

Secured Overdraft Facility

1. Annual Fee

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| • Fixed Deposit as Collateral | 0.5% of the Overdraft Limit |
| • Securities as Collateral | 0.5% of the Overdraft Limit, minimum HK\$250 (charges exceeding HK\$5,000 are negotiable) |
| • Unit Trust as Collateral | HK\$200 |
| • Retail Certificate of Deposit as Collateral | HK\$500 |
| • Property as Collateral | 1% of the Overdraft Limit |

In the event of any discrepancy or dispute as to the meaning of any provision, the English text shall prevail.

For the service charges in HKD equivalent, the Bank will levy the fee according to an exchange rate set by the Bank. All out-of-pocket expenses are for account of clients. For charges not listed above, please contact our branches/department or visit www.dahsing.com for details. The Bank reserves the right to revise any charges, special offers or introduce charges not included here. If you have any queries about any of the charges mentioned, please call our Customer Service Hotline:

2828 8000 (Personal Banking Customers)
2507 8122 (Corporate Customers)
2507 8403 (Private Banking Customers)
2828 5488 (Credit Card Customers)

2828 8009 (Cash Card Customers)
8108 6382 (Corporate Card / Purchasing Card Customers)
2828 7028 (Securities Customers)
2507 6000 (Vehicle / Equipment Finance Customers)