Applicable Fees) | Please refer to the fees stated in the bilateral Subscription Agreement or offering documents of individual funds |
| b. Other Investment Funds (Subscription / Redemption / Management / Service Fee (if applicable)) | Please refer to the fees stated in the Explanatory Memorandum / respective prospectus of individual funds |
| 2) Switching Fee (#) | Up to 1% (##) |
| 3) Transfer Out Fee (#) | HKD 100 per transfer of each fund |
| 4) Custody Fee | 0.20% per annum of Net Asset Value of the funds that are chargeable (including both subscription and transfer-in), and subject to a minimum of USD100 (payable semi-annually). Waived for Funds available on DBS Funds Platforms.

For the list of available funds, please consult DBS Online Funds Investment platform via DBS iBanking or DBS digibank HK (formerly DBS iWealth®) or contact your Relationship Manager. |

(#) Not applicable to Private Market Funds

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

B. Brokerage Charge for Exchange Listed Securities

Market	Charges	
Hong Kong	i) Trading via DBS iBanking or DBS digibank HK	
	- All Transactions	0.20% of the transaction amount (no min. charge)
	ii) Trading via other channels	
	- All Transactions	Up to 0.35% of the transaction amount (min. HKD 100 / RMB 100 depending on denominated currency of the underlying asset)
Canada	i) Trading via DBS iBanking	
	- All Transactions	0.5% of the transaction amount (min. USD 50)
	ii) Trading via other channels	
	- All Transactions	Maximum of 1% (min USD 150)
Malaysia	< MYR 300,000 - 0.75% >=MYR 300,000 - 0.5% (min. USD 150)	
Singapore	i) Trading via DBS iBanking	
	- All Transactions	0.24% of the transaction amount (min. SGD 20)
	ii) Trading via other channels	
	- All Transactions	Maximum of 0.5% (min USD 150)
Thailand	1% of contract value (min. USD 150)	
USA	i) Trading via DBS iBanking	
	- All Transactions	0.35% of the transaction amount (min. USD 35)
	ii) Trading via other channels	
	- All Transactions	Maximum of 1% (min USD 150)
Australia	i) Trading via DBS iBanking	
	- All Transactions	0.40% of the transaction amount (min. AUD 30)
	ii) Trading via other channels	
	- All Transactions	1% of the transaction amount (min. USD 150)
Japan	i) Trading via DBS iBanking	
	- All Transactions	0.50% of the transaction amount (min. JPY 3,000)
	ii) Trading via other channels	
	- All Transactions	Maximum of 1% (min USD 150)
United Kingdom	PTM Levy – GBP 1 flat fee for all transaction over GBP 10,000 (or other equivalent currencies) 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	
	i) Trading via DBS iBanking	
	- All Transactions	0.40% of the transaction amount (min. GBP 25 / USD 30 / EUR 25)
	ii) Trading via other channels	
	- All Transactions	1% of the transaction amount (min. USD 150)

Market	Charges
Austria	Maximum of 1% (min USD 150)
Belgium	
Finland	
France	
Germany	
Italy	
Ireland	
Luxembourg	
Netherlands	
Portugal	
Spain	
China Shenzhen A	
China Shanghai A	
China Shenzhen B	0.75% of contract value (min. USD 150)
China Shanghai B	
Taiwan	
Denmark	1% of contract value (min. USD 150)
Indonesia	
Philippines	
Norway	
New Zealand	
Sweden	
Switzerland	
Other Markets	

The brokerage charges are applicable for transactions which are executed through the exchange such as Warrants, Rights, Depository Receipts, Preferred Shares, Exchange Traded Funds/ Bonds/ Commodity/ Notes/ Certificates and similar securities.

C. Custody Fee and other Charges for Exchange Listed Securities, Debt Securities, Structured Notes & Commodity Investment

Custody Fee

Exchange Listed Securities, Debt Securities & Structured Notes (***)	
Market	Charges
Hong Kong	0.2% per annum and subject to minimum of USD 100 (Payable semi-annually)
Australia	
Austria	
Belgium	
Canada	
China	
Denmark	
Finland	
France	
Germany	
Indonesia	
Ireland	
Italy	
Japan	
Luxembourg	
Netherlands	
New Zealand	
Norway	
Philippines	
Portugal	
Spain	
Sweden	
Switzerland	
Taiwan	
United Kingdom	
USA	
Malaysia	
Singapore	
Thailand	
Other markets	

Gold Bullion (***)
0.50% per annum and subject to minimum of USD 100 (Payable semi-annually)

Commodity Investment (****)	
Paper Gold	0.05% per annum and subject to minimum of USD 100 (Payable semi-annually)
Paper Silver	0.25% per annum and subject to minimum of USD 100 (Payable semi-annually)

(***) Custody Fee is calculated according to portfolio value on a monthly accrual basis and collected semi-annually or on the account closure date (whichever is earlier).

(****) Custody Fee for Commodity Investment is calculated on a monthly accrual basis according to the market value obtained by the Bank at its sole and absolute discretion of the Customer's commodity holding on the last date of each month and collected semi-annually or on the account closure date (whichever is earlier).

Other Charges

Gold Bullion	
Outward Transfer	USD 100 per kilobar, subject to a minimum amount of USD 1,000 per transfer request
Withdrawal	USD 100 per kilobar, subject to a minimum amount of USD 1,000 per withdrawal
Visit to the vault	Such amount(s) as imposed by sub-custodian from time to time

D. Delivery of Securities/ Bonds / Equity Linked Notes / Structured & Derivatives Products

Market	Charges
Hong Kong (only applicable to Bonds / Equity Linked Notes / Structured & Derivatives Products. For Securities charges, please refer to section F.)	
Australia	
Canada	
Euroclear / Cedel	
Finland	
France	
Germany	
Indonesia	USD 50
Japan	
Malaysia	
New Zealand	
Philippines	
Singapore	
Spain	
Switzerland	
Thailand	
United Kingdom	
USA	
China / Korea / Taiwan	- Not applicable - Equities in such markets have restriction in transfer of securities

E. Other Charges for Local Securities

- 1) Settlement-related services and script handling
 - a. Deposit Fee for Shares and Warrants
 - Deposit fee

Waived
 - b. Processing Fee for receipt/ delivery
 - Processing fee for receipt
 - Processing fee for delivery

Waiver of HKD 100 / RMB 100 per stock per instruction + Deposit Fee
HKD 500 / RMB 500 per stock per instruction
 - c. Dual Tranche Dual Counter ("DTDC")
(From HKD counter to RMB counter, or vice versa)

HKD 30 per transfer

d. Shanghai Securities	
Transaction Levy and Trading Fee	
- Handling Fee (Shanghai Stock Exchange)	0.00487% of transaction amount
- Transfer Fee (China Clear)	0.001% of transaction amount
- Transfer Fee (HKSCC)	0.002% of transaction amount
e. Shenzhen Securities	
Transaction Levy and Trading Fee	
- Handling Fee (Shenzhen Stock Exchange)	0.00487% of transaction amount
- Transfer Fee (China Clear)	0.001% of transaction amount
- Transfer Fee (HKSCC)	0.002% of transaction amount
2) Information services – Stock Watch Monthly Subscription Fee (DBS iBanking) for Wealth Management Account	
- Monthly subscription fee	
• Hong Kong Securities	HKD 235
• U.S. Securities	HKD 23
• Singapore Securities	HKD 57
3) Nominee services and corporate actions	
a. Dividend Collection Fee	
- Commission on dividend	0.5% on dividend amount
- Minimum charge	HKD 30 / RMB 30
b. Corporate Action Fee	HKD 2 per board lot*
	*: Applicable to “Cash / Special Offer / Privatization”(3c), “Warrant Exercise”(3d) & “Deposit Fee for Bonus Issues and Scrip Dividends”(3e).
c. Cash / Special Offer / Privatization	0.5% of offer amount
- Minimum charge	HKD 30 / RMB 30
- Stamp Duty	0.13% of transaction amount (rounded up to nearest dollar)
d. Warrant Exercise	0.5% on settlement amount
- Minimum charge	HKD 30 / RMB 30
e. Deposit Fee for Bonus Issues and Scrip Dividends	
- Deposit fee	HKD 5 / RMB 5 per board lot or odd lot
- Minimum charge	HKD 30 / RMB 30
- Maximum charge	HKD 180 / RMB 180
4) Financing and other services	
a. Unclaimed Entitlement Fee	HKD 100 / RMB 100 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 DBS iBanking	HKD 50 / RMB 50 per application
ii) Through other channels	HKD 100 / RMB 100 per application
c. Change of Exchange Handling fee	Subject to each transaction, min. HKD 1,000

F. Other Charges for Investment Services

- General Out-of-Pocket Expenses	Transaction related fees (where applicable but not limited to stamp duty, levy, handling fee, transfer fee, management fee), registration fees, clearing fees, postages, telexes, facsimile charges and other charges as may be imposed by Exchange, Regulator, Central Depository (e.g. CDP/MCD/CCASS) or the Bank's custodians from time to time shall be reimbursed by the client.
- Processing fee for Transfer of Investments in Private Market Funds (The Bank does not accept the transfer-in of private market funds from another financial institution)	HKD 30,000 per instruction

VII. Loan Services

A. Mortgage Loan

1) Copy of Mortgage or Title Deeds	HKD 10 per page or min HKD 200 per set, whichever is higher
2) Extra Copy of Facility Letter	HKD 100 per copy
3) Confirmation of Ownership, Particulars of Mortgage / Outstanding Balance	HKD 200 per copy
4) Change of Tenor / Due Date / Instalment Amount / Repayment Option / Other Loan Terms	HKD 1,000 per request
5) Valuation Fee (for replacement cost)	Waived
6) Repayment Schedule Re-issue	HKD 100 per copy
7) Copy of Annual Statement	HKD 100 per year record
8) Interest for late charges	Contract Rate + 7% p.a (except otherwise agreed with the Bank)
9) Fee for Cancellation of Mortgage Application (Applicable upon acceptance of loan offer)	HKD 5,000 or 0.15% of loan amount (whichever is higher) per application
10) Change of Mortgage Plan	HKD 2,000 per request
11) Change of repayment plan for loans organized by Hong Kong Housing Authority	HKD 500 each time
12) Change of Mortgagor / Guarantor / Mortgage Deed	HKD 1,000 per request
13) Request for extra copy of statement / confirmation letter (repayment / settlement account)	HKD 100 per account
14) Lease consent letter on charged property	HKD 1,000 per letter
15) Custody of non-discharged deeds after full loan repayment	HKD 4,000 per year
16) Issuance of mortgage loan redemption statement for existing account	HKD 200 per copy
17) Review fee for fire insurance policy (applicable for self-arranged / master fire insurance) / cancellation or change of insurance policy	HKD 200 per policy per year
18) Administration fee for partial repayment or early redemption	HKD 1,000 per request
19) Administration fee for Government Rate and Rent payment	HKD 500 per transaction (per request)

Note:

- The above charges shall be binding on you if you continue using our services after the effective date. For enquiries or requests for a Bank Charges Schedule, please contact your DBS Treasures Private Client Relationship Manager. In case of inconsistency between the English and Chinese versions, the English version shall prevail.

VIII. Supplementary Fee Schedule with disclosure of monetary and non-monetary benefits receivable by DBS Bank (Hong Kong) Limited (“Bank”) and/or any of its associates (Revision Date – May 2022) (“Supplementary Fee Schedule”)

This Supplementary Fee Schedule provides details of sales related information including the generic terms of the monetary and non-monetary benefits receivable by the Bank and/or any of its associates relating to various investment products. It is aimed at enhancing transparency with our clients. This Supplementary Fee Schedule does not change the Bank’s fee chargeable to clients. The Bank, at its absolute discretion, may discount its fees and charges from time to time.

Specific disclosure of monetary benefits may also be contained in the contract note of the relevant transaction. In case of any inconsistency, the information disclosed in the contract note of the relevant transaction shall prevail. You should also refer to the DBS Treasures Private Client Terms & Conditions for terms and conditions of the banking relationship between you and the Bank.

The exact amount of remuneration varies by investment product and may be influenced by various factors including but not limited to the trading amount, market, type and timing of trade and/or product tenor. This Supplementary Fee Schedule is not exhaustive, remuneration arrangements in exceptional cases and for certain specialized products may fall outside the scope of this Supplementary Fee Schedule, in the event of such, the affected client(s) will be notified accordingly.

We are not an independent intermediary because 1. we receive fees, commissions, or other monetary benefits from other parties (which may include product issuers) in relation to our distribution of investment products to you. For details, you should refer to our disclosure on monetary benefits which we are required to deliver to you prior to or at the point of entering into any transaction in investment products; and/or 2. we receive non-monetary benefits from other parties, or have close links or other legal or economic relationships with issuers of products that we may distribute to you.

Where you provide the Bank and/or any of its associates with a specific instruction in relation to an order, the Bank and/or any of its associates will follow that instruction when executing the trade as far as it is reasonably and commercially possible and in accordance with regulatory and compliance requirements. Subject to this, in the normal course of business, the Bank and/or any of its associates will take sufficient steps to obtain the best available terms when executing any client orders. Example factors such as price, cost, speed/likelihood of execution, settlement risks and nature of client orders may be considered by the Bank over the course of execution of client orders. The investment products where the Bank is unable to seek for external quotes are set out below for you. If this Supplementary Fee Schedule fails to disclose any specific material interests in relation to any particular transaction(s), the Bank will take reasonable steps to inform you if deemed appropriate.

For transactions where the Bank acts as principal, the Bank will generally quote an “all-in” price which includes the interbank price and a sales and trading mark-up. Such sales and trading markup will not exceed the percentage range detailed below, unless the client agrees otherwise.

Where the Bank is able to execute the transaction at a better interbank price, the Bank may, subject to the above, retain partially, or in full, the benefits from price improvement so long as the final amount of monetary benefits is within the amount of the monetary benefits agreed with or disclosed to you. In cases where the final amount of monetary benefits retained by the Bank is in excess of the amount of the monetary benefits agreed with or disclosed to you as a result of price improvement, we will notify you accordingly. However, where the Bank has committed to a different charging structure, including a fixed sales and trading mark-up, the Bank will honour all such arrangements.

For the products indicated with ^ in this Supplementary Fee Schedule, DBS Bank Ltd. acts as the sole product provider of the product. The Bank is a wholly-owned subsidiary of DBS Bank Ltd. and no multiple quotes can be provided to you.

If you have any questions about this Supplementary Fee Schedule, please contact your Relationship Manager.

Types of Investment	Capacity and Details of Benefits Received by the Bank and/or any of its associates	Range of Monetary Benefits Received by the Bank and/or any of its associates ¹
Currency Linked Investments[^]	<p>The Bank is acting as a principal and not as your agent.</p> <p>The Bank and/or any of its associates will benefit from your purchase / sale of any of these products. Although there may not be any explicit charges, any fees and charges incurred by the Bank and/or any of its associates, whether to enter into underlying investments or hedging arrangements or for operational and administrative purposes in relation to any of these products (if any), as well as the Bank and/or any of its associates' profit margins, if any, are inherently contained in and subsumed into the calculation of the interest rate, interest amounts, and/or other variables under these products.</p>	<p>Please refer to the section "Capacity and Details of Benefits Received by the Bank and/or any of its associates."</p>
Equity-Linked Notes	<p>The Bank is acting as principal and not as your agent.</p> <p>The Bank and/or any of its associates will benefit from your purchase/sale of any of these products. Although there may not be any explicit charges, any fees and charges incurred by the Bank and/or any of its associates, whether to enter into underlying investments or hedging arrangements or for operational and administrative purposes in relation to any of these products (if any), as well as the Bank and/or any of its associates' profit margins, if any, are inherently contained in and subsumed into the calculation of the interest rate, interest amounts, and/or other variables under these products.</p> <p>Note: For products issued by DBS Bank Ltd.: The Bank is the distributor of the product and an indirectly wholly-owned subsidiary of the issuer.</p>	<p>All Tenor: Up to 2% of the notional amount of the trade, unless otherwise specified in pre-sale process or documentation.</p>
<p>Structured Warrants and OTC Derivatives[^] Transactions</p> <p>Including but not limited to</p> <ul style="list-style-type: none"> - Single options and bundle of options, covering interest rates, credit, FX, commodities, funds and equities - Swaps, OTC Accumulators / Decumulators, covering interest rates, credit, FX, commodities, funds and equities <p>(applicable to both inception and redemption trades)</p>	<p>The Bank is acting as a principal and not as your agent.</p> <p>OTC derivative transactions are highly customized, benefits received by the Bank and/or any of its associates on your purchase/sale of any of these products, will vary depending on a number of factors including but not limited to the notional amount, product tenor, the liquidity, the market, etc.</p>	<p>All Tenor: Up to 2% of the notional amount of the trade, unless otherwise specified in pre-sale process or documentation.</p>
<p>All Other Structured Products not included above (applicable to both inception and redemption trades)</p>	<p>The Bank is acting as principal and not as your agent.</p> <p>The Bank and/or any of its associates will benefit from your purchase/sale of any of these products. Although there may not be any explicit charges, any fees and charges incurred by the Bank and/or any of its associates, whether to enter into underlying investments or hedging arrangements or for operational and administrative purposes in relation to any of these products (if any), as well as the Bank and/or any of its associates' profit margins, if any, are inherently contained in and subsumed into the calculation of the interest rate, interest amounts, and/or other variables under these products.</p> <p>Note: For products issued by DBS Bank Ltd.: The Bank is the distributor of the product and an indirectly wholly-owned subsidiary of the issuer.</p>	<p>All Tenor: Up to 2% of the notional amount of the trade, unless otherwise specified in pre-sale process or documentation.</p>

Types of Investment	Capacity and Details of Benefits Received by the Bank and/or any of its associates	Range of Monetary Benefits Received by the Bank and/or any of its associates ¹
Investment Funds (including but not limited to Private Market Funds, Unit Trust Funds & Mutual Funds)	<p>The Bank is acting as your distributor or agent and not as your principal.</p> <p>The Bank and/or any of its associates is/are entitled to receive commission and other fees from the fund house, including the rebate of the subscription and switching fee, and sharing of management fee. The Bank and/or any of its associates will receive marketing sponsorship from the product issuer.</p> <p>The subscription and switching fees receivable by the Bank and/ or any of its associates vary according to factors such as fund type, transaction amount, and is subject to the distribution agreement with individual product issuer. The amount receivable by the Bank and/or any of its associates may also represent a discount on the subscription/switching fee stated on the fund's prospectus, fund fact sheet, or other offering documents such as bilateral Subscription Agreement.</p>	<p>For the actual subscription fee and the switching fee rebate receivable by the Bank and/or any of its associates on individual transaction, please refer to the subscription confirmation or contact your Relationship Manager.</p> <p>For details of other fees applicable to the fund, please refer to the fund's prospectus, fund fact sheet, or other offering documents such as bilateral Subscription Agreement.</p>
Exchange Listed Securities	The Bank is acting as your agent and not as your principal.	Please refer to the previous table labelled "Exchange Listed Securities" for the respective rate for each market.
Equity Placement and Initial Public Offerings	The Bank is acting as your agent and not as your principal.	<p>Up to 1% of the allotment value.</p> <p>The Bank and/or any of its associates may also receive fee rebate and marketing sponsorship from the product issuer.</p> <p>There may be third party fees and charges which are charged separately to you and not set out in this Supplementary Fee Schedule.</p>
Fixed Income (including but not limited to Bonds, Bills, Notes and Certificate of Deposit) / Over-the-Counter Preference Shares	<p>The Bank is acting as principal and not as your agent.</p> <p>The Bank and/or any of its associates will benefit from your purchase of any of these products.</p> <p>Where the Fixed Income / OTC Preference Share products are subordinated securities issued by the DBS Group Holdings Ltd and/or the Bank, the Bank is acting as your agent and not as your advisor or principal.</p>	All Tenor: Up to 1% of the notional amount of the trade, unless otherwise specified in the pre-sale process or documentation.
Foreign Exchange (including but not limited to Forward) [^]	<p>The Bank is acting as principal and not as your advisor or in any fiduciary capacity in respect of your transactions or any other transactions unless otherwise specifically agreed in writing.</p> <p>The Bank and/or any of its associates will benefit from your purchase / sale of any of these products. Although there may not be any explicit charges, any fees and charges incurred by the Bank and/or any of its associates, whether to enter into underlying investments or hedging arrangements or for operational and administrative purposes in relation to any of these products (if any), as well as the Bank and/or any of its associates' profit margins, if any, are inherently contained in and subsumed into the calculation of cross-currency rate impact, unexpected market conditions and/or other variables that could affect the foreign exchange rate.</p>	Please refer to the section "Capacity and Details of Benefits Received by the Bank and/or any of its associates."
Paper Gold (XAU) / Silver (XAG)[^]	<p>The Bank is acting as principal and not as your agent.</p> <p>The Bank and/or any of its associates will benefit from your purchase / sale of any of these products. Although there may not be any explicit charges, any fees and charges incurred by the Bank and/or any of its associates, whether to enter into underlying investments or hedging arrangements or for operational and administrative purposes in relation to any of these products (if any), as well as the Bank and/or any of its associates' profit margins, if any, are inherently contained in and subsumed into the calculation of unexpected market conditions and/or other variables that could affect the spot price.</p>	Please refer to the section "Capacity and Details of Benefits Received by the Bank and/or any of its associates."
Gold Bullion	The Bank is acting as principal and not as your agent.	Up to 1% of the spot price of gold.

¹The maximum monetary benefit has been rounded up to the nearest percentage point. Operational or system constraints, such as rounding practices, may result in the final fees, charges or benefit marginally exceeding the maximum percentage range detailed herein.

此銀行服務收費表旨在列出各項有關星展銀行(香港)有限公司(本行)提供予星展豐盛私人客戶之銀行服務收費。

此銀行服務收費表將於2022年5月15日起生效。本收費表包括有關戶口服務費、存款服務、匯款、一般服務及投資服務的收費，詳情請參閱本收費表內的有關項目。

此服務收費表內所載之各項收費於付印時均為正確，惟本行有權隨時調整所列之任何收費及增加本表未列之收費項目。若本收費表未有列出客戶所需之服務收費資料，請向本行職員查詢或查閱有關服務之冊子。如客戶對所列之收費有任何疑問，請隨時與星展豐盛私人客戶經理聯絡。

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I. 年利率計算基準

貸款及存款年利率計算基準如下:

- | | |
|---------------|-------|
| 1) 港元、英鎊及新加坡元 | 365 日 |
| 2) 其他貨幣 | 360 日 |

II. 戶口服務費

- | | |
|--|---------------------------------------|
| 1) 個人資產總值計算方式 | |
| - 綜合客戶於有關計算期內每月最後一個工作日存放於本行的資產，包括個人及聯名持有的賬戶。資產包括港元、人民幣及外幣存款，本地及海外證券、基金、債券、其他掛鈎或結構性投資產品之市場價值，以及保險產品之已繳保費。 | |
| 2) 戶口服務費 | |
| - 只適用於過去連續6個月個人資產總值少於 8,000,000 港元 (或其等值) 的戶口 | 每月 600 港元 (或其等值)
(服務費於每半年收取，一年共2次) |
| 3) 資產及戶口行政費 | 年率0.05%
(根據月底資產的價值計算) (每半年收費) |

備註：

1. 單名戶口所適用的費用及收費以持有人所屬客戶層為釐定基準。
2. 聯名戶口所適用的費用及收費以主要戶口持有人所屬客戶層為釐定基準。
3. 本行保留就一切計算個人理財總值、全面理財總值及其適用費用和收費之所有最終決定權利。

III. 存款服務

A. 港元儲蓄戶口(包括新一代儲蓄戶口)及 Save & Cheque 戶口

- | | |
|------|----------------|
| - 利率 | 存款戶口結餘，以分層利率計算 |
|------|----------------|

B. 往來、Save & Cheque 戶口及 Cashline 循環貸款戶口

- | | |
|---|--|
| 1) 因戶口活動不當遭本行結束戶口 | 每個戶口 200 港元 / 25 美元 |
| 2) 申請支票簿 | |
| - 普通支票 | 不另收費 |
| - 特別印製支票 | 按成本收費(包括造稿、對稿及印刷費) |
| - 以平郵寄遞支票簿 | 不另收費 |
| - 以掛號寄遞支票簿 | 每本 25 港元 / 3 美元 |
| - 代存支票簿 | 每次 50 港元 / 6.5 美元 |
| 3) 未經授權透支 ^(A) - 若戶口並無透支安排或透支金額超出指定限額 | |
| - 因自動增值服務而透支 | 當時適用的透支利息 |
| - 因自動增值服務以外的任何透支活動 | 當時適用的透支利息另加手續費
每次 120 港元 / 15 美元 |
| 4) 退回支票 ^(A) | |
| - 其他理由(期票/過期票除外) | 每張 100 港元 / 13 美元 |
| - 款項不足 | 每張 150 港元 / 19.5 美元 |
| - 寄遞退票 | 按成本收費 (以掛號郵件寄出) |
| (A) 不適用於Cashline循環貸款。 | |
| 5) 票據可以其他理由退票，但經客戶確認，本行可不退出 | 每張 100 港元 / 13 美元 |
| 6) 票據抵用 | 每次 50 港元 / 6.5 美元 / 40 人民幣 [^]
每次 150 港元 / 19.5 美元 / 120 人民幣
(只適用於公司客戶) |
| 7) 停止支付 | |
| - 透過分行停止支票付款 | |
| - 每張或有關的支票號碼為順序 | 豁免 100 港元 / 13 美元 收費 |

- 透過星展iBanking網上理財停止支票付款
 - 「一張支票」交易類別 每項指示為 50 港元 / 6.5 美元
 - 「多張支票」交易類別(*) 每項指示為100 港元 / 13 美元 / 80 人民幣 (^)
(於同一項指示，最多可處理同一支票簿內50張順序號碼之支票)
 - 透過自動電話理財服務停止支票付款
 - 「一張支票」交易類別 每項指示為 30 港元 / 4 美元
 - 取消停止支票指示 每次100 港元 / 13 美元
- (#) 當客戶確認交易後，不論客戶的指示能夠停止之支票數量多少，本行將會從客戶選擇的戶口內扣除 100 港元。
(^) 人民幣收費只適用於企業賬戶。
- 8) 就某些貨幣徵收負利率 多種貨幣儲蓄戶口內某些貨幣的現金結餘將被徵收負利率。
閣下可在 <http://go.dbs.com/hk-nir> 查閱利率詳情。

C. 定期存款戶口

- 提前支取定期存款 銀行可就任何定期存款的全數或部分提前提款酌情收取費用。費用將從定期存款的本金及 / 或應計利息中直接扣除。
有關存款被提前支取後，將不再累算利息。
- 定期存款的現行利率可視乎市場情況而隨時調整，並可能變成負利率。如有其他查詢，請與閣下的客戶經理聯絡。

D. 多種貨幣結算戶口

- 未償還結欠款項 港元 / 美元：最優惠利率 + 5% (年息)
外幣：資金成本 + 9% (年息)
- 就某些貨幣徵收負利率 多種貨幣結算戶口內某些貨幣的現金結餘將被徵收負利率。
閣下可在 <http://go.dbs.com/hk-nir> 查閱利率詳情。

E. 星展 iBanking 網上理財

- 1) 申領月結單
 - 往來戶口、Save & Cheque戶口、儲蓄戶口
 - 郵寄本月月結單 免費
 - 郵寄過往月結單 每頁 30 港元 / 4 美元
 - 信用卡戶口 / Cashline 循環貸款
 - 網上查詢月結單 免費
 - 郵寄本月月結單 每個月結單每份 15 港元
 - 郵寄過往月結單 每個月結單每份 15 港元
 - 2) 繳付賬項 / 電子賬單及繳費服務
 - 因款項不足而未能完成之預設繳付賬項或捐款 每項交易 100 港元
 - 3) 第三者戶口轉賬 (Δ) (只限港元)
 - 存往非星展銀行之本港其他銀行戶口
 - 過電子轉賬 免費
 - 透過即時支付結算系統轉賬 每項交易 75 港元
 - 特快轉賬
- (Δ) 適用於收款銀行為香港即時支付結算系統會員

F. 其他收費(適用於所有存款戶口)

- | | |
|---|--|
| 1) 每次以相同貨幣現鈔存入或支取
(不包括港元戶口及人民幣現鈔) | 每日存入超過 10,000 美元 (或等值) 收取存款總金額之 0.125%**，最低收費 25 港元
每日支取超過 10,000 美元 (或等值) 收取支取總金額之 0.125%**，最低收費 25 港元 |
| (**) 日元餘數將被上調至最接近之100日元。其他貨幣餘數不足\$1將上調至最接近之\$1計算。 | |
| 2) 存入人民幣現鈔 | 存入 ≥ 100 張紙幣收取存款總金額之0.25%，最低收費 50 港元 |
| 3) 以託收形式處理新加坡元鈔票
(適用於一萬元面額) | 以代理銀行徵收之費用為準 |
| 4) 報失存摺 / 圖章及 / 或存摺損毀 | 100 港元 |

IV. 匯款

匯入匯款

匯款服務收費雖以港元為單位，相關費用均可以其等值的外幣計算，有關兌換率以本行不時釐定的兌換率為準。匯款服務收費的貨幣會於提交指示時確認，詳情向本行職員查詢。

A. 海外外幣支票

- | 1) 存入外幣支票於相同貨幣的儲蓄戶口 | | | | | | | | | |
|---|-------------------------------------|------|----|----------|-------|----------|----|----------|--|
| - 款項在下列時間後才可動用及利息由存款日
後11日起計： | | | | | | | | | |
| <table border="0"><thead><tr><th>貨幣</th><th>可動用日</th></tr></thead><tbody><tr><td>美元</td><td>存款後21個曆日</td></tr><tr><td>英鎊/加元</td><td>存款後28個曆日</td></tr><tr><td>其他</td><td>存款後42個曆日</td></tr></tbody></table> | 貨幣 | 可動用日 | 美元 | 存款後21個曆日 | 英鎊/加元 | 存款後28個曆日 | 其他 | 存款後42個曆日 | |
| 貨幣 | 可動用日 | | | | | | | | |
| 美元 | 存款後21個曆日 | | | | | | | | |
| 英鎊/加元 | 存款後28個曆日 | | | | | | | | |
| 其他 | 存款後42個曆日 | | | | | | | | |
| - 兌現在澳門付款之港元支票或澳門幣支票 | 每張 200 港元另加有關代理銀行徵收之費用及電報費
(如適用) | | | | | | | | |
| - 退回支票 (每張支票) | 每張 200 港元另加有關代理銀行徵收之費用及電報費
(如適用) | | | | | | | | |

B. 電匯 / 經即時支付結算系統處理的本地轉匯 (*)

- | | |
|------------------------|----------------|
| 1) 存入客戶於本行之戶口 | |
| - 電匯 | 豁免 |
| - 即時支付結算系統 | 豁免 |
| 2) 存入其他銀行之戶口 | 每項 200 港元 |
| 3) 以其他貨幣轉匯至其他銀行戶口 | 每項 200 港元 |
| 4) 查詢/更改匯款內容或退回匯款/本地轉匯 | 每項 200 港元另加電報費 |
| 5) 有關代理銀行費用 | |
| - 從收款人戶口扣除 | 按成本收費 |
- (*) 適用於港元/美元/人民幣

匯出匯款

A. 匯票

- | | |
|----------------|-------------------------|
| 1) 發出匯票手續費 | |
| - 透過分行 | 豁免每張 120 港元 |
| 2) 報失匯票 (每張票據) | 250 港元另加有關代理銀行徵收之費用及電報費 |
| 3) 退票(每張票據) | 100 港元另加有關代理銀行徵收之費用及電報費 |
| 4) 已兌換票據之副本 | 每項 100 港元 |

B. 經星展 iBanking 網上理財星展特快海外轉賬#

- | | |
|-------------|----|
| 1) 電匯手續費 | 豁免 |
| 2) 電報費 | 豁免 |
| 3) 有關代理銀行費用 | 豁免 |

(#) 星展特快海外轉賬包括轉賬美元至美國、加元至加拿大、英鎊至英國、澳元至澳洲、新加坡元至新加坡、人民幣至中國內地、歐元至歐洲地區、日元至日本、泰銖至泰國、印度盧比至印度、印尼盾至印尼及菲律賓披索至菲律賓。

C. 電匯

- | | |
|------------------------------------|--|
| 1) 每筆電匯手續費 | |
| - 透過分行 / 星展iBanking網上理財 | |
| · 所有貨幣 | 豁免每次 100 港元 (透過星展 iBanking 網上理財)
每次 100 港元 (透過分行) |
| · 人民幣至星展銀行 | 豁免每次 100 港元 (透過星展 iBanking 網上理財)
每次 100 港元 (透過分行) |
| - 透過「IDEAL」網上銀行 | 每次 110 港元 |
| 2) 電報費 | 每次100 港元 |
| 3) 若電文內包含中文字之附加費 | 150 港元 |
| 4) 發放額外電報至收款銀行 | 每次 100 港元 |
| 5) 有關代理銀行徵收之費用 | |
| - 交易時從申請人戶口扣除(^) | |
| - 人民幣 | |
| · 至中國大陸 | 按成本收費 |
| · 至海外 | 每筆 250 港元 |
| - 港元 / 美元及其他貨幣 | 每筆 250 港元 |
| - 歐元 / 英鎊 | 每筆 400 港元 |
| (^) 若實際費用高於本收費表所載金額，本行可酌情決定採用較高收費。 | |
| 6) 查詢 / 修改 / 取消電匯 | |
| - 每次匯款 | 200 港元另加電報費及有關代理行徵收之費用 (如適用) |

D. 以港元/美元/人民幣經即時支付結算系統本地轉匯 (*)

- | | |
|--------------------------------------|-----------|
| 1) - 透過分行 | 每次 200 港元 |
| 2) - 透過星展Banking網上理財或DBS digibank HK | |
| · 特快轉賬(只限港元) | 每次 75 港元 |
| - 透過星展 IDEAL 網上銀行 | 每次 55 港元 |
| - 有關代理銀行費用 | |
| · 從收款人戶口扣除 | 按成本收費 |

(*) 適用於收款銀行為香港即時支付結算系統會員

其他收費

- | | |
|----------|--|
| 其他一般代支費用 | 郵寄/快遞/SWIFT/電傳/傳真費用、代理人費用、代表人投票費及代表人資料翻譯費(如適用)須由客戶償付 |
|----------|--|

V. 一般服務

A. 提款卡 / Cashline 卡

- | | |
|---------------------------------------|-------------|
| 1) 年費 | 豁免 |
| 2) 因遺失或損壞而補發卡 | 豁免每張 50 港元 |
| 3) 自動櫃員機現金提款(於澳門及中國使用)
(*),(@),(#) | 豁免每筆 25 港元 |
| 4) 使用Visa Plus網絡現金提款 (^),(@),(#) | 豁免每筆 25 港元 |
| 5) 使用中國銀聯網絡現金提款 (~),(@),(#) | |
| - 由港元戶口支賬 | 豁免每筆 15 港元 |
| - 由人民幣戶口支賬 | 豁免每筆 15 人民幣 |

(*) 使用銀通網絡提取現金，所提取的澳門幣將按銀通訂定的當日兌換率直接兌換為港元，客戶可致電銀通客戶服務熱線2520 1747查詢有關匯率，而提取的人民幣將按提供櫃員機服務的銀行訂定的當日兌換率直接兌換為港元。

(^) 只適用於附加於信用卡之銀行戶口。使用 Visa Plus 網絡提取現金，所提取貨幣將以 Visa Plus訂定的當日兌換率先兌換為美元再兌換為港元，客戶可瀏覽Visa Plus網站 www.visa.com 查詢當日兌換率。

(~) 使用中國銀聯網絡提取現金，所提取貨幣將以中國銀聯訂定的當日兌換率直接兌換為港元，客戶可瀏覽中國銀聯網站 www.unionpayintl.com 查詢當日兌換率。

(@) 只有港元及/或人民幣戶口才可以附加於提款卡，及只有港元戶口才可以附加於信用卡。部份海外自動櫃員機不提供賬戶選擇功能，而且客戶或只能夠從提供自動櫃員機服務的當地銀行所指定的戶口提款，提款交易或會涉及外幣兌換。

(#) 於海外提供自動櫃員機服務的當地銀行或會就提款收取費用，提款前請注意有關費用。

B. 自動轉賬服務

- | | |
|----------------------------|--------------------------|
| 1) 設立自動轉賬指示 | |
| - 每張授權書 | 免費 |
| - 每日所收支付自同一戶口之授權書 | 免費 |
| 2) 更改自動轉賬指示
(除更改債務人參考外) | 每筆 30 港元 |
| 3) 因存款不足退回電子交易付款 | 每筆 150 港元 |
| 4) 自動轉賬查詢 | |
| - 每次 | 200 港元及有關代理銀行徵收之費用 (如適用) |

C. 銀行加簽證明

- | | |
|-----------|--------|
| 1) 每份 | 150 港元 |
| 2) 每一額外副本 | 20 港元 |

D. 大量存入現金或支票

- | | |
|--|------------------------|
| 1) 每客戶(不論總戶口數目多少)
每日存入港元輔幣
- 超過50枚 | 存款金額之2%，最低收費 100 港元 |
| 2) 每客戶(不論總戶口數目多少)
每日存入港元紙幣
- 存入 ≥ 100 張紙幣 | 存款總金額之0.25%，最低收費 50 港元 |
| 3) 每日存入港元 / 美元支票
- 存入任何張數支票 | 豁免 |

E. 現金押運

- | | |
|--------|----------------------------------|
| 現金押運服務 | 因應收款地點及收集現金次數有差別，請聯絡有關企業銀行業務經理查詢 |
|--------|----------------------------------|

F. 本票及禮券

- 1) 本票
 - 發出 / 退回本票
 - 港元本票 豁免 60 港元或 7.5 美元
 - 美元本票 豁免 60 港元或 7.5 美元
 - 人民幣本票 豁免 60 港元或 50 人民幣
 - 以與本票相同貨幣現鈔付款之附加費 總額之 0.25%，最低收費 7 美元 (*)
 - 報失 每張 60 港元 / 7.5 美元 / 48 人民幣 (^)
另加香港銀行同業結算有限公司通知費
306 港元
- (*) 美元不足\$1將上調至最接近之\$1計算。
(^) 人民幣收費只適用於企業賬戶。
- 2) 禮券
 - 每張 豁免 15 港元

G. 輔幣找換

- 手續費 每包 / 卷 2 港元

H. 公司查冊

- 1) 代客戶向商業登記處或公司註冊處查冊 每份 150 港元 (@)
 - 2) 代客戶向海外註冊公司查冊 每份 2,000 港元 (@)
- (@) 此費用將於每次進行公司查冊時收取，公司查冊用途包括但不限於開戶，恆常客戶盡職調查及更改董事 / 合夥人 / 委員會成員 / 授權簽署人。

I. 圖文傳真服務

- 圖文傳真
- 香港境內(五頁以內) 50 港元
 - 香港境外(兩頁以內) 100 港元
 - 往所有國家而超過以上指定之頁數，每頁加收 50 港元

J. 代客收費服務

- 使用印備之入數紙 每筆 2 港元
最低收費 150 港元

K. 索取銀行報告 / 文件副本

1) 儲蓄、定期及多種貨幣結算戶口過往紀錄	
- 申請日起一年內	按每戶口計 250 港元
- 申請日起二年內	按每戶口計 500 港元
- 申請日起三年內	按每戶口計 1,000 港元
- 若超過三年，每年計（最多至七年）	按每戶口計 1,000 港元
2) 銀行核數證明書	
- 每份	350 港元
3) 銀行證明書	
- 每份	300 港元
- 每一額外副本	20 港元
4) 戶口結餘證明書	
- 每戶口	100 港元
- 每一附加戶口	20 港元
5) 信貸資料報告 替客戶查詢信貸資料報告	
- 郵寄	50 港元另加郵費及海外銀行徵收之費用（如有）
- 電匯	50 港元另加電報費及海外銀行徵收之費用（如有）
6) 查閱個人 / 其他資料	
- 每次	200 港元 (*)
(*) 若查閱涉及以微膠卷或其他方法儲存之紀錄，本行將額外收取每小時 200 港元，收費詳情將按客戶要求並就所查閱資料的性質及程度而提供。	
7) 來往戶口結單、存票、支票或綜合結單紀錄副本	
- 每頁	
· 透過分行	豁免 50 港元 / 6.5 美元 (申請日起一年內之紀錄)
8) 交易單據之紀錄副本	
- 3 個月內之紀錄	每份 10 港元 / 10 人民幣
- 1 年內之紀錄	每份 50 港元 / 50 人民幣
- 1 年以上之紀錄	每份 100 港元 / 100 人民幣

L. 人民幣兌換

星展銀行客戶 不設手續費

M. 保管箱

1) 年租	請與有關分行聯絡查詢
2) 租箱按金	相等於一年箱租
3) 遺失箱匙一條	150 港元 (包括補發費用)
4) 遺失箱匙兩條及鑿箱費用	800 港元

N. 支票特別兌現

1) 發出特別兌現通知予客戶	60 港元 / 8 美元另加其他銀行收費
2) 直接送交付款銀行	200 港元 / 26 美元另加其他銀行收費

O. 常行指示

- | | |
|----------------------------------|---|
| 1) 設定常行指示 | |
| · 透過分行 | 每項指示100 港元 |
| · 透過 DBS digibank HK
(只限本地轉賬) | 免費 |
| 2) 人手安排執行付款指示 | 每次100 港元及有關費用 |
| 3) 更改常行指示 | |
| · 透過分行 | 每項指示 100 港元 |
| · 透過DBS digibank HK
(只限本地轉賬) | 免費 |
| 4) 暫停常行指示 | 每項指示 50 港元 |
| 5) 因存款不足退回 | 20澳元 / 20加元 / 20瑞士法郎 / 120丹麥克朗 / 15歐元 /
15英鎊 / 150港元 / 1,500 日圓 / 120挪威克朗 / 25紐元 /
130人民幣 / 120瑞典克朗 / 25新加坡元 / 20美元 |

P. 交易收費

本行保留權利對運作成本超過該戶在本行結餘額之戶口收取費用

VI. 投資服務

除下列費用 / 收費外，本行及 / 或其聯營公司亦可取得其他金錢及非金錢收益。請亦參閱 “收費表附錄”。

A. 基金投資

有關交易服務

- | | |
|--|---|
| 1) 交易相關費用 | |
| a. 私募市場基金 (認購 / 其他適用費用) | 請參閱相關基金的雙邊認購協議或發售文件內訂明的費用 |
| b. 其他基金投資 (認購費 / 贖回費 / 管理費 /
服務費 (如適用)) | 請參閱相關基金的基金說明書 / 章程內訂明的費用 |
| 2) 轉換費(*) | 最高1% (**) |
| 3) 基金轉出費(#) | 每項基金轉出 100 港元 |
| 4) 保管費 | 年費為可被收費基金(包括認購及轉入的基金)的資產淨值的
0.20%，最少為100 美元 (每半年支付一次)。星展基金平台上的
產品豁免收費。

如需了解可供選擇的基金，請登入星展 iBanking網上理財或
DBS digibank HK (前稱 DBS iWealth®) 的網上基金投資平台
或聯絡閣下的客戶經理。 |

(#) 不適用於私募市場基金

(**) 若基金發行人不會就基金轉換交易收取轉換費，有關轉換費將按上述收費由銀行收取。

B. 經紀佣金 - 交易所上市證券

市場	收費	
香港	i) 透過星展 iBanking 網上理財或 DBS digibank HK 進行之交易	
	- 所有交易	交易金額之0.20% (不設最低收費)
	ii) 透過其他途徑進行之交易	
	- 所有交易	最高為交易金額之0.35% (最低收費100港元/100人民幣, 視乎相關資產之計價貨幣)
加拿大	i) 透過星展 iBanking 網上理財進行之交易	
	- 所有交易	交易金額之0.5% (最低收費50美元)
	ii) 透過其他途徑進行之交易	
	- 所有交易	交易金額之1% (最低收費150美元)
馬來西亞	交易金額300,000馬來西亞元以下 - 0.75% 交易金額300,000馬來西亞元或以上 - 0.5% (最低收費150美元)	
新加坡	i) 透過星展 iBanking 網上理財進行之交易	
	- 所有交易	交易金額之0.24% (最低收費20新加坡元)
	ii) 透過其他途徑進行之交易	
	- 所有交易	交易金額之0.5% (最低收費150美元)
泰國	交易金額1% (最低收費150美元)	
美國	i) 透過星展 iBanking 網上理財進行之交易	
	- 所有交易	交易金額之0.35% (最低收費35美元)
	ii) 透過其他途徑進行之交易	
	- 所有交易	交易金額之1% (最低收費150美元)
澳洲	i) 透過星展 iBanking 網上理財進行之交易	
	- 所有交易	交易金額之0.40% (最低收費30澳元)
	ii) 透過其他途徑進行之交易	
	所有交易	交易金額之1% (最低收費150美元)
日本	i) 透過星展 iBanking 網上理財進行之交易	
	- 所有交易	交易金額之0.50% (最低收費3,000日元)
	ii) 透過其他途徑進行之交易	
	- 所有交易	交易金額之1% (最低收費150美元)

市場	收費	
英國	PTM徵費：定額費用1英鎊 (只適用於交易金額超過10,000英鎊) (或其他貨幣等值) 印花稅：交易金額之0.50% (只適用於買盤) 註：於倫敦證券交易所上市的愛爾蘭證券，所徵收的印花稅為交易金額之1%	
	i) 透過星展iBanking網上理財進行之交易	
	所有交易	交易金額之0.40% (最低收費25英鎊 / 30美元 / 25歐元)
	ii) 透過其他途徑進行之交易	
	所有交易	交易金額之1% (最低收費150美元)
奧地利	最高1% (最低收費150美元)	
比利時		
芬蘭		
法國		
德國		
意大利		
愛爾蘭		
盧森堡		
荷蘭		
葡萄牙		
西班牙		
中國深圳 A		交易金額之0.25% (最低收費150美元)
中國上海 A		
中國深圳 B	交易金額0.75% (最低收費150美元)	
中國上海 B		
台灣		
丹麥	交易金額1% (最低收費150美元)	
印尼		
菲律賓		
挪威		
紐西蘭		
瑞典		
瑞士		
其他市場		

經紀費用適用於透過交易所執行的交易，例如認股權證、供股、預託證券、優先股、交易所買賣基金 / 債券 / 商品 / 票據 / 憑證及相類的證券。

C. 交易所上市證券、債務證券、結構性票據及商品投資之保管費

保管費

交易所上市證券、債務證券及結構性票據 (***)	
市場	收費
香港	年率0.2% (最低收費為100 美元，每半年收費)
澳洲	
奧地利	
比利時	
加拿大	
中國	
丹麥	
芬蘭	
法國	
德國	
印尼	
愛爾蘭	
意大利	
日本	
盧森堡	
荷蘭	
紐西蘭	
挪威	
菲律賓	
葡萄牙	
西班牙	
瑞典	
瑞士	
台灣	
英國	
美國	
馬來西亞	
新加坡	
泰國	
其他國家	

實物黃金 (***)	
年率0.50%(最低收費為 100 美元，每半年收費)	

商品投資 (***)	
紙黃金	年率0.05% (最低收費為 100 美元，每半年收費)
紙白銀	年率0.25% (最低收費為 100 美元，每半年收費)

(***) 保管費以每月累積方式，根據投資組合的價值計算，並於每半年或戶口取消日(以較早者為準)收取。

(****) 商品投資之保管費以每月累積方式，根據本行按絕對情權取得的客戶於每月最後一日所持商品的市值計算，並於每半年或戶口取消日(以較早者為準)收取。

其他收費

實物黃金	
對外轉移	每公斤條收取 100 美元 (每一轉移指示的最低收費為 1,000 美元)
提取	每條公斤收取 100 美元 (每次提取的最低收費為 1,000 美元)
進入保管庫	按託管商不時徵收的金額收取

D. 證券、債券、股票掛鈎票據、結構性及衍生產品之代交費用

市場	收費
香港 (只適用於債券、股票掛鈎票據、結構性及衍生產品。有關證券之費用，請參閱F章節。)	
澳洲	
加拿大	
歐洲結算 / 世達國際結算	
芬蘭	
法國	
德國	
印尼	50 美元
日本	
馬來西亞	
紐西蘭	
菲律賓	
新加坡	
西班牙	
瑞士	
泰國	
英國	
美國	
中國 / 韓國 / 台灣	- 不適用 - 此等市場對證券轉讓設有限制

E. 其他本地證券收費

- 1) 有關交收服務及證券手續
 - a. 存入股票及認股權證費用
 - 存入費用 豁免
 - b. 證券代交收費用
 - 存入證券 豁免每項指示及每隻股票收費 100 港元 / 100 人民幣 及存入費用
 - 提取證券 每項指示及每隻股票收費 500 港元 / 500 人民幣

c. 雙幣雙股 (轉換由港元櫃檯到人民幣櫃檯，反之亦然)	每次轉換 30 港元手續費
d. 上海證券 交易徵費及交易費	
- 經手費 (上交所)	交易金額之0.00487%
- 過戶費 (中國結算)	交易面額之0.001%
- 過戶費 (香港中央結算)	交易面額之0.002%
e. 深圳證券 交易徵費及交易費	
- 經手費 (深交所)	交易金額之0.00487%
- 過戶費 (中國結算)	交易面額之0.001%
- 過戶費 (香港中央結算)	交易面額之0.002%
2) 資訊服務—財富管理戶口的股票即時報價服務月費 (星展 iBanking 網上理財)	
· 香港證券	235 港元
· 美國證券	23 港元
· 新加坡證券	57 港元
3) 代理人服務及企業行動	
a. 代收股息費	
- 股息佣金	每次按所收金額收取0.5%
- 最低收費	30 港元 / 30 人民幣
b. 代履行權責費	每手 2 港元*
	* 適用於「現金 / 特別收費 / 私有化」(3c)，「行使認股權證」(3d) 及「代收紅股股權及代收股息存入費用」(3e)。
c. 現金 / 特別收費 / 私有化	收購價 0.5%
- 最低收費	30 港元 / 30 人民幣
- 印花稅	交易金額之0.13% (費用不足 1 港元之數亦作 1 港元計算)
d. 行使認股權證	交易金額 0.5%
- 最低收費	30 港元 / 30 人民幣
e. 代收紅股股權及代收股息存入費用	
- 存入費用	每手 5 港元 / 5 人民幣 (不足一手亦作一手計算)
- 最低收費	30 港元 / 30 人民幣
- 最高收費	180 港元 / 180 人民幣
4) 財務及其他服務	
a. 代申請索還未領取權益費	每隻股票 100 港元 / 100 人民幣，另代支中央結算及 / 或對手方費用，不論追收成功與否，均須繳付。
b. 代認購首次公開發售股份之手續費	
i) 透過星展iBanking 網上理財	每份申請 50 港元 / 50 人民幣
ii) 透過其他途徑	每次申請 100 港元 / 100 人民幣
c. 交易所轉換之手續費	按每項交易計算，最低收費 1,000 港元

F. 其他投資服務收費

- 一般代支費用
交易相關費用(如適用，但不限於印花稅、交易徵費、手續費、轉移費、管理費)、註冊費、結算費、郵費、電傳與傳真收費，以及交易所、監管機構、中央存管處(例如CDP/MCD/CCASS)或本行託管商不時徵收的其他收費須由客戶償付。
- 私募市場基金轉移投資費用 (本行不接受從其他金融機構轉入私募市場基金)
每項指示 30,000 港元

VII. 貸款服務

A. 按揭貸款

1) 樓契或按揭契副本	每頁 10 港元，或每份 200 港元，以較高者為準
2) 貸款通知書副本	每份 100 港元
3) 確認業權 / 按揭資料 / 尚餘欠款額	每份 200 港元
4) 更改貸款年期 / 供款日期 / 供款額 / 供款方式 / 其他貸款條件	每次 1,000 港元
5) 估價費 (重建費用估價)	豁免
6) 補發還款本息明細表	每份 100 港元
7) 結單紀錄副本	每年紀錄 100 港元
8) 過期還款利息	按已訂之年息+7% p.a. (與本行另有書面協議除外)
9) 取消按揭申請手續 (適用於已接納之貸款)	每項申請 5,000 港元 或貸款額的 0.15%，以較高者為準
10) 更改按揭計劃	每項申請 2,000 港元
11) 更改香港房屋委員會貸款計劃的供款安排	每次 500 港元
12) 更改按揭人 / 擔保人 / 按揭契	每項申請 1,000 港元
13) 索取結單 / 確認書副本(供款 / 還款戶口)	每戶口 100 港元
14) 按揭物業出租同意書	每份 1,000 港元
15) 已清還樓宇貸款而尚未辦理押記註銷之契據保管 / 存契費(已清還樓宇按揭貸款但尚未提取契據)	每年 4,000 港元
16) 按揭貸款清贖證明書(現有客戶)	每份 200 港元
17) 火險保單審閱費(適用於由客戶自行安排 / 大廈或屋苑安排之火險保單) / 取消或更改保單	每份保單每年 200 港元
18) 提前償還部分貸款 / 提早贖回物業行政費	每項申請 1,000 港元
19) 代交差餉及地租行政費	每次 500 港元 (按香港特別行政區之要求)

註：

於收費生效日期後，以上各項收費則對閣下具約束力。如有查詢或擬索取銀行服務收費表，請聯絡閣下之星展豐盛私人客戶經理。如中英文版本內容有歧義，概以英文版本為準。

VIII. 披露星展銀行(香港)有限公司(“本行”)及/或其任何聯營公司可取得的金錢及非金錢收益的收費表附錄(修訂日期:2022年5月)(“收費表附錄”)

本收費表附錄提供有關銷售資料的詳情,包括本行及/或其任何聯營公司就各種投資產品可取得的一般金錢及非金錢收益,並旨在提高本行對客戶的透明度。本收費表附錄沒有更改本行可向客戶收取的費用。本行亦可不時全權酌情決定減收費用或收費。

有關金錢收益的具體披露亦可能載於相關交易的成交單據內。如有不一致的情況,以相關交易的成交單據所披露的資料為準。閣下亦應參考《星展豐盛私人客戶條款細則》,以了解適用於閣下與本行的銀行業務關係的條款及條件。

有關酬金的確實金額會因不同投資產品而有差異,並會受多項因素影響,包括但不限於交易金額、市場、交易種類及時間及/或產品年期。本收費表附錄或未能涵蓋所有範疇,在例外情況下或若干特別產品的酬金安排可能不在本收費表附錄的涵蓋範圍內;如有此情況,相關客戶將另行收到通知。

我們並非獨立的中間人,理由如下:1. 我們有收取由其他人士(可能包括產品發行人)就我們向閣下分銷投資產品而提供的費用、佣金或其他金錢收益。詳情請參閱我們按規定在訂立任何投資產品交易前或在訂立任何投資產品交易時需向閣下提供的金錢收益披露;及/或2. 我們有收取由其他人士提供的非金錢收益,或與我們可能向閣下分銷的產品的發行人有緊密聯繫或其他法律或經濟關係。

倘若閣下向本行及/或其任何聯營公司提供有關某項買賣指示的特定指示,只要該指示是合理及商業上可行並符合監管和合規要求,本行及/或其任何聯營公司將根據該指示執行有關交易。在符合上述情況下,於正常業務過程中,本行及/或其任何聯營公司將採取充足步驟,以其所能取得的最佳條件執行客戶買賣指示。本行在執行客戶買賣指示的過程中,可能會考慮例如價格、成本、執行速度/可能性、結算風險及客戶買賣指示的性質等因素。以下列出本行不能獲取外部報價的投資產品。假如本收費表附錄未有披露關乎某些交易的任何特定重大權益,本行將會在適當情況下採取合理步驟通知閣下。

就本行以主事人身分行事的交易而言,本行一般會提供一個“總報價”,當中包含銀行同業價和銷售及交易溢價。除非客戶另行同意,否則該銷售及交易溢價並不會超逾以下詳述的百分率範圍。

倘若本行能以最佳的銀行同業價執行交易,則在上述前提下,本行可以保留因更佳的交易價而取得的部份或全部收益,只要相關金錢收益之最終金額是在已獲閣下同意或已向閣下披露的金錢收益金額之範圍內。若本行保留因更佳交易價而取得的金錢收益之最終金額,超逾已獲閣下同意或已向閣下披露的金錢收益金額,本行會相應通知閣下。然而,若本行承諾採用不同的收費結構,包括固定的銷售及交易溢價,則本行將履行所有該等安排。

DBS Bank Ltd. 為本收費表附錄內以 ^ 標記的產品的唯一供應商。本行是 DBS Bank Ltd. 的全資附屬公司,不能向閣下提供多個報價。

假如對本收費表附錄有任何疑問,請向閣下的客戶經理查詢。

投資類別	本行的身分與本行及 / 或其任何聯營公司所取得的收益詳情	本行及 / 或其任何聯營公司所取得的金錢收益範圍 ¹
外幣掛鈎投資[^]	<p>本行是以主事人而非閣下的代理人身分行事。</p> <p>本行及 / 或其任何聯營公司將從閣下買賣任何這些產品的交易中獲益。儘管未必有任何明確收費，但本行及 / 或其任何聯營公司就這些產品並為訂立相關投資或對沖安排或為營運及行政目的而招致的任何費用及收費(如有)，以及本行及 / 或其任何聯營公司的邊際利潤(如有)，已在計算這些產品的利率、利息及 / 或其他可變項目時包含及計算在內。</p>	<p>請參閱“本行的身分與本行及 / 或其任何聯營公司所取得的收益詳情”部分。</p>
股票掛鈎票據	<p>本行是以主事人而非閣下的代理人身分行事。</p> <p>本行及 / 或其任何聯營公司將從閣下買賣任何這些產品的交易中獲益。儘管未必有任何明確收費，但本行及 / 或其任何聯營公司就這些產品並為訂立相關投資或對沖安排或為營運及行政目的而招致的任何費用及收費(如有)，以及本行及 / 或其任何聯營公司的邊際利潤(如有)，已在計算這些產品的利率、利息及 / 或其他可變項目時包含及計算在內。</p> <p>註：就 DBS Bank Ltd. 發行的產品而言：本行為產品的分銷商，亦是產品發行人的間接全資附屬公司。</p>	<p>所有年期：除非在售前過程或文件中另行指明，否則最高為交易名義值的2%。</p>
結構性認股權證及場外衍生產品[^]交易 包括但不限於： <ul style="list-style-type: none"> - 相關資產為利率、信用、外匯、商品、基金和股票的單一期權及一組期權 - 相關資產為利率、信用、外匯、商品、基金和股票的掉期、場外累計期權 / 累沽期權 (適用於最初及贖回交易) 	<p>本行是以主事人而非閣下的代理人身分行事。</p> <p>場外衍生產品交易是高度為客定制的交易，本行及 / 或其任何聯營公司將從閣下買賣任何這些產品的交易中獲益，而所取得的收益受多項因素影響，包括但不限於交易名義值、產品年期、流動性、市場等。</p>	<p>所有年期：除非在售前過程或文件中另行指明，否則最高為交易名義值的2%。</p>
以上未有涵蓋的所有其他結構性產品 (適用於最初及贖回交易)	<p>本行是以主事人而非閣下的代理人身分行事。</p> <p>本行及 / 或其任何聯營公司將從閣下買賣任何這些產品的交易中獲益。儘管未必有任何明確收費，但本行及 / 或其任何聯營公司就這些產品並為訂立相關投資或對沖安排或為營運及行政目的而招致的任何費用及收費(如有)，以及本行及 / 或其任何聯營公司的邊際利潤(如有)，已在計算這些產品的利率、利息及 / 或其他可變項目時包含及計算在內。</p> <p>註：就 DBS Bank Ltd. 發行的產品而言：本行為產品的分銷商，亦是產品發行人的間接全資附屬公司。</p>	<p>所有年期：除非在售前過程或文件中另行指明，否則最高為交易名義值的2%。</p>
投資基金 (包括但不限於私募市場基金、單位信託基金及互惠基金)	<p>本行是以閣下的分銷商或代理人而非主事人的身分行事。</p> <p>本行及 / 或其任何聯營公司有權向基金公司收取佣金及其他費用，包括認購費及基金轉換費的回佣及攤分管理費。本行及 / 或其任何聯營公司將從產品發行人收取營銷贊助。</p> <p>本行及 / 或其任何聯營公司可收取的認購費及基金轉換費受各種因素影響，包括基金種類及交易額，並受與個別產品發行人訂立的分銷協議約束。本行及 / 或其任何聯營公司可收取的金額亦可能相當於在基金章程、基金便覽或其他發售文件(如雙邊認購協議)中所指的認購費 / 轉換費的折扣額。</p>	<p>有關本行及 / 或其任何聯營公司可就個別交易實際收取的認購費及轉換費回佣，請參閱認購確認書或向閣下的客戶經理查詢。</p> <p>有關適用於基金的其他收費詳情，請參閱基金章程、基金便覽或其他發售文件(如雙邊認購協議)。</p>

投資類別	本行的身分與本行及 / 或其任何聯營公司所取得的收益詳情	本行及 / 或其任何聯營公司所取得的金錢收益範圍 ¹
交易所上市證券	本行是以閣下的代理人而非主事人的身分行事。	有關各市場之收費，請參閱先前標為“交易所上市證券”之列表。
股權配售及首次公開招股	本行是以閣下的代理人而非主事人的身分行事。	最高為所配發股份價值的1%。 本行及 / 或其任何聯營公司可從產品發行人收取費用回佣及營銷贊助。 閣下亦可能會被另行收取未有在本收費表附錄中列出的第三方費用及收費。
定息產品 (包括但不限於債券、票據及存款證) / 場外交易優先股	本行是以主事人而非閣下的代理人身分行事。 本行及 / 或其任何聯營公司將從閣下購買任何這些產品的交易中獲益。 如定息產品或場外交易優先股為 DBS Group Holdings Ltd 及 / 或本行發行的後償證券，則本行是以閣下的代理人而非閣下的顧問或主事人身分行事。	所有年期：除非在售前過程或文件中另行指明，否則最高為交易名義值的1%。
外匯 (包括但不限於遠期) [^]	就閣下的交易或任何其他交易而言，除非本行另行書面同意，否則本行是以主事人而並非閣下的顧問或以受託人的身分行事。 本行及 / 或其任何聯營公司將從閣下買賣任何這些產品的交易中獲益。儘管未必有任何明確收費，但本行及 / 或其任何聯營公司就這些產品並為訂立相關投資或對沖安排或為營運及行政目的而招致的任何費用及收費(如有)，以及本行及 / 或其任何聯營公司的邊際利潤(如有)，已在計算交叉貨幣利率的影響、未能預料的市場狀況及 / 或其他可能影響匯率的可變項目時包含及計算在內。	請參閱“本行的身分與本行及 / 或其任何聯營公司所取得的收益詳情”部分。
紙黃金 (XAU) / 白銀 (XAG) [^]	本行是以主事人而非閣下的代理人身分行事。 本行及 / 或其任何聯營公司將從閣下買賣任何這些產品的交易中獲益。儘管未必有任何明確收費，但本行及 / 或其任何聯營公司就這些產品並為訂立相關投資或對沖安排或為營運及行政目的而招致的任何費用及收費(如有)，以及本行及 / 或其任何聯營公司的邊際利潤(如有)，已在計算未能預料的市場狀況及 / 或其他可能影響現貨價的可變項目時包含及計算在內。	請參閱“本行的身分與本行及 / 或其任何聯營公司所取得的收益詳情”部分。
實物黃金	本行是以主事人而非閣下的代理人身分行事。	最高為黃金現貨價的1%。

¹金錢收益的上限進位至最接近的百分點。操作或系統上的限制(例如數字捨入的做法)可能會導致最終的費用、收費或收益略高於此處詳述的最高百分率範圍。

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星展銀行(香港)有限公司是根據《銀行業條例》登記的認可持牌銀行及《證券及期貨條例》下的註冊機構(中央編號:AAL664)