

Dear Customer,

Notice of Amendment to Bank Charges Schedule

We would like to inform you that with effect from 1 January 2018 (“Effective Date”) (unless otherwise specified), the Bank Charges Schedule (as amended from time to time) will be revised or supplemented as follows (the numbering used in the Bank Charges Schedule is adopted in this Notice of Amendment).

Type of Service	Charge
I. CUSTOMER SEGMENT	
B. DBS Treasures[^] (Effective Date: 1 March 2018)	
1) Monthly Service Fee - The monthly service fee will be applied if the Average Total Relationship Balance over 3 consecutive months falls below HK\$1,000,000 (or its equivalent in foreign currency(ies)) - “Average Total Relationship Balance over 3 consecutive months” is calculated based on the aggregated value of daily Total Relationship Balance in the period of consecutive 3 months divided by the total number of calendar days in that 3 months The Monthly Service Fee is waived for the following customers: • Unsecured lending customers are entitled to waiver until termination of loan account	HK\$200 per month
C. DBS Account[^] (Effective Date: 1 March 2018)	
1) Monthly Service Fee - The monthly service fee will be applied if the Average Total Relationship Balance over 3 consecutive months falls below HK\$200,000 (or its equivalent in foreign currency(ies))	HK\$100 per month

Type of Service	Charge
- “Average Total Relationship Balance over 3 consecutive months” is calculated based on the aggregated value of daily Total Relationship Balance in the period of consecutive 3 months divided by the total number of calendar days in that 3 months The Monthly Service Fee is waived for the following customers: • Customers aged 65 or above • Customers aged below 18 • Customers with disabilities (including physical and mental disabilities) • Customers with income below the minimum level of relevant income for Mandatory Provident Fund (MPF) contributions in Hong Kong Special Administrative Region • Customers receiving Government Comprehensive Social Security Assistance (supporting documents required) • Customers receiving Government Disability Allowance (supporting documents required) • Mandatory Provident Fund (MPF) customers with deposit accounts entitled to a waiver for 3 months • Unsecured lending customers are entitled to waiver until termination of loan account	
([^]) Remarks (Applied to DBS Treasures and DBS Account): 1. For customers with single accounts only, the fee and charges will be charged according to the Customer Segment. 2. For customers with joint name accounts, the fee and charges will be charged according to the Customer Segment of the primary account holder. 3. The Bank reserves the right to make final decision on all matters regarding Total Relationship Balance calculation and the applicable fees and charges charging logic.	

Type of Service	Charge
IV. REMITTANCES	
OUTWARD REMITTANCES	
B. Telegraphic Transfers	
1) Handling charge per telegraphic transfer - Via branches / DBS iBanking • All Currencies (waived for DBS Treasures customers) • RMB to DBS Bank (waived for DBS Individual customers)	HK\$100 per transaction (via DBS iBanking) HK\$120 per transaction (via branches)
5) Correspondent Bank Charges - Charge to applicant’s account upon transfer [^] • HKD / USD & other currencies	HK\$100 per transaction (via DBS iBanking) HK\$120 per transaction (via branches) HK\$250 per transaction
C. Local Transfer* in HKD/USD/RMB Via Real Time Gross Settlement (RTGS)	
- Each payment via branches	HK\$200 per transaction
VI. INVESTMENT SERVICES	
A. Securities	
4) Account maintenance a) Safekeeping Maintenance Fee <i>For securities holdings maintained in Wealth Management Securities Account</i> - On each portfolio payable in January and July of each year - Minimum Charge - Maximum Charge	0.025% per annum, calculated according to portfolio value on monthly accrual basis HK\$100 HK\$2,500

Type of Service	Charge
B. Bonds	
1) Retail Bonds (Trade-related services) - Purchasing Fee <i>For DBS Treasures customer</i> - All transactions <i>For DBS Account customer</i> - Trading over the counter - Trading via phone banking	Waived Waived Waived

This Notice of Amendment serves as our notice to you regarding changes to or introduction of the relevant services charges set out above. These changes or new charges (as the case may be) will take effect automatically on the respective Effective Dates and will be binding on you.

The service charges contained in this Notice of Amendment are correct at the time of printing but remain subject to change. The Bank reserves the right to introduce new service charges from time to time.

For enquiries or if you would like to request for a copy of the Bank Charges Schedule, please contact our branch staff or visit our website at www.dbs.com.hk.

DBS Bank (Hong Kong) Limited

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

Issued by DBS Bank (Hong Kong) Limited

親愛的客戶：

銀行服務收費表修訂通知

謹此通知，本行將由2018年1月1日起（「生效日」）（除特別註明外）調整或補充銀行服務收費表（可不時修訂）的服務收費，詳見如下（本修訂通知採用銀行服務收費表所列的編號）：

服務種類	收費
I. 客戶層	
B. 星展豐盛理財[^] (2018年3月1日起生效) 1) 服務月費 - 如連續三個月平均個人理財總值低於HK\$1,000,000 (或其外幣等值)，客戶須繳付服務月費 - 「連續三個月平均個人理財總值」為連續3個月內每日個人理財總值的總結餘，除以該3個月的總日數 (以曆日計) 所得的平均結餘 服務月費不適用於以下客戶： • 無抵押貸款客戶可獲豁免服務月費直至終止貸款戶口	每月HK\$200
C. DBS Account[^] (2018年3月1日起生效) 2) 服務月費 - 如連續三個月平均個人理財總值低於HK\$200,000 (或其外幣等值)，客戶須繳付服務月費 - 「連續三個月平均個人理財總值」為連續3個月內每日個人理財總值的總結餘，除以該3個月的總日數 (以曆日計) 所得的平均結餘	每月HK\$100

服務種類	收費
服務月費不適用於以下客戶： • 65歲或以上的人士 • 18歲以下的人士 • 殘疾人士(包括身體或心智機能殘疾的客戶) • 入息低於香港特別行政區強積金供款最低有關入息水平的客戶 • 領取政府綜合社會保障援助金的客戶(需提供有關證明) • 領取政府傷殘津貼的客戶(需提供有關證明) • 於本行開立存款戶口的強制性公積金客戶(3個月豁免期) • 無抵押貸款客戶可獲豁免服務月費直至終止貸款戶口	
([^])備註 (適用於星展豐盛理財及DBS Account)： 1. 如客戶只持有單名戶口，適用的費用及收費以持有人所屬客戶層為釐定基準。 2. 如客戶持有聯名戶口，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. 本行保留權利就一切有關計算個人理財總值及適用費用和收費的事宜作最終決定。	

服務種類	收費
IV. 匯款	
匯出匯款	
B. 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 (星展豐盛理財客戶可獲豁免手續費) • 人民幣至星展銀行 (星展個人客戶可獲豁免手續費) 5) 有關代理銀行費用 - 交易時從申請人戶口扣除 [^] • 港元 / 美元及其他貨幣	每次HK\$100 (透過星展iBanking網上理財) 每次HK\$120 (透過分行) 每次HK\$100 (透過星展iBanking網上理財) 每次HK\$120 (透過分行) 每次HK\$250
C. 以港元/美元/人民幣經即時支付結算系統本地轉匯* - 透過分行	每次HK\$200
VI. 投資服務	
A. 證券買賣 4) 戶口管理 a) 股票保管費 <u>於財富管理證券戶口的持倉</u> - 以每個投資組合計，於每年1月及7月繳付 - 最低收費 - 最高收費	每年0.025%，每月依投資組合的價值累積計算 HK\$100 HK\$2,500

服務種類	收費
B. 債券買賣 1) 零售債券買賣 (有關交易服務) - 認購費 <u>星展豐盛理財客戶</u> - 所有交易 <u>DBS Account客戶</u> - 透過櫃位認購 - 透過電話理財認購	豁免 豁免 豁免

本行以此修訂通知告知閣下有關以上服務收費的調整及新增的收費項目。所有更改及新收費 (視乎情況而定) 將於相關的生效日期自動生效及對閣下具有約束力。

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

如需查詢詳情或索取銀行服務收費表，請與本行職員聯絡或瀏覽本行網站www.dbs.com.hk。

星展銀行(香港)有限公司

這是無須簽署的電腦編印文件。
由星展銀行(香港)有限公司刊發

2017年10月25日