

# DEPOSIT ACCOUNTS 存款戶口

	ANZ Savings Account 澳新銀行儲蓄戶口	DBS Multi-Currency Savings Account ("MCY") 星展銀行多種貨幣儲蓄戶口
Minimum balance requirement 最低結餘要求	Nil 沒有	Nil 沒有
Currency 貨幣	HKD, USD, AUD, NZD, GBP, EUR, CAD, SGD, CNY, JPY, CHF  港元, 美元, 澳元, 紐元, 英鎊, 歐羅, 加元, 新加坡元, 人民幣, 日元, 瑞士法郎	HKD, USD, AUD, NZD, GBP, EUR, CAD, SGD, CNY, JPY, CHF, DKK, NOK, SEK  港元, 美元, 澳元, 紐元, 英鎊, 歐羅, 加元, 新加坡元, 人民幣, 日元, 瑞士法郎, 丹麥克朗, 挪威克朗, 瑞典克朗
Interest rate 利率	HKD Less than HKD40,000: 0.00% p.a. HKD40,000 or above: 0.01% p.a.  港元 少於 HK\$40,000: 0.00% p.a. HK\$40,000 或以上: 0.01% p.a.	HKD For any amount: 0.01% p.a.  Preferential rate at 0.03% p.a. will be offered to customers of DBS Treasures Private Client and DBS Treasures  港元 任何金額: 0.01% p.a.  星展豐盛私人客戶及星展豐盛理財客戶將享有優惠利率 0.03% p.a.
	CNY Less than CNY35,000: 0.00% p.a. CNY35,000 to CNY49,999: 0.275% p.a. CNY50,000 to CNY499,999: 0.40% p.a. CNY500,000 or above: 0.60% p.a.  人民幣 少於人民幣 35,000: 0.00% p.a. 人民幣 35,000 至人民幣 49,999: 0.275% p.a. 人民幣 50,000 至人民幣 499,999: 0.40% p.a. 人民幣 500,000 或以上: 0.60% p.a.	CNY For any amount: 0.25% p.a.  Preferential rate at 0.40% p.a. will be offered to customers of DBS Treasures Private Client and DBS Treasures.  人民幣 任何金額: 0.25% p.a.  星展豐盛私人客戶及星展豐盛理財客戶將享有優惠利率 0.40% p.a.
	AUD Less than AUD5,000: 0.00% p.a. AUD5,000 or above: 0.05% p.a.  澳元 少於澳元 5,000: 0.00% p.a. 澳元 5,000 或以上: 0.05% p.a.	AUD For any amount: 0.05% p.a.  Preferential rate at 0.15% p.a. will be offered to customers of DBS Treasures Private Client and DBS Treasures.  澳元 任何金額: 0.05% p.a.  星展豐盛私人客戶及星展豐盛理財客戶將享有優惠利率 0.15% p.a.
	NZD Less than NZD6,500: 0.00% p.a.	NZD For any amount: 0.05% p.a.

	<p>NZD6,500 or above: 0.10% p.a.</p> <p>紐元 少於紐元 6,500 : 0.00% p.a. 紐元 6,500 或以上: 0.10% p.a.</p>	<p>Preferential rate at 0.10% p.a. will be offered to customers of DBS Treasures Private Client and DBS Treasures.</p> <p>紐元 任何金額: 0.05% p.a.</p> <p>星展豐盛私人客戶及星展豐盛理財客戶將享有優惠利率 0.10% p.a.</p>
	<p>SGD Less than SGD6,500: 0.00% p.a. SGD6,500 or above: 0.10% p.a.</p> <p>新加坡元 少於新加坡元 6,500: 0.00% p.a. 新加坡元 6,500 或以上: 0.10% p.a.</p>	<p>SGD For any amount: 0.01% p.a.</p> <p>新加坡元 任何金額: 0.01% p.a.</p>
	<p>CAD / GBP / USD Less than CAD5,000 / USD5,000 / GBP3,000: 0.00%p.a. CAD5,000 / USD5,000 / GBP3,000 or above: 0.01% p.a.</p> <p>加元/ 英鎊/ 美元: 少於加元 5,000 / 美元 5,000 / 英鎊 3,000 : 0.00% p.a.</p> <p>加元 5,000 / 美元 5,000 / 英鎊 3,000 或以上 : 0.01% p.a.</p>	<p>CAD/ GBP*/ USD*/ NOK: For any amount: 0.01% p.a.</p> <p>*Preferential rate for GBP and USD at 0.03% p.a. will be offered to customers of DBS Treasures Private Client and DBS Treasures.</p> <p>加元/ 英鎊*/ 美元*/ 挪威克朗: 任何金額: 0.01% p.a.</p> <p>*星展豐盛私人客戶及星展豐盛理財客戶將享有英鎊及美元優惠利率 0.03% p.a.</p>
	<p>No interest paid for the rest of the foreign currencies.</p> <p>其他貨幣並沒有給予利息。</p>	<p>No interest paid for the rest of the foreign currencies.</p> <p>其他貨幣並沒有給予利息。</p>
<p>Interest Calculation Method 利息計算方法</p>	<p>Interest is calculated and accrued daily, and credited to the account monthly. Interest calculation is based on 365 days for HKD, GBP &amp; SGD and 360 days for other currencies.</p> <p>利息是按日計算及按月入帳。港元、英鎊、新加坡元以一年 365 日計算。其他貨幣以一年 360 日計算。</p>	<p>Interest is calculated and accrued daily, and credited to the account monthly. Interest calculation is based on 365 days for HKD, GBP &amp; SGD and 360 days for other currencies.</p> <p>利息是按日計算及按月入帳。港元、英鎊、新加坡元以一年 365 日計算。其他貨幣以一年 360 日計算。</p>
<p>Penalty for early closure 早期取消戶口費用</p>	<p>HKD200 for account closed within 3 months from opening. (Not applicable to ANZ Private Bank)</p> <p>於開戶後三個月內取消戶口: HK\$200 (不適用於澳新私人銀行)</p>	<p>HKD200/US\$25 for account closed within 3 months from opening and no interest shall be paid.</p> <p>於開戶後三個月內取消戶口: HK\$200 / US\$25 及不支付利息</p>

	ANZ Current Account 澳新銀行往來戶口	DBS Current Account and/or DBS Save & Cheque Account 星展銀行往來戶口 及/或 星展銀行 Save & Cheque 戶口
Minimum balance requirement 最低結餘要求	Nil 沒有	Nil 沒有
Currency 貨幣	HKD, USD, CNY  港元, 美元, 人民幣	Current Account: USD, CNY Save & Cheque Account: HKD  往來戶口: 美元, 人民幣 Save & Cheque 戶口: 港元
Interest rate 利率	Nil  沒有	Current Account: No interest bearing. Save & Cheque Account: 0.01% p.a. (HKD)  往來戶口: 沒有利息 Save & Cheque 戶口: 0.01% p.a. (港元)
Interest Calculation Method 利息計算方法	N/A  不適用	Interest is calculated and accrued daily, and credited to account monthly. Interest calculation is based on 365 days for HKD.  利息是按日計算及按月入帳。港元以一年 365 日計算。
Cheque Book 支票簿	Yes    有	Yes Current Account: USD, CNY Save & Cheque Account: HKD.  New DBS cheque book(s) will be sent to the migrated ANZ customers who have cheque book facility at ANZ.  有 往來戶口: 美元, 人民幣 Save & Cheque 戶口: 港元  新的星展銀行支票簿只會寄給現已擁有澳新銀行支票簿之客戶。
Penalty for early closure 早期取消戶口費用	HKD200 for account closed within 3 months from opening. (Not applicable to ANZ Private Bank)  於開戶後三個月內取消戶口: HK\$200 (不適用於澳新私人銀行)	HKD200/US\$25 for account closed within 3 months from opening and no interest shall be paid.  於開戶後三個月內取消戶口: HK\$200 / US\$25 及不支付利息

	ANZ Wealth Management Account 澳新銀行財富管理戶口	DBS Multi-Currency Savings Account and DBS Save & Cheque Account 星展銀行多種貨幣儲蓄戶口及星展銀行 Save & Cheque 戶口
Minimum balance requirement 最低結餘要求	Nil 沒有	Nil 沒有
Currency 貨幣	HKD, USD, AUD, NZD, GBP, EUR, CAD, JPY  港元, 美元, 澳元, 紐元, 英鎊, 歐羅, 加元, 日元	HKD, USD, AUD, NZD, GBP, EUR, CAD, SGD, CNY, JPY, CHF, DKK, NOK, SEK  港元, 美元, 澳元, 紐元, 英鎊, 歐羅, 加元, 新加坡元, 人民幣, 日元, 瑞士法郎, 丹麥克朗, 挪威克朗, 瑞典克朗
Interest rate 利率	HKD Less than HKD40,000: 0.00% p.a. HKD40,000 or above: 0.01% p.a.  港元 少於 HK\$40,000: 0.00% p.a. HK\$40,000 或以上: 0.01% p.a.	HKD For any amount: 0.01% p.a.  港元 任何金額: 0.01% p.a.
	N/A  不適用	CNY For any amount: 0.25% p.a.  Preferential rate at 0.40% p.a. will be offered to customers of DBS Treasures Private Client and DBS Treasures.  人民幣 任何金額: 0.25% p.a.  星展豐盛私人客戶及星展豐盛理財客戶將享有優惠利率 0.40% p.a.
	AUD Less than AUD5,000: 0.00% p.a. AUD5,000 or above: 0.05% p.a.  澳元 少於澳元 5,000: 0.00% p.a. 澳元 5,000 或以上: 0.05% p.a.	AUD For any amount: 0.05% p.a.  Preferential rate at 0.15% p.a. will be offered to customers of DBS Treasures Private Client and DBS Treasures.  澳元 任何金額: 0.05% p.a.  星展豐盛私人客戶及星展豐盛理財客戶將享有優惠利率 0.15% p.a.
	NZD Less than NZD6,500: 0.00% p.a. NZD6,500 or above: 0.10% p.a.  紐元	NZD For any amount: 0.05% p.a.  Preferential rate at 0.10% p.a. will be offered to customers of DBS Treasures Private Client and DBS Treasures.  紐元

	<p>少於紐元 6,500 : 0.00% p.a. 紐元 6,500 或以上: 0.10% p.a.</p>	<p>任何金額: 0.05% p.a.</p> <p>星展豐盛私人客戶及星展豐盛理財客戶將享有優惠利率 0.10% p.a.</p>
	<p>N/A</p> <p>不適用</p>	<p>SGD</p> <p>For any amount: 0.01% p.a.</p> <p>新加坡元</p> <p>任何金額: 0.01% p.a.</p>
	<p>CAD / GBP / USD</p> <p>Less than CAD5,000 / USD5,000 / GBP3,000: 0.00%p.a.</p> <p>CAD5,000 / USD5,000 / GBP3,000 or above: 0.01% p.a.</p> <p>加元/ 英鎊/ 美元: 少於加元 5,000 / 美元 5,000 / 英鎊 3,000 : 0.00% p.a.</p> <p>加元 5,000 / 美元 5,000 / 英鎊 3,000 或以上 : 0.01% p.a.</p>	<p>CAD/ GBP*/ USD*/ NOK:</p> <p>For any amount: 0.01% p.a.</p> <p>*Preferential rate for GBP and USD at 0.03% p.a. will be offered to customers of DBS Treasures Private Client and DBS Treasures.</p> <p>加元/ 英鎊*/ 美元*/ 挪威克朗: 任何金額: 0.01% p.a.</p> <p>*星展豐盛私人客戶及星展豐盛理財客戶將享有英鎊及美元優惠利率 0.03% p.a.</p>
	<p>No interest paid for the rest of the foreign currencies.</p> <p>其他貨幣並沒有給予利息。</p>	<p>No interest paid for the rest of the foreign currencies.</p> <p>其他貨幣並沒有給予利息。</p>
<p>Interest Calculation Method</p> <p>利息計算方法</p>	<p>Interest is calculated and accrued daily, and credited to the account monthly. Interest calculation is based on 365 days for HKD, GBP &amp; SGD and 360 days for other currencies.</p> <p>利息是按日計算及按月入帳。港元、英鎊、新加坡元以一年 365 日計算。其他貨幣以一年 360 日計算。</p>	<p>Interest is calculated and accrued daily, and credited to the account monthly. Interest calculation is based on 365 days for HKD, GBP &amp; SGD and 360 days for other currencies.</p> <p>利息是按日計算及按月入帳。港元、英鎊、新加坡元以一年 365 日計算。其他貨幣以一年 360 日計算。</p>
<p>Cheque Book</p> <p>支票簿</p>	<p>Yes.</p> <p>Available in HKD and USD.</p> <p>有的。</p> <p>提供港元及美元。</p>	<p>Yes.</p> <p>Available in HKD, USD and CNY.</p> <p>New DBS cheque book(s) will be sent to the migrated ANZ customers who have cheque book facility at ANZ.</p> <p>有的。</p> <p>提供港元,美元及人民幣。</p> <p>新的星展銀行支票簿只會寄給現已擁有澳新銀行支票簿之客戶。</p>
<p>Penalty for early closure</p> <p>早期取消戶口費用</p>	<p>HKD200 for account closed within 3 months from opening. (Not applicable to ANZ Private Bank)</p>	<p>HKD200/US\$25 for account closed within 3 months from opening and no interest shall be paid.</p>

	於開戶後三個月內取消戶口: HK\$200 (不適用於澳新私人銀行)	於開戶後三個月內取消戶口: HK\$200 / US\$25 及不支付利息
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	ANZ Savings Plus Account	DBS Multi-Currency Savings Account 星展銀行多種貨幣儲蓄戶口
Minimum balance requirement 最低結餘要求	Nil 沒有	Nil 沒有
Currency 貨幣	HKD, USD, AUD, NZD, GBP, EUR, CAD, SGD, JPY, CHF  港元, 美元, 澳元, 紐元, 英鎊, 歐羅, 加元, 新加坡元, 日元, 瑞士法郎	HKD, USD, AUD, NZD, GBP, EUR, CAD, SGD, CNY, JPY, CHF, DKK, NOK, SEK  港元, 美元, 澳元, 紐元, 英鎊, 歐羅, 加元, 新加坡元, 人民幣, 日元, 瑞士法郎, 丹麥克朗, 挪威克朗, 瑞典克朗
Interest rate 利率	HKD Less than HKD40,000: 0.00% p.a. HKD40,000 to HKD499,999: 0.01% p.a. HKD500,000 or above: 0.02% p.a.  港元 少於 HK\$40,000: 0.00% p.a. HK\$40,000 至 499,999: 0.01% p.a. HK\$500,000 或以上: 0.02% p.a.	HKD For any amount: 0.01% p.a.  Preferential rate at 0.03% p.a. will be offered to customers of DBS Treasures Private Client and DBS Treasures.  港元 任何金額: 0.01% p.a.  星展豐盛私人客戶及星展豐盛理財客戶將享有優惠利率 0.03% p.a.
	N/A  不適用	CNY For any amount: 0.25% p.a.  Preferential rate at 0.40% p.a. will be offered to customers of DBS Treasures Private Client and DBS Treasures.  人民幣 任何金額: 0.25% p.a.  星展豐盛私人客戶及星展豐盛理財客戶將享有優惠利率 0.40% p.a.
	AUD Less than AUD5,000: 0.00% p.a. AUD5,000 to AUD64,999: 0.50% p.a. AUD65,000 or above: 1.50% p.a.  澳元 少於 澳元 5,000 : 0.00% p.a.	AUD Subject to <a href="#">Terms &amp; Conditions</a> , DBS will offer the existing preferential AUD deposit interest rates of ANZ for 3 months after the Transfer.  澳元

	<p>澳元 5,000 至 澳元 64,999: 0.50% p.a.          澳元 65,000 或以上: 1.50% p.a.</p>	<p>根據<a href="#">條款及細則</a>，於轉移後，星展銀行將會繼續提供現有之澳元存款利率優惠，為期 3 個月。</p>
	<p>CAD          Less than CAD5,000: 0.00% p.a.          CAD5,000 to CAD64,999: 0.05% p.a.          CAD65,000 or above: 0.10% p.a.</p> <p>加元          少於加元 5,000 : 0.00% p.a.          加元 5,000 至加元 64,999: 0.05% p.a.          加元 65,000 或以上: 0.10% p.a.</p>	<p>CAD          Subject to <a href="#">Terms &amp; Conditions</a>, DBS will offer the existing preferential CAD deposit interest rates of ANZ for 3 months after the Transfer.</p> <p>加元          根據<a href="#">條款及細則</a>，於轉移後，星展銀行將會繼續提供現有之加元存款利率優惠，為期 3 個月。</p>
	<p>GBP          Less than GBP3,000: 0.00% p.a.          GBP3,000 to GBP39,999: 0.05% p.a.          GBP40,000 or above: 0.10% p.a.</p> <p>英鎊:          少於 英鎊 3,000 : 0.00% p.a.          英鎊 3,000 至 英鎊 39,999: 0.05% p.a.</p>	<p>GBP          Subject to <a href="#">Terms &amp; Conditions</a>, DBS will offer the existing preferential GBP deposit interest rates of ANZ for 3 months after the Transfer.</p> <p>英鎊          根據<a href="#">條款及細則</a>，於轉移後，星展銀行將會繼續提供現有之英鎊存款利率優惠，為期 3 個月。</p>
	<p>N/A</p> <p>不適用</p>	<p>NOK:          For any amount: 0.01% p.a.</p> <p>挪威克朗          任何金額: 0.01% p.a.</p>
	<p>NZD          Less than NZD6,500: 0.00% p.a.          NZD6,500 to NZD84,999: 0.30% p.a.          NZD85,000 or above: 1.00% p.a.</p> <p>紐元          少於 紐元 6,500 : 0.00% p.a.          紐元 6,500 至 紐元 84,999: 0.30% p.a.          紐元 85,000 或以上: 1.00% p.a.</p>	<p>NZD          Subject to <a href="#">Terms &amp; Conditions</a>, DBS will offer the existing preferential NZD deposit interest rates of ANZ for 3 months after the Transfer.</p> <p>紐元          根據<a href="#">條款及細則</a>，於轉移後，星展銀行將會繼續提供現有之紐元存款利率優惠，為期 3 個月。</p>
	<p>No interest paid</p> <p>沒有給予利息</p>	<p>SGD          For any amount: 0.01% p.a.</p> <p>新加坡元          任何金額: 0.01% p.a.</p>
	<p>USD          Less than US\$5,000: 0.00% p.a.</p>	<p>USD          For any amount: 0.01% p.a.</p>

	<p>US\$5,000 to US\$64,999: 0.01% p.a. US\$65,000 or above: 0.02% p.a.</p> <p>美元 少於 US\$5,000 : 0.00% p.a. US\$5,000 至 US\$64,999: 0.01% p.a. US\$65,000 或以上: 0.02% p.a.</p>	<p>Preferential rate at 0.03% p.a. will be offered to customers of DBS Treasures Private Client and DBS Treasures.</p> <p>美元 任何金額: 0.01% p.a.</p> <p>星展豐盛私人客戶及星展豐盛理財客戶將享有優惠利率 0.03% p.a.</p>
	<p>No interest paid for the rest of the foreign currencies.</p> <p>其他貨幣並沒有給予利息。</p>	<p>No interest paid for the rest of the foreign currencies.</p> <p>其他貨幣並沒有給予利息。</p>
<p>Interest Calculation Method 利息計算方法</p>	<p>Interest is calculated and accrued daily, and credited to the account monthly. Interest calculation is based on 365 days for HKD, GBP &amp; SGD and 360 days for other currencies.</p> <p>利息是按日計算及按月入帳。港元、英鎊、新加坡元以一年 365 日計算。其他貨幣以一年 360 日計算。</p>	<p>Interest is calculated and accrued daily, and credited to the account monthly. Interest calculation is based on 365 days for HKD, GBP &amp; SGD and 360 days for other currencies.</p> <p>利息是按日計算及按月入帳。港元、英鎊、新加坡元以一年 365 日計算。其他貨幣以一年 360 日計算。</p>
<p>Penalty for early closure 早期取消戶口費用</p>	<p>HKD200 for account closed within 3 months from opening.</p> <p>於開戶後三個月內取消戶口: HK\$200</p>	<p>HKD200/US\$25 for account closed within 3 months from opening and no interest shall be paid.</p> <p>於開戶後三個月內取消戶口: HK\$200 / US\$25 及不支付利息</p>

	ANZ Time Deposit Account 澳新銀行定期存款戶口	DBS Time Deposit Account 星展銀行定期存款戶口
<p>Minimum balance requirement 最低結餘要求</p>	<p>HKD: 40,000 USD: 5,000 AUD: 5,000 CAD: 5,000 CHF: 4,500 CNY: 35,000 EUR: 3,500 GBP: 3,000 JPY: 450,000 NZD: 6,500 SGD: 6,500</p> <p>港元: 40,000 美元: 5,000 澳元: 5,000</p>	<p>For all currencies: HKD1,000 or equivalent (for accounts opened via DBS iBanking / DBS digibank / Phone Banking), or</p> <p>HKD30,000 or equivalent (for accounts opened at Branch / via Customer Services Executive at Phone Banking Services Hotline)</p> <p>所有貨幣: HK\$1,000 或同等價值</p>



	加元: 5,000 瑞士法郎: 4,500 人民幣: 35,000 歐羅: 3,500 英鎊: 3,000 日元: 450,000 紐元: 6,500 新加坡元: 6,500	(適用於透過星展 iBanking / 星展 digibank / 電話理財服務開立之戶口), 或  HK\$30,000 或同等價值 (適用於透過星展銀行分行 / 客戶服務主任於客戶服務熱線開立之戶口)
Currency 貨幣	HKD, USD, AUD, NZD, GBP, EUR, CAD, SGD, CNY, JPY, CHF  港元, 美元, 澳元, 紐元, 英鎊, 歐羅, 加元, 新加坡元, 人民幣, 日元, 瑞士法郎	HKD, USD, AUD, NZD, GBP, EUR, CAD, SGD, CNY, JPY, CHF, DKK, NOK, SEK  港元, 美元, 澳元, 紐元, 英鎊, 歐羅, 加元, 新加坡元, 人民幣, 日元, 瑞士法郎, 丹麥克朗, 挪威克朗, 瑞典克朗
Interest rate 利率	Board rate or negotiable  基本利率或可商議	Board rate or promotion rate  基本利率或推廣利率
Interest Calculation Method 利息計算方法	Interest is calculated and accrued daily, and credited to the account monthly. Interest calculation is based on 365 days for HKD, GBP & SGD and 360 days for other currencies.  利息是按日計算及按月入帳。港元、英鎊、新加坡元以一年 365 日計算。其他貨幣以一年 360 日計算。	Interest is calculated and accrued daily, and credited to the account monthly. Interest calculation is based on 365 days for HKD, GBP & SGD and 360 days for other currencies.  利息是按日計算及按月入帳。港元、英鎊、新加坡元以一年 365 日計算。其他貨幣以一年 360 日計算。
Early uplift prior to maturity date 到期日前提取	For ANZ Signature Priority Banking: No interest, and the early uplift fee is calculated below:  $\text{Time deposit principal amount} \times \text{early uplift fee rate} \times \text{number of days due to maturity} \div \text{total number of days in a year}$ <p>*Early uplift fee rate is set at time deposit interest rate + 1%p.a.</p> <p>澳新銀行 SPB: 沒有利息, 並收取提前領取費用計算如下:</p> <p>定期存款本金 x 提前領取費用利率* x 存款到期日前的餘下的日數 ÷ 一年的總日數。</p> <p>*提前領取費用利率 是設定在定期存款利息利率 + 1% p.a.。</p> <p>For ANZ Private Bank: Balance of accrued interest, if any, is paid to client after deduction of treasury costs and early uplift fee.</p> <p>Schedule of fees and charges: min fee USD 100</p>	No Interest, and the early uplift fee is calculated as below:  <u>HKD</u> $\text{Time Deposit Principal} \times (\text{HKD PRIME Rate} - \text{Contract Rate}) \times \text{No. of Remaining Days} \div 365 \text{ days}^*$ or Minimum HKD200  Note: HKD PRIME Rate will be determined by the Bank from time to time.  <u>Foreign Currencies</u> $\text{Time Deposit Principal} \times 2\% \times \text{No. of Remaining Days} \div 365 \text{ days}^* \text{ or } 360 \text{ days}^*$ or Minimum HKD200 or equivalent  *For HKD, GBP and SGD: 365 days; for other currencies: 360 days.  沒有利息, 早期提取費用計算如下:  <u>港元</u> $\text{定期存款本金} \times (\text{本行港元最優惠利率} - \text{合約利率}) \times \text{到期日尚餘日數} \div 365 \text{ 日}^*$

	<p>澳新私人銀行:扣除財務成本及提前領取費用後剩餘累計利息仍給付          提前領取費用:最低美金 100 元</p>	<p>或 最低收費為HK\$200</p> <p>註：港元最優惠利率將按本行不時之決定而釐訂</p> <p>外幣          定期存款本金 x 2% x 到期日尚餘日數 ÷ 365日          */360日*          最低收費為HK\$200或等值</p> <p>*港元、英鎊及新加坡元: 365日, 其他貨幣:          360日。</p>
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# INVESTMENTS 投資

		ANZ Investment Product 澳新銀行投資產品	DBS Investment Product 星展銀行投資產品
Structured Investment Product ("SIP") 結構性投資產品	Segment 客戶層	Product not offered 無提供此類產品	Available to customers of DBS Treasures and DBS Personal Banking.  提供予星展豐盛理財及星展個人銀行客戶。
	Tenor 年期		Up to 1 year  長至一年
	Currency 貨幣		AUD, CAD, CHF, CNY (offshore), EUR, GBP, HKD, JPY, NZD, SGD and USD  澳元、加元、瑞士法郎、人民幣（離岸）、歐羅、英鎊、港元、日圓、紐元、新加坡元及美元
	Type 種類		SIP can be linked to Interest Rate, FX or a hybrid of both.  結構性投資產品可與利率、外匯或兩者掛鉤。
Dual Currency Investment ("DCI") 外幣雙機賬戶	Name 名稱	Dual Currency Investment ("DCI")  外幣雙機賬戶	Dual Currency Investment holdings will be transferred to DBS and renamed as Currency Linked Investment ("CLI").  您所持有的外幣雙機賬戶將轉移至星展銀行且易名為外幣掛鉤投資。
	Segment 客戶層	Available to customers in all segments.  提供予所有客戶層	Available to customers of all segments (DBS Private Bank, DBS Treasures Private Client, DBS Treasures and DBS Personal Banking).  提供予所有客戶層(星展私人銀行、星展豐盛私人客戶、星展豐盛理財及星展個人銀行)。
	Minimum Investment Amount 最低投資金額	US\$10,000  US\$10,000	DBS Private Bank and DBS Treasures Private Client: US\$100,000 DBS Treasures and DBS Personal Banking: HK\$100,000  星展私人銀行及星展豐盛私人客戶: US\$100,000 星展豐盛理財及星展個人銀行: HK\$100,000
	Tenor 年期	1 week - 6 months  1 週 - 6 個月	DBS Private Bank and DBS Treasures Private Client: 1 week – 12 months DBS Treasures and DBS Personal Banking: 1 week – 6 months  星展私人銀行及星展豐盛私人客戶: 1 週 - 12 個月 星展豐盛理財及星展個人銀行: 1 週 - 6 個月

	Currency 貨幣	AUD, CAD, CHF, CNH, EUR, GBP, HKD, JPY, NZD, SGD and USD  澳元、加元、瑞士法郎、人民幣（離岸）、歐羅、英鎊、港元、日圓、紐元、新加坡元及美元	AUD, CAD, CHF, CNY (offshore), EUR, GBP, HKD, JPY, NZD, SGD and USD  澳元、加元、瑞士法郎、人民幣（離岸）、歐羅、英鎊、港元、日圓、紐元、新加坡元及美元
	Fixing 定價	ANZ Private Bank: 2.00pm (HK Time) ANZ Signature Priority Banking 11.00am (HK Time)  ANZ 私人銀行: 2.00pm (香港時間) ANZ Signature Priority Banking: 11.00am (香港時間)	DBS Private Bank and DBS Treasures Private Client: 2.00pm (HK Time) DBS Treasures and DBS Personal Banking: 11.00am (HK Time)  星展私人銀行及星展豐盛私人客戶: 2.00pm (香港時間) 星展豐盛理財及星展個人銀行: 11.00am (香港時間)
	Points to Note 注意		For certain currency pairs, the currency symbol shown on statements or advices may be different from that used by ANZ. Please be assured that this difference does not affect the nature, fixing result and/or redemption amount of the product.  某些貨幣組合於星展結單或通知書的顯示方式將有別於澳新銀行。請放心，此不同顯示不會影響產品的性質、定價結果及/或贖回金額。
Bonds 債券	Segment / Eligibility 客戶層 / 合適人士	Available to customers in all segments.  提供予所有客戶層。	Available to customers of all segments (DBS Private Bank, DBS Treasures Private Client, DBS Treasures and DBS Personal Banking).  Retail bonds and corporate bonds available to both PI and non-PI customers.  提供予所有客戶層(星展私人銀行、星展豐盛私人客戶、星展豐盛理財及星展個人銀行)。  提供零售債券及公司債券予專業投資者及非專業投資者。
Equities/ Exchange Traded Funds 證券 / 交易所買賣基金	Segment 客戶層	Available to customers in all segments.  提供予所有客戶層。	Available to customers in all segments (DBS Private Bank, DBS Treasures Private Client, DBS Treasures and DBS Personal Banking).  提供予所有客戶層(星展私人銀行、星展豐盛私人客戶、星展豐盛理財及星展個人銀行)。
	Trading Channel 交易渠道	Manned Channel 專人服務渠道	For clients of DBS Private Bank and DBS Treasures Private Client, you can call your Relationship Manager or Investment Counsellor to place orders or trade directly using our Online Equity Trading platform ("OET") with access to 7 global stock markets (HK, US,

		<p>Singapore, Canada, Japan, UK, Australia). Please note that for stocks traded in Norway and Sweden, the settlement currency will be in the respective local currencies instead of USD as adopted by ANZ. For more details on fees relating to equities, please contact your Relationship Manager.</p> <p>For customers of DBS Treasures and DBS Personal Banking: The following channels will be available for equities trading:</p> <ol style="list-style-type: none"> <li>1. <u>DBS Online Equity Trading platform</u> Online access to 7 global stock markets (Hong Kong, United States, Singapore, Canada, Japan, United Kingdom and Australia). Customers are reminded to transfer money to their Multi-Currency Settlement Account during 9:00am-7:00pm on Monday to Friday (except public holidays) for settlement purpose. This service is available to WMA only.</li> <li>2. <u>DBS iBanking and DBS digibank</u> Online and mobile access to local equities trading. Mobile trading is applicable to IPAs only.</li> <li>3. <u>DBS Phone Banking</u> Customers with Securities Account will receive a DBS Phone Banking PIN by post in mid-September 2017 to their current mailing address as registered with ANZ. Before receiving the PIN, you may trade by calling 852 2961 2338 and please be prepared to answer a few questions to facilitate identity verification.</li> </ol> <p>For customers with WMA, you can perform equity trading by calling DBS at 852 2290 8033.</p> <p>The above 3 channels are not available for ANZ accounts under CIES. Customers with ANZ accounts under CIES can only perform equity trading by calling DBS at 852 2290 8033.</p> <p>星展私人銀行客戶及星展豐盛私人客戶可以聯絡您的客戶經理或投資顧問進行交易指示；或直接於我們的網上證券交易平台在全球七個股票市場(香港、美國、新加坡、加拿大、日本、英國、澳洲)進行買賣。請注意：如屬在挪威或瑞典買賣的股票，交收貨幣將會是相應的當地貨幣而並非澳新以</p>
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			<p>往採用的美元。有關股票交易的收費詳情，請向您的客戶經理查詢。</p> <p>星展銀行為星展豐盛理財及星展個人銀行客戶於證券交易方面提供不同的交易渠道：</p> <ol style="list-style-type: none"> <li><u>星展海外證券買賣服務</u> 支援 7 個證券市場證券網上交易（香港、美國、新加坡、加拿大、日本、英國及澳洲）。惟客戶須於星期一至五（公眾假期除外）早上 9 時至晚上 7 時轉賬至多種貨幣結算戶口作結算之用。此服務只適用於財富管理戶口。</li> <li><u>星展 iBanking 網上理財及星展 digibank 流動應用程式</u> 支援本地市場網上及手機證券交易。手機證券交易只適用於投資戶口。</li> <li><u>星展電話理財</u> 持有證券戶口的客戶將於 2017 年 9 月中收到郵寄至現時於澳新銀行登記地址的星展電話理財密碼。在收到此密碼前，您可以致電 852 2961 2338 進行交易。屆時您需要回答數條問題以核實身份。  持有財富管理戶口的客戶，您可致電 852 2290 8033 聯絡星展銀行買賣證券。</li> </ol> <p>以上三種渠道均不適用根據於資本投資者入境計劃開立的澳新銀行戶口。客戶如持有上述澳新銀行戶口，可以致電星展銀行 852 2290 8033 進行證券交易。</p>
Structured Notes 結構性票據	Segment 客戶層	Product not offered 無提供此類產品	Available to clients of DBS Private Bank and DBS Treasures Private Client.
	Type 種類		<p>提供予星展私人銀行及星展豐盛私人客戶。</p> <p>FX, equity, interest rate linked, commodity, index, funds, credit, etc. are available.</p> <p>提供的結構性產品有外匯、股票、利率、商品、指數、基金、信貸等。</p>
Equity Linked Notes ("ELN") 股票掛鈎票據	Segment / Eligibility	Available to PI customers in all segments.	Available to PI customers in all segments (DBS Private Bank, DBS Treasures Private Client, DBS Treasures and DBS Personal Banking).

	客戶層 / 合適人士	提供予所有客戶層的專業投資者。	提供予專業投資者(星展私人銀行、星展豐盛私人客戶、星展豐盛理財及星展個人銀行)。
	Type 種類	ELNs issued by different issuers and linked to either a single or a basket of underlyer(s) are available.  提供不同發行人發行的股票掛鈎票據，並掛鈎至單一或一籃子的股票。	Similar products available.  提供類似的產品。
Equity Linked Investment (“ELI”) 股票掛鈎投資	Segment / Eligibility 客戶層 / 合適人士	Available to customers of ANZ Signature Priority Banking.  提供予 ANZ Signature Priority Banking 客戶。	Available to customers of DBS Treasures and DBS Personal Banking.  提供予星展豐盛理財及星展個人銀行客戶。
	Type 種類	ELIs issued by different issuers and linked to either a single or a basket of underlyer(s) are available.  提供不同發行人發行的股票掛鈎投資，並掛鈎至單一或一籃子的股票。	Similar products available.  提供類似的產品。
FX Spot/ Forward/ NDF 即期外匯/遠期外匯/不交收遠期外匯	Segment 客戶層	FX Spot is available to customers in all segments.  即期外匯提供予所有客戶層。	FX Spot is available to customers in all segments (DBS Private Bank, DBS Treasures Private Client, DBS Treasures and DBS Personal Banking).  FX Forward and NDF are available to clients of DBS Private Bank and DBS Treasures Private Client.  即期外匯提供予所有客戶層 (星展私人銀行、星展豐盛私人客戶、星展豐盛理財及星展個人銀行)。  遠期外匯及不交收遠期外匯提供予星展私人銀行及星展豐盛私人客戶。
	Currency 貨幣	FX Spot available for G10 currencies, SGD and CNH  外匯即期包括 G10 貨幣及新加坡元及人民幣	DBS Private Bank and DBS Treasures Private Client: Major Currencies – USD, EUR, JPY, GBP, AUD, NZD, CAD, CHF Asian Currencies – CNH, SGD, HKD Asian Currencies (Remittance Only) – THB, PHP Scandinavian Currencies – SEK, NOK, DKK Exotic Currencies – ZAR, MXN, TRY, RUB. (NO Short Sell) Non Deliverable Forwards (NDF) – CNY, KRW, INR, IDR, TWD, BRL, RUB, PHP  DBS Treasures and DBS Personal Banking: HKD, AUD, CAD, CHF, CNY, DKK, EUR, GBP, JPY, NOK, NZD, SEK, SGD, USD  星展私人銀行及星展豐盛私人客戶: 主要貨幣 – 美元、歐元、日圓、英鎊、澳元、紐西蘭元、加拿大元、瑞士法郎 亞洲貨幣 – 人民幣(離岸)、新加坡元、港元

			<p>亞洲貨幣（僅限匯款）– 泰銖、菲律賓比索          北歐貨幣 – 瑞典克朗、挪威克朗、丹麥克朗          非主要貨幣 – 南非蘭特、墨西哥披索、土耳其里拉、俄羅斯盧布 (不可沽空)          不交收遠期合約 – 人民幣(在岸)、南韓圓、印度盧比、印尼盾、台幣、巴西雷亞爾、俄羅斯盧布、菲律賓披索</p> <p>星展豐盛理財及星展個人銀行:          港元、澳元、加拿大元、瑞士法郎、人民幣、丹麥克朗、歐元、英鎊、日圓、挪威克朗、紐西蘭元、瑞典克朗、新加坡元、美元</p>
	Trading Channel 交易渠道	<p>Manned channel</p> <p>專人服務渠道</p>	<p>For customers holding a Multi-Currency Savings Account, you can enjoy 7x24 Online FX in addition to contacting your Relationship Manager for FX order placement.</p> <p>開立了多種貨幣儲蓄戶口的客戶除了直接聯絡客戶經理進行外匯交易，更可享受 7x24 網上外匯交易平台。</p>
OTC Derivatives 場外衍生產品		<p>Product not offered 無提供此類產品</p>	<p>OTC Derivatives are available to clients of DBS Private Bank and DBS Treasures Private Client.</p> <p>FX, commodity and equity derivatives and swaps are available</p> <p>場外衍生產品提供予星展私人銀行及星展豐盛私人客戶。          提供外匯、商品、股票衍生工具及掉期。</p>
Gold (Unallocated XAU) & Silver (Unallocated XAG) 黃金及白銀(不記名登記)		<p>Product not offered 無提供此類產品</p>	<p>Unallocated Gold and Silver are available to clients of DBS Private Bank and DBS Treasures Private Client.</p> <p>Minimum trading size:          100oz (XAU)          10,000oz (XAG)          Quotation against USD, AUD, SGD and HKD</p> <p>不記名登記黃金及白銀產品提供予星展私人銀行及星展豐盛私人客戶。</p> <p>最低交易量：          100 盎司 (黃金)          10,000 盎司 (白銀)          以美元、澳元、新加坡元及港元報價。</p>
Regular Investment Savings Plan linked to mutual fund	Name 名稱	<p>Regular Investment Savings Plan linked to mutual fund</p> <p>互惠基金定期投資服務</p>	<p>Regular Investment Savings Plan will be migrated to the Investment Fund Account and renamed as Investment Fund Savings Plan.</p> <p>互惠基金定期投資服務將轉移至基金投資戶口且易名為基金投資儲蓄計劃。</p>



互惠基金定期投資服務	Segment 客戶層	Available to customers of ANZ Signature Priority Banking  提供予 ANZ Signature Priority Banking 客戶。	Available to customers of DBS Treasures and DBS Personal Banking.  提供予星展豐盛理財及星展個人銀行客戶。
	Debit Date 扣賬日	Every 5 <sup>th</sup> or 20 <sup>th</sup> of the month  每月五號或二十號	For customers with Regular Investment Savings Plan linked to mutual fund there will be changes to the debit dates of the Plan by DBS starting from September 2017: <ul style="list-style-type: none"> <li>8<sup>th</sup> of each month (original on the 5<sup>th</sup> of each month at ANZ);</li> <li>18<sup>th</sup> of each month (original on the 20<sup>th</sup> of each month at ANZ)</li> </ul> 持有互惠基金定期投資服務的客戶，其扣賬日將由2017年9月起調整如下： <ul style="list-style-type: none"> <li>每月8號（原於澳新銀行的扣賬日為每月5號）；</li> <li>每月18號（原於澳新銀行的扣賬日為每月20號）</li> </ul>
Mutual Funds	Name 名稱	Mutual Fund 基金	Investment Fund 基金投資
	Segment 客戶層	Available to customers of all segments.  提供予所有客戶層。	Funds are available to customers of all segments (DBS Private Bank, DBS Treasures Private Client, DBS Treasures and DBS Personal Banking).  Hedge Funds and Private Equity are only available to clients of DBS Private Bank and DBS Treasures Private Client  基金提供予所有客戶層(星展私人銀行、星展豐盛私人客戶、星展豐盛理財及星展個人銀行)。  對沖基金及私募基金只提供予星展私人銀行及星展豐盛私人客戶。
	Channel 銷售渠道	Manned Channel  專人服務渠道	For clients of DBS Private Bank and DBS Treasures Private Client, you can contact your Relationship Manager or Investment Counselor to place orders.  For customers of DBS Treasures and DBS Personal Banking, you can place orders via online channel or at branch.  星展私人銀行及星展豐盛私人客戶可以聯絡客戶經理或投資顧問進行交易。  星展豐盛理財及星展個人銀行客戶可以透過網上基金投資或於分行進行交易。

<p>Bankers Guarantees and Standby Letter of Credits (“SBLCs”) 銀行擔保及備用信用證</p>		<p>Service not offered 無提供此類服務</p>	<p>SBLC can be accepted and issued by clients of DBS Private Bank and DBS Treasures Private Client. 備用信用證可由星展私人銀行及星展豐盛私人客戶開出並獲前述兩者接納。</p>
<p>Custody Fees 股票保管費</p>	<p>Fees and Charges 收費</p>	<p>Documented in the fees and charges booklet 記載於收費表中</p>	<p>For clients of DBS Private Bank and DBS Treasures Private Client, please contact your Relationship Manager for details. Documented in Bank Charges Schedule for DBS Treasures and DBS Personal Banking. 星展私人銀行客戶及星展豐盛私人客戶可以聯絡客戶經理了解詳情。 星展豐盛理財客戶及星展個人銀行客戶的收費記載於銀行服務收費。</p>

## PERSONAL LOANS 私人貸款

	ANZ MoneyEase Loan 澳新 MoneyEase 貸款	DBS Personal Instalment Loan 星展定額私人貸款
Late Repayment Surcharge 逾期還款費用	5% of the total monthly repayment amount overdue (minimum HK\$200)  逾期未償還的每月還款額總額 5% (最低收費 HK\$200 元)	A default interest of 3% of the total monthly repayment amount overdue and a late charge of HK\$300  逾期未償還的每月還款額總額的 3%的逾期還款利息及 HK\$300 元的逾期還款手續費
Early Settlement Administrative Fee 提早清還行政費	2% of the loan principal  貸款本金的 2%	1.5% p.a. on the loan principal will be charged for the number of years in the remaining loan tenor (any part of a year shall be rounded up to a year)  按餘下還款期的年數計算(不足一年亦以一年計算)，每年為貸款本金的 1.5%

## RESTRUCTURED INSTALMENT LOANS 債務重組分期貸款

	ANZ Restructured Loan 澳新銀行債務重組貸款	DBS Restructured Instalment Loan 星展銀行債務重組分期貸款
Late Repayment Surcharge 逾期還款費用	5% of the total monthly repayment amount overdue (minimum HK\$200)  逾期未償還的每月還款額總額 5% (最低收費 HK\$200 元)	N/A  不適用
Early Settlement Administrative Fee 提早清還行政費	2% of the loan principal  貸款本金的 2%	N/A  不適用

# MORTGAGE & SECURED LENDING 樓宇按揭及有抵押貸款

	ANZ Mortgage Loan General / HIBOR 澳新銀行物業貸款 一般計劃 / 香港銀行同業拆息利率計劃	DBS Hong Kong Mortgage PRIME Based Plan / HIBOR Based Plan 星展銀行香港物業貸款 最優惠利率按揭計劃 / 香港銀行同業拆息按揭計劃
Loan currency 貸款貨幣	HKD only 只限港元	HKD only 只限港元
Mortgage rate – floating 物業貸款利率- 浮動	<p>1. HKD PRIME Rate (currently 5.25%) – Spread, or</p> <p>2. (1-month HIBOR + Spread) or (HKD PRIME - Spread), whichever is lower</p> <p>1. 港元最優惠利率 (現時為 5.25%) - 差價, 或</p> <p>2. (1 個月香港銀行同業拆息利率 + 差價) 或 (港元最優惠利率 + 差價), 以較低者為準。</p>	<p>1. HKD PRIME Rate (currently 5.25%) - Spread OR</p> <p>2. (1-month HIBOR + Spread) or (HKD PRIME - Spread), whichever is lower</p> <p>The mortgage rate will not be less favourable than the current rate offered by ANZ. The remaining lock-in period with ANZ will be brought over to DBS.</p> <p>1. 港元最優惠利率 (現時為 5.25%) - 差價, 或</p> <p>2. (1 個月香港銀行同業拆息利率 + 差價) 或 (港元最優惠利率 + 差價), 以較低者為準。</p> <p>我們會確保澳新銀行客戶的利率不會差過他們現在的利率。 餘下的罰息期會由澳新銀行帶過來星展銀行。</p>
Interest and monthly instalment computation basis 利息及每月還款計算基礎	<p>Principal and interest repayment, fixed tenor, interest computation are based on 365 days / 366 days (for a leap year)</p> <p>每月償還本金及利息, 固定貸款年期, 利息以 365 日 / 366 日(閏年) 計算。</p>	<p>Principal and interest repayment, fixed tenor, interest computation are based on 365 days.</p> <p>每月償還本金及利息, 固定貸款年期, 利息以 365 日 計算。</p>
Prepayment (Full and Partial) 提前還款 (全部及部份)	1-month prior notice required 需要 1 個月前通知	<p>1-month prior notice required</p> <ul style="list-style-type: none"> <li>- Fees and charges are in accordance with your facility letter(s) previously issued by ANZ</li> <li>- If the aggregate partial prepayments of the Facility Amount effected exceeds 60% of the original Facility Amount, an additional partial prepayment fee will be charged on any exceeded portion. <ul style="list-style-type: none"> <li>(i) within the first 12 month(s) from drawdown date: 2% of that exceeded portion of prepaid amount; and</li> </ul> </li> </ul>

		<p>(ii) within the 13th -24th month(s) of drawdown date: 1% of that exceeded portion of prepaid amount.</p> <p>需要 1 個月前通知</p> <ul style="list-style-type: none"> <li>- 費用及收費是會按照早前澳新銀行簽發給你的要約書所定。</li> <li>- 假如提前部分償還融資額的合計金額超過原有融資額的 60%，超出的提前部分還款額將收取額外手續費： <ol style="list-style-type: none"> <li>1. 在提款日起計首 12 個月內：超出的提前償還金額的 2%；及</li> <li>2. 在提款日起計第 13–24 個月內：超出的提前償還金額的 1%。</li> </ol> </li> </ul>
Late Payment Fee 過期還款費用	5% of overdue amount  逾期未償還金額的 5%	7% p.a. plus contract rate (as specified on your facility letter issued by ANZ) of any overdue unpaid amount.  要約書上已訂的年息+7% p.a.，按逾期未償還金額計算。
Change of Mortgagor / Guarantor / Mortgage deed 更改按揭人 / 擔保人 / 按揭契	HK\$ 1,000 per request  每次 HK\$ 1,000	HK\$ 1,000 per request  每次 HK\$ 1,000
Fire insurance Property Valuation fee 火險保單物業估價費	To be charged by valuer  費用由估價員收取	Waived  豁免
Fire insurance Policy Review fee (self-arranged fire ins policy) 火險保單審閱費(適用於由客戶自行安排之火險保單)	HK\$ 200 per policy annually  每年每份保單 HK\$ 200	HK\$ 200 per policy annually  每年每份保單 HK\$ 200
Early redemption administration fee 提早贖回物業行政費	HK\$ 1,000 per request  每次 HK\$ 1,000	HK\$ 1,000 per request  每次 HK\$ 1,000
Partial prepayment administration fee 提前償還部分貸款行政費	HK\$ 1,000 per request  每次 HK\$ 1,000	HK\$ 1,000 per request  每次 HK\$ 1,000
Early redemption charge 提早贖回物業費用	Refer to Letter of Offer  參考要約書	Refer to Letter of Offer  參考要約書
Partial prepayment charge 提前償還部分貸款費用	Refer to Letter of Offer  參考要約書	Refer to Letter of Offer  參考要約書
Admin fee for loan cancellation	Refer to Letter of Confirmation	HK\$ 5,000 per application

取消按揭申請手續費用	參考確認書	每個申請 HK\$ 5,000
Admin fee for late payment 過期還款行政費	HK\$200 per loan account for each overdue repayment  每個貸款戶口的逾期還款 HK\$200	N/A  不適用
Handling fee for payment of government charges 代政府費用行政費	HK\$ 500 per request 每次 HK\$ 500	HK\$ 500 per request 每次 HK\$ 500
Property title deed custodian fee 樓宇契據保管費	HK\$ 5,000 per property per year 每年每個物業 HK\$ 5,000	HK\$ 4,000 per year 每年 HK\$ 4,000
Fire Insurance 火險	<ol style="list-style-type: none"> <li>Options for insurance arrangement: via Bank / self-arranged / block policy (insurance company has to be on panel list).</li> <li>Options for sum insured – original loan value / outstanding loan value / replacement cost.</li> </ol> <ol style="list-style-type: none"> <li>保險安排的選擇: 透過銀行安排 / 自行安排 / 使用大廈保單</li> <li>保障金額的選擇: 原來貸款價值 / 現在貸款價值 / 續回物業的費用。</li> </ol>	<ol style="list-style-type: none"> <li>Options for insurance arrangement: via Bank / self-arranged / block policy (insurance company has to be on panel list). A policy review fee of HKD200 per policy each year will be charged if the fire insurance is self-arranged.</li> <li>Options for sum insured – original loan amount/ outstanding loan amount / replacement cost of the property or any reasonable insured amount mutually agreed by the Bank and the customer.</li> </ol> <ol style="list-style-type: none"> <li>保險安排的選擇: 透過銀行安排 / 自行安排 / 使用大廈保單，保險公司需要是在名單之上。如客戶自行安排火險保單，HK\$200 的火險保單審閱費用將會按每份保單每年收取。</li> <li>保障金額的選擇: 原按揭金額 / 按揭餘額 / 物業重建價值或銀行與客戶互相同意的任何合理的保障金額。</li> </ol>

	<b>ANZ Single-currency Mortgage &amp; Multi-currency Mortgage</b> 澳新銀行單一外幣及多種外幣物業融資	<b>DBS Property Financing Facility and DBS Wealth Management Account, included with a DBS Multi-Currency Settlement Account (“MCSA”)</b> 星展銀行物業融資貸款及星展銀行財富管理戶口，包括了一個星展銀行多種貨幣結算戶口 (“MCSA”)
Loan currency# 貸款貨幣#	<p>HKD, AUD, NZD, SGD, USD, EUR, GBP, JPY *</p> <p>*Alternative ccy can only be the currency that the borrower earns in</p> <p>港元, 澳元, 紐元, 新加坡元, 美元, 歐羅, 英鎊, 日元</p> <p>*若選擇其他外幣，僅限客戶的收入貨幣</p>	<p>HKD, AUD, NZD, SGD, USD, EUR, GBP, JPY</p> <p>#Or such other currency as may be approved by DBS in its sole discretion</p> <p>港元, 澳元, 紐元, 新加坡元, 美元, 歐羅, 英鎊, 日元</p> <p>#或星展銀行批准的其他貨幣</p>

<p>Mortgage rate – Floating 物業貸款利率- 浮動</p>	<p>1-month / 3-month Cost of Fund + spread 1 個月 / 3 個月澳新銀行資金成本 + 差價</p>	<p>ANZ Cost of Fund<sup>#</sup> + ANZ Spread<sup>^</sup></p> <p>On the transfer date, the all-in pricing will not be higher than ANZ's existing interest rate.</p> <p><sup>#</sup> On the next interest rate re-fixing date, ANZ Cost of Fund will be replaced with DBS Cost of Fund, therefore all-in pricing may be different after the interest rate re-fixing date.</p> <p><sup>^</sup> DBS may reprice the spread after 12 months from the Transfer Date.</p> <p>澳新銀行資金成本<sup>#</sup> + 澳新銀行的差價<sup>^</sup></p> <p>在轉移日，整體釐定利率不會高過澳新銀行現有的利率。</p> <p><sup>#</sup> 在下一個利率重新定價日，澳新銀行的資金成本會被星展銀行的資金成本所取代，因此整體釐定利率可能會於利率重新定價後有所不同。</p> <p><sup>^</sup>星展銀行保留於轉移日計起的 12 個月後留重新釐訂差價的權利。</p>
<p>Interest period 利息期:</p>	<p>1 month up to 3 months 1 個月 至 3 個月</p>	<p>1 month up to 6 months 1 個月 至 6 個月</p>
<p>Repayment and interest computation basis 還款及利息計算基礎</p>	<ol style="list-style-type: none"> <li>1. Repayment comprises principal plus interest (fixed principal + variable interest), or (in a few cases) interest only.</li> <li>2. Interest calculation is based on 365 days / 366 days (for a leap year) for loan currency in HKD/SGD/GBP, or 360 days for other loan currencies.</li> </ol> <ol style="list-style-type: none"> <li>1. 大部份是償還本金和利息 (固定的本金 + 可變的利息), 少數是只償還利息。</li> <li>2. 以港元、英鎊、新加坡元作為貸款貨幣的每月償還本金及利息是以 365 日/ 366 日(閏年) 計算。其他貨幣是以一年 360 日計算。</li> </ol>	<ol style="list-style-type: none"> <li>1. Repayment comprises principal plus interest (fixed principal + variable interest), or (in a few cases) interest only to be followed by principal plus interest (fixed principal + variable interest).</li> <li>2. Interest calculation is based on 365 days for loan currency in HKD/SGD/GBP, or 360 days for other loan currencies.</li> </ol> <ol style="list-style-type: none"> <li>1. 大部份是償還本金加利息 (固定的本金 + 可變的利息), 少數是開始時先償還利息，接著償還本金加利息 (固定的本金 + 可變的利息)。</li> <li>2. 以港元、英鎊、新加坡元作為貸款貨幣的每月償還本金及利息是以 365 日計算。其他貨幣是以一年 360 日計算。</li> </ol>
<p>Loan tenor 貸款期限</p>	<p>Fixed Tenor &lt;= 30 years 固定年期 &lt;= 30 年</p>	<p>Fixed Tenor &lt;= 25 years 固定年期 &lt;= 25 年</p>
<p>Prepayment (Full and Partial) 提前還款 (全部及部份)</p>	<ul style="list-style-type: none"> <li>- 5-business day prior notice required</li> <li>- 需要 5 個工作日前通知</li> </ul>	<ul style="list-style-type: none"> <li>- 1-month prior notice required</li> </ul>

		<ul style="list-style-type: none"> <li>- Any prepayment shall be subject to the final approval of DBS.</li> <li>- 需要 1 個月前通知</li> <li>- 任何提早還款須經星展銀行最後審批。</li> </ul>
<p>Late payment (Overdue) interest rate</p> <p>逾期還款利率</p>	<p>Cost of Fund + 4%</p> <p>資金成本 + 4%</p>	<p>PRIME + 5.00%</p> <p>(on overdue unpaid amount)</p> <p>星展銀行最優惠利率 + 5.00%</p> <p>(按逾期未償還金額計算)</p>
<p>Fire Insurance</p> <p>火險</p>	<p>Fire insurance is required for all properties. Evidence of subsequent renewal is required if property valued at over AUD 2,000,000.</p> <p>澳新銀行要求所有物業提供火險保單。市場價值超過澳元 2,000,000 的物業，在重新續約時須提供火險證明。</p>	<p>A copy of fire insurance policy is required.</p> <p>Existing fire insurance policy in respect of the relevant mortgaged property will remain in force.</p> <p>需要火災保險單的副本。</p> <p>現在與澳新銀行的火險在轉移之後將會繼續生效。</p>
<p>Fee and charge</p> <p>費用及收費</p>	<p>Initial fees</p> <ul style="list-style-type: none"> <li>- loan approval fee: US\$ 750</li> <li>- Settlement fee: Up to US\$ 400</li> </ul> <p>Other fees</p> <ul style="list-style-type: none"> <li>- Loan interest statement: US\$ 80</li> <li>- Fee for obtaining duplicate insurance certificate: US\$ 100</li> <li>- Early prepayment not on repricing date will attract a break fund cost (based on the prevailing cost of fund)</li> <li>- Discharge of mortgage fee: Differs based on location of property</li> <li>- Settlement fee: Up to US\$ 250</li> </ul> <p>在貸款開始時</p> <ul style="list-style-type: none"> <li>- 貸款批准費: US\$ 750</li> <li>- 結算費用: 最高為 US\$ 400</li> </ul> <p>其他費用</p> <ul style="list-style-type: none"> <li>- 貸款利息月結單: US\$ 80</li> <li>- 取得保險證明副本費用: US\$ 100</li> <li>- 提早還款不是在重新定價日會收取資金盈虧成本 (基於近期的資金成本)</li> <li>- 清還物業貸款費用: 按物業位置而不同</li> <li>- 結算費用: 最高為 US\$ 250</li> </ul>	<p>Property valuation:</p> <ul style="list-style-type: none"> <li>- Revaluation of property is required for every two years.</li> </ul> <p>物業估價:</p> <ul style="list-style-type: none"> <li>- 須作出隔年的物業估價。</li> </ul>



	<b>ANZ Premium Financing / Single Premium Whole Life Insurance Premium Financing</b> <b>澳新銀行保費融資 / 躉繳終身壽險保費融資</b>	<b>DBS Universal Life / Single Premium Whole Life Insurance Premium Financing Term Loan and DBS Wealth Management Account, included with a DBS Multi-Currency Settlement Account ("MCSA")</b> <b>星展銀行萬用壽險 / 躉繳終身壽險保費融資定期貸款及星展銀行財富管理戶口，包括了一個星展銀行多種貨幣結算戶口 ("MCSA")</b>
Currency 貨幣	USD 美元	USD 美元
Pricing - Floating Packages 利率-浮動計劃	1M / 3M Cost of Fund + Spread 1 個月 / 3 個月的資金成本+ 差價	ANZ Cost of Fund <sup>#</sup> + ANZ Spread <sup>^</sup>  On the Transfer Date, the all-in pricing will not be higher than ANZ's existing interest rate.  <sup>#</sup> On the next interest rate re-fixing date, ANZ Cost of Fund will be replaced with DBS Cost of Fund, therefore all-in pricing may be different after the interest rate re-fixing date.  <sup>^</sup> DBS may re-price the Spread after 12 months from the Transfer Date.  澳新銀行的資金成本 <sup>#</sup> + 澳銀銀行的差價 <sup>^</sup>  在轉移日，整體釐定利率不會高過澳新銀行現有的利率。  <sup>#</sup> 在下一個利率重新定價日，澳新銀行的資金成本會被星展銀行的資金成本所取代，因此整體釐定利率可能會於利率重新定價日後有所不同。  <sup>^</sup> 星展銀行保留於轉移日計起的 12 個月後重新釐訂差價的權利。
Interest period 利息期	1 month / 3 months 1 個月 / 3 個月	1 month / 3 months 1 個月 / 3 個月
Loan tenor 貸款期限	From 1 month to 3 months. 由 1 個月至 3 個月	From 1 month to 3 months. 由 1 個月至 3 個月
Late Payment Fee (Overdue / Default Interest) and Charge <sup>#</sup> 逾期還款費用及收費 <sup>#</sup>	Default Interest Rate will be applied upon default of principal or/and interest.  違約利息將於本金或/及利息違約時適用。  Default Interest Rate is COF + 4% p.a. or overnight COF, whichever is higher.	<b>ANZ Signature Priority Banking customers</b> HKD/USD: PRIME + 5% p.a. (based on the amount due and unpaid)  Other currencies: DBS Cost of Fund + 9% p.a. (based on the amount due and unpaid)  <b>ANZ Private Bank Clients</b>

	<p>違約利息為資本成本 + 4%p.a.或隔夜資本成本（以較高者為準）。</p>	<p>PRIME + 5% p.a. (based on the amount due and unpaid)</p> <p>#The fee will be charged only when the Multi-Currency Settlement Account ("MCSA") is in debit balance.</p> <p><u>ANZ Signature Priority Banking 客戶</u> 港元/ 美元: 星展銀行最優惠利率 + 5% p.a. (按逾期未償還之金額計算)</p> <p>其他貨幣： 星展銀行資金成本 + 9% p.a. (按逾期未償還之金額計算)</p> <p><u>ANZ 私人銀行客戶</u> 星展銀行最優惠利率 + 5% p.a. (按逾期未償還之金額計算)</p> <p>#此收費只會在星展銀行多種貨幣結算戶口 ("MCSA") 出現未償還結欠款項時收取。</p>
<p>Partial prepayment 部分提前還款</p>	<p>Notice period: 1 Month.</p> <p>1-month break costs will be charged if payment is not on a scheduled payment date</p> <p>通知期: 1 個月</p> <p>假如提前還款不是發生在還款日，1 個月的解約費用將會被收取。</p>	<p>Notice period: 1 Month.</p> <p>No interest penalty will be charged for any prepayment (in part or in full) but prepayment shall be subject to the final approval of DBS.</p> <p>通知期: 1 個月</p> <p>任何提前還款(部分或全部)均不會收取罰息，惟提前還款須由星展銀行作出最後審批。</p>
<p>Repayment computation basis 還款計算基礎</p>	<ul style="list-style-type: none"> <li>- Interest servicing only</li> <li>- Interest plus principal</li> <li>- 只償還利息</li> <li>- 償還利息加本金</li> </ul>	<ul style="list-style-type: none"> <li>- Interest servicing only</li> <li>- Interest plus principal</li> <li>- 只償還利息</li> <li>- 償還利息加本金</li> </ul>

	<p><b>Lombard Facility</b> 倫巴德貸款</p>	<p><b>DBS Uncommitted Multi-Currency Revolving Term Loan and DBS Wealth Management Account, included with a DBS Multi-Currency Settlement Account ("MCSA")</b> 星展銀行非承諾多種貨幣循環定期貸款 及 星展銀行財富管理戶口，包括了一個星展銀行多種貨幣結算戶口 ("MCSA")</p>
<p>Currencies 貨幣</p>	<p>HKD, AUD, CAD, EUR, JPY, NZD, GBP, CHF, SGD, USD &amp; CNY</p>	<p>HKD, AUD, CAD, EUR, JPY, NZD, GBP, CHF, SGD, USD &amp; CNY</p>

	港元, 澳元, 加元, 歐羅, 日元, 紐元, 英鎊, 瑞士法郎, 新加坡元, 美元及人民幣	港元, 澳元, 加元, 歐羅, 日元, 紐元, 英鎊, 瑞士法郎, 新加坡元, 美元及人民幣
Pricing# 利率#	1M / 3M ANZ Cost of Fund + Spread  1 個月 / 3 個月澳新銀行資金成本 + 差價	ANZ Cost of Fund# + ANZ Spread^  On the Transfer Date, the all-in pricing will not be higher than ANZ's existing interest rate.  # On the next interest rate re-fixing date, ANZ Cost of Fund will be replaced with DBS Cost of Fund, therefore all-in pricing may be different after the interest rate re-fixing date.  # DBS may re-price the spread after 12 months from the Transfer Date.  澳新銀行的資金成本# + 澳新銀行的差價^ 在轉移日, 整體釐定利率不會高過澳新銀行現有的利率。  # 在下一個利率重新定價日, 澳新銀行的資金成本會被星展銀行的資金成本所取代, 因此整體釐定利率可能會於利率重新定價日後有所不同。  ^星展銀行保留於轉移日計起的 12 個月後留重新釐訂差價的權利。
Interest period 利息期	1 month / 3 month 1 個月 / 3 個月	From 1 week to 6 months. 由 1 星期至 6 個月
Loan tenor 貸款期限	Within 3 months 3 個月內	From 1 week to 6 months. 由 1 星期至 6 個月
Overdue / Default interest# 逾期 / 違約利息#:	Cost of Fund + 4% p.a. or overnight Cost of Fund, whichever is higher.  資金成本 + 4% p.a. 或 隔夜的資金成本(以較高者為準)	<u>ANZ Signature Priority Banking customers</u> HKD/USD: PRIME + 5% p.a. (based on the amount due and unpaid)  Other currencies: DBS Cost of Fund + 9% p.a. (based on the amount due and unpaid)  <u>ANZ Private Bank clients</u> PRIME + 5% p.a. (based on the amount due and unpaid)  #The fee will be charged only when DBS Multi-Currency Settlement Account ("MCSA") is in debit balance.  <u>ANZ Signature Priority Banking 客戶</u>

		<p>港元/ 美元： 星展銀行最優惠利率 + 5% p.a. (按逾期未償還之金額計算)</p> <p>其他貨幣： 星展銀行資金成本 + 9% p.a. (按逾期未償還之金額計算)</p> <p><u>ANZ 私人銀行客戶</u> 星展銀行最優惠利率 + 5% p.a.。 (按逾期未償還之金額計算)</p> <p>#此收費只會在星展銀行多種貨幣結算戶口 (“MCSA”) 出現未償還結欠款項時收取。</p>
<p>Partial prepayment 部分提前還款</p>	<p>Customer can choose to repay in full upon maturity or rollover for principal / principal plus interest subject to margin ratio availability. Early repayment in full is allowed subject to break cost.</p> <p>客戶可以選擇當貸款期限到期時償還全部金額。或根據有效的保證金比率約，滾存貸款本金 / 貸款本金加利息。 可提前還款但有提前解約費用</p>	<p><u>ANZ Signature Priority Banking customers</u> No prepayment (in part or in full) is allowed.</p> <p><u>ANZ Private Bank Clients</u> Any prepayment shall be subject to the final approval of DBS.</p> <p><u>ANZ Signature Priority Banking 客戶</u> 不允許提前還款 (部分或全部)。</p> <p><u>ANZ 私人銀行客戶</u> 任何提前還款須經星展銀行最後審批。</p>
<p>Repayment computation basis 還款計算基礎</p>	<ul style="list-style-type: none"> <li>- Interest servicing only</li> <li>- Interest plus principal</li> <li>- 只償還利息</li> <li>- 償還利息加本金</li> </ul>	<ul style="list-style-type: none"> <li>- Interest servicing only</li> <li>- Interest plus principal</li> <li>- 只償還利息</li> <li>- 償還利息加本金</li> </ul>

# INSURANCE 保險

Customers	Policy Type / Insurer 保單類型 / 保險公司	What will happen to the policies? 保單會發生什麼改變
<p>Customers with individual policies with insurers (including Life and General Insurance)</p> <p>客戶於保險公司購買的個人保單（包括人壽及一般保險）</p>	<p>Own individual policies with insurers (e.g. Life Insurance policies such as Universal Life, Whole Life or Term Life, or General Insurance policies such as fire insurance)</p> <p>The insurers involved are: AIA, FWD and AIG.</p> <p>於保險公司購買的個人保單（例如：萬用壽險、終身壽險、定期壽險或一般保險如火險等）</p> <p>牽涉的保險公司包括： 友邦(AIA)、富衛(FWD)、美亞(AIG)</p>	<p>If you have an insurance product purchased via ANZ, your policy will remain in force for its remaining tenure.</p> <p>If your policy is currently pledged as collateral for an ANZ loan, all your outstanding loans will be transferred to DBS. The policy that is used as collateral for the ANZ loan will continue to be pledged under the transferred loan.</p> <p>如您曾經透過澳新銀行購買任何保險產品，您保單將在餘下保單生效期內維持不變。</p> <p>如您的保單現時已抵押給澳新銀行作貸款，您所有未償還的貸款將會轉到星展，抵押在 ANZ 的保單將繼續為星展貸款的抵押品。</p>

# DIGITAL & MOBILE BANKING 電子銀行及流動理財

	ANZ 澳新銀行		DBS 星展銀行	
	ANZ Digital Banking 澳新電子銀行	ANZ Mobile Hong Kong 澳新流動理財香港	DBS iBanking 星展 iBanking	DBS digibank 星展 digibank
Account Balance Enquiry 查閱戶口結餘	Able to view all accounts 可查閱所有戶口	Able to view all accounts 可查閱所有戶口	Able to view all accounts except insurance account 可查閱有戶口(保險戶口除外)	Able to view all accounts except insurance account 可查閱有戶口(保險戶口除外)
Account Transaction History 交易紀錄	6 months 6 個月	6 months 6 個月	180 days for Deposit/Investment/Loan/Credit Card accounts 180 日存款/投資/貸款/信用卡戶口紀錄	180 days for Deposit/Investment/Loan/Credit Card accounts 180 日存款/投資/貸款/信用卡戶口紀錄
Pay Bills 繳付賬單	Not Available 沒有提供	Not Available 沒有提供	Available 提供	Available 提供
Bill Payment Transaction Limit 繳付賬單交易限額	Not Available 沒有提供	Not Available 沒有提供	Available 提供	Not Available 沒有提供
Funds Transfer to registered accounts (Local & Overseas) 轉賬至已登記戶口(本地及海外)	Available 提供	Available 提供	Available for both local and overseas transfer 提供本地及海外轉賬	Available for local transfer only 只提供本地轉賬
Funds Transfer to 3rd Party accounts within the Bank 轉賬至第三者於本行戶口	Available 提供	Available 提供	Available 提供	Available 提供
Funds Transfer to other bank account (Local & Overseas) 轉賬至其他銀行戶口(本地及海外)	Available 提供	Available 提供	Available for both local and overseas transfer 提供本地及海外轉賬	Available for local transfer only 只提供本地轉賬
Change Transaction Limit 更改轉賬交易限額	Available 提供	Not Available 沒有提供	Available 提供	Not Available 沒有提供

Add New Payee for Funds Transfer 新增轉賬收款人	Available 提供	Not Available 沒有提供	Available for adding both local and overseas payees 提供新增本地及海外轉賬收款人	Available for adding local payees only 只提供新增本地轉賬收款人
Card Activation for Credit Card and ATM Card 確認信用卡及提款卡	Not Available 沒有提供	Not Available 沒有提供	Not Available Customers can activate Credit Card and ATM Card through <a href="http://www.dbs.com.hk">www.dbs.com.hk</a> 沒有提供 客戶可經本行網頁 ( <a href="http://www.dbs.com.hk">www.dbs.com.hk</a> ) 確認信用卡及提款卡	Not Available Customers can activate Credit Card and ATM Card through <a href="http://www.dbs.com.hk">www.dbs.com.hk</a> 沒有提供 客戶可經本行網頁 ( <a href="http://www.dbs.com.hk">www.dbs.com.hk</a> ) 確認信用卡及提款卡
Overseas Usage Activation for Credit & Debit Card 啟動海外信用卡及提款卡交易服務	Not Available 沒有提供	Not Available 沒有提供	Available 提供	Not Available 沒有提供
Apply for new Credit Card or Unsecured Lending 申請信用卡或私人貸款服務	Not Available 沒有提供	Not Available 沒有提供	Available - Applicable for existing DBS Credit Card and DBS Personal Loan customers only - Not available for new applicants 提供 - 只適用於現有星展信用卡及私人貸款客戶 - 不適用於全新申請人	Not Available 沒有提供
Apply for new Deposit Account Upgrade 申請存款戶口升級	Not Available 沒有提供	Not Available 沒有提供	Available 提供	Not Available 沒有提供

Request Cheque Book 申請支票簿	Available 提供	Not Available 沒有提供	Available 提供	Not Available 沒有提供
Request Stop Cheque 申請停止支票付款	Available 提供	Not Available 沒有提供	Available 提供	Not Available 沒有提供
Request for Credit/Debit/ATM Card Replacement 更換信用卡或提款卡	Not Available 沒有提供	Not Available 沒有提供	Not Available 沒有提供	Not Available 沒有提供
Update Personal Details 更改客戶個人資料	Available 提供	Not Available 沒有提供	Available 提供	Not Available 沒有提供
Change iBanking Password 更改網上理財密碼	Available 提供	Not Available 沒有提供	Available 提供	Available 提供
Apply for eStatement 申請電子結單	Not Available 沒有提供	Not Available 沒有提供	Available 提供	Not Available 沒有提供
View eStatement 查閱電子結單	Able to view up to 12 months of eStatements  可閱覽過往 12 個月的電子結單	Not Available  沒有提供	Able to view up to 7 years of eStatements (from month of subscription)  可閱覽過往 7 年的電子結單(由轉用此服務的當月起)	Not Available  沒有提供
Funds Transfer & Payment Alerts / ATM & Banking Services Alerts/ Personal Account Alerts  轉賬及付款通知/提款及銀行服務通知/戶口通知	Available - Funds Transfer - eStatement - Update Personal Details - Password reset - Change Password - Add / Delete Payee - Update daily transaction limit	Available - Funds Transfer	Available  <b>Personal Account Alerts</b> - Change DBS iBanking Password - Update Personal and Contact details - Update Mailing Address - Manage Alerts  <b>Funds Transfer and Payments Alerts</b> - Add Payee - Funds Transfer to Other DBS Account	Not Available



	<p>提供</p> <ul style="list-style-type: none"> <li>- 轉賬</li> <li>- 電子結單</li> <li>- 更改客戶個人資料</li> <li>- 重設密碼</li> <li>- 更改密碼</li> <li>- 新增\取消轉賬收款人</li> <li>- 更改轉賬的限額</li> </ul>	<p>提供</p>	<ul style="list-style-type: none"> <li>- Funds Transfer to Other Bank Account</li> <li>- Funds Transfer to Overseas Account</li> <li>- One Time Funds Transfer and Payment</li> <li>- Bill Payment to high risk merchants</li> <li>- e-Bill for high risk merchants</li> <li>- Increase Transfer and Payment Limits</li> <li>- eStatement and eAdvice</li> <li>- Current Account Overdrawn</li> <li>- Credit Card and Cashline payment reminder</li> </ul> <p><b>ATM and Banking Services Alerts</b></p> <ul style="list-style-type: none"> <li>- Overseas ATM Cash Withdrawal</li> <li>- Standing Instruction Set-up</li> <li>- Direct Debit Authorization Set-up</li> </ul> <p>提供</p> <p><b>戶口通知</b></p> <ul style="list-style-type: none"> <li>- 更改網上銀行密碼</li> <li>- 更改客戶個人及聯絡資料</li> <li>- 更新通信地址</li> <li>- 管理通知</li> </ul> <p><b>轉賬及繳費通知</b></p> <ul style="list-style-type: none"> <li>- 新增收款人</li> <li>- 轉賬至其他星展戶 <input type="checkbox"/></li> <li>- 轉賬至其他銀行戶 <input type="checkbox"/></li> </ul>	<p>沒有提供</p>
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			<ul style="list-style-type: none"> <li>- 海外轉賬</li> <li>- 一次性轉賬及繳費</li> <li>- 繳款高風險的商戶</li> <li>- 高風險的商戶的電子賬單</li> <li>- 提高轉賬及繳費的限額</li> <li>- 電子結單/電子通知書服務</li> <li>- 往來戶口透支</li> <li>- 信用卡及 Cashline 循環貸款還款提示</li> </ul> <p><b>提款及銀行服務通知</b></p> <ul style="list-style-type: none"> <li>- 海外現金提款</li> <li>- 常行指示申請</li> <li>- 設立直接付款授權</li> </ul>	
<b>Check Reward Points</b> 查閱信用卡獎賞積分	Not Available 沒有提供	Not Available 沒有提供	Available 提供	Not Available 沒有提供
<b>Redeem Rewards</b> 換領信用卡獎賞	Not Available 沒有提供	Not Available 沒有提供	Available <ul style="list-style-type: none"> <li>- Redeem via DBS Omni</li> </ul> 提供 <ul style="list-style-type: none"> <li>- 透過 DBS Omni 兌換</li> </ul>	Not Available 沒有提供
<b>Investment</b> <ul style="list-style-type: none"> <li>- View holdings</li> <li>- Transaction History</li> <li>- Search for funds</li> <li>- Buy</li> <li>- Sell</li> <li>- Switch</li> </ul> 投資 <ul style="list-style-type: none"> <li>- 查看持有資產</li> <li>- 交易記錄</li> <li>- 尋找基金</li> <li>- 購買</li> <li>- 出售</li> </ul>	Available (view holdings only) 提供 (只提供查看關持有資產)	Available (view holdings only) 提供(只提供查看關持有資產)	Available 提供	Not Available 沒有提供

- 轉換				
Investment Insights 市場分析	Not Available 沒有提供	Not Available 沒有提供	Available 提供	Available 提供
Rates and Calculators 利率及計算機	Not Available 沒有提供	Not Available 沒有提供	Available 提供	Available 提供
Securities Trading - Stock quote - Place order - Order status - Transaction history - Market Information 證券交易 - 股票報價 - 買賣 - 買賣狀態 - 交易記錄 - 市場信息	Not Available 沒有提供	Not Available 沒有提供	Available 提供	Available 提供
Set up Recurring Funds Transfer (Local and Overseas) 設定常行轉賬 (本地及海外)	Available - Weekly recurring funds transfer - Bi-weekly recurring funds transfer - Monthly recurring funds transfer - Quarterly recurring funds transfer - Semi-annually recurring funds transfer - Annually recurring funds transfer - 提供 - 每週常行轉賬 - 每兩週常行轉賬 - 每月常行轉賬 - 每季常行轉賬 - 每半年常行轉賬 - 每年常行轉賬	Not Available 沒有提供	Available - Local bank transfer only - Daily recurring funds transfer - Monthly recurring funds transfer 提供 - 只限本地銀行轉賬戶口 - 每日常行轉賬 - 每月常行轉賬	Not Available 沒有提供
Set up Scheduled Funds Transfer (one-off)	Available (New or Existing payee)	Available (Existing payee)	Available - Up to 60 days in advance	Available - Up to 60 days in advance

預設轉賬(一次性)	<ul style="list-style-type: none"> <li>- Up to 12 months in advance</li> </ul> 提供(新增及現有轉賬收款人) <ul style="list-style-type: none"> <li>- 最多 12 個月前預設</li> </ul>	<ul style="list-style-type: none"> <li>- Up to 12 months in advance</li> </ul> 提供 (現有轉賬收款人) <ul style="list-style-type: none"> <li>- 最多 12 個月前預設</li> </ul>	提供 <ul style="list-style-type: none"> <li>- 最多 60 日前預設</li> </ul>	提供 <ul style="list-style-type: none"> <li>- 最多 60 日前預設</li> </ul>
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