

General Services – All Accounts

1.	Issuance of Cashier's Order	
	i) Private Banking Customer / VIP Banking Customer	Free
	 ii) General Bank Customer iii) 328 Business Banking Customer (Premium Status) USD 	HKD50 per item HKD25 per item
	i) Private Banking Customer / VIP Banking Customer	Free
	ii) General Bank Customeriii) 328 Business Banking Customer (Premium Status)	USD7 per item USD3.5 per item
2.	Mark 'Good' - Issuance of Cashier's Order (HKD / USD)	HKD50 per cheque
3.	 Repurchase of Cashier's Order (HKD / USD) Bank Customer 	HKD50/USD7 per item
4.	Loss of Cashier's OrderHKDUSD	HKD400 per item USD52 per item
5.	Gift Cheque*	
•	 Private Banking Customer / VIP Banking Customer 	Free (This service must be conducted account)
	i-Account Customer	Free (This service must be conducted account)
	General Bank Customer	HKD10 per item (This service must b conducted via account)
	Non-Bank Customer	This service is no longer available
6.	Traveller's ChequeEncashment	
	 i) Private Banking Customer / VIP Banking Customer ii) General Bank Customer 	0.375% of total encashment amount transaction (minimum HKD50)0.375% of total encashment amount
	Deposit into account	transaction (minimum HKD100) 0.375% of deposit amount (minimum HKD50)
7.	Coin Exchange	
7.	 i) Private Banking Customer / VIP Banking Customer / General Bank Customer 	HKD5 per bag
	ii) 328 Business Banking Customer (Premium Status)	HKD2.5 per bag
8.	Bulk Coin Deposit in HKD	
	Up to 100 pcs. per day per customerOver 100 pcs. per day per customer	Free
	i) Private Banking Customer / VIP Banking Customer / General Bank Customer	HKD5 per bag or part thereof (50 pcs. as one bag, minimum HKD5

ii) 328 Business Banking Customer (Premium Status)

9. **Bulk Notes Deposit**

HKD

- Up to 200 pcs. per day per customer
- Over 200 pcs. per day per customer Private Banking Customer / VIP Banking i)
 - Customer / General Bank Customer ii) 328 Business Banking Customer
- (Premium Status)
- **Foreign Currencies** Up to 100 pcs. per day per customer
- Over 100 pcs. per day per customer
 - Private Banking Customer / VIP Banking i) Customer / General Bank Customer
 - ii) 328 Business Banking Customer (Premium Status)

10. Bulk Cheque Deposit in HKD

- Up to 30 pcs. per day
- Over 30 pcs. per day •
 - i) Private Banking Customer / VIP Banking Customer / General Bank Customer
 - ii) 328 Business Banking Customer (Premium Status)

11. Foreign Currency Notes Exchange Bank Customer

- Non-Bank Customer
- 12. Commission in lieu of exchange i) Private Banking Customer /

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per per

0) HKD2.5 per bag or part thereof (50 pcs. as one bag, minimum HKD25)

Free

0.5% of total amount (minimum HKD150)

0.25% of total amount (minimum HKD75)

Free

0.5% of total amount (minimum HKD150 or equivalent) 0.25% of total amount (minimum HKD75 or

equivalent)

Free

HKD2 per cheque charged on the number of cheque deposit in excess of 30 pcs HKD1 per cheque charged on the number of cheque deposit in excess of 30 pcs

Free (This service must be conducted via account)

This service is no longer available

The Bank will charge commission in i)

	i) Private Banking Customer / VIP Banking Customer	 i) The Bank will charge commission in lieu which is the exchange difference between the foreign currency note exchange rate and foreign currency T/T exchange rate (minimum HKD50) for the withdrawal / deposit** of (I) designated foreign currency in an amount exceeding the threshold below or (II) the foreign currency which is not listed below: USD 5,000 CAD 5,000 AUD 5,000 GBP 3,000 NZD 5,000 EUR 3,000 JPY 500,000
	ii) General Bank Customer	 ii) Foreign currency notes deposit** into / withdraw from foreign currency savings account, the Bank will charge commission in lieu which is the exchange difference between the foreign currency note exchange rate and foreign currency T/T exchange rate (minimum HKD50)
13.	Annual Fee of ATM Card (Waived for aged 65 or above)	
	Dah Sing HKD Card	
	i) Private Banking Customer /	•
	Customer / General Bank Cu ii) 328 Business Banking Custo	
	(Premium Status)	Account)
	Dah Sing RMB Card	RMB50 HKD50
	 FlexiMoney Card Dah Sing i-Account Card⁺ 	Waive (Only applicable to Integrated Account)
14.	Replacement of ATM Card	
1 71	(Waived for aged 65 or above)	
	Dah Sing HKD Card	HKD50
	Dah Sing RMB CardFlexiMoney Card	RMB50 HKD50
	Replacement of Kids Account D	eposit Card HKD50
15.	Cash withdrawal from HKD acc UnionPay ATM Network in Hong	•
16.	Cash withdrawal from HKD acc UnionPay ATM (outside Hong Ko	·
17.	Cash withdrawal from RMB acc via UnionPay ATM Network (ou Hong Kong Area) ^{△#}	
18.	Cash Withdrawal via JETCO ATM (outside Hong Kong Area) ^{△##}	network HKD28 per transaction
19.	Interbank transfer performed vi ATM carrying the Interbank Trans	
20.	 Request for Interim Statement of Month (including requests via A) HKD / other foreign currency RMB 	
01		
21.	 a) Photocopy of Bank Stateme i) Private Banking Customer / Customer / General Persona (Applicable to Dah Sing e-Baservice Customers only) 	VIP Banking I Customer anking
	HKDUSD	Waived Waived
	• RMB	Waived
	i) Private Banking Customer / Customer / General Persona	•
	HKD	HKD50 per copy
	USD	USD6 per copy
	 RMB iii) 328 Business Banking Custo 	RMB50 per copy
	(Premium Status)	
	HKDUSD	HKD25 per copy USD3 per copy
	• RMB	RMB25 per copy
	b) Photocopy of Paid Cheque /	Advice
	• HKD	HKD50 per page
	USDRMB	USD6 per page RMB50 per page
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22.	Request for Account History of Time Deposit Account	Savings /
	Within 1 year from date of reque	st HKD250 per account
	• Within 2 years from date of requ	est HKD750 per account
	 Within 3 years from date of requ Each additional year over 3 years 	
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23.	 Request of Personal Data Data access request 	
	 Request of Personal Data Data access request Audit Confirmation 	HKD200 per request

Private Banking Customer / VIP Banking i) Customer / General Bank Customer

- ii) 328 Business Banking Customer (Dromium Statua)
- HKD175 per copy

HKD350 per copy

	(Premium Status)		
25.	Balance Certificate	HKD150 per item	
26.	 Bank Reference Letter i) Private Banking Customer / VIP Banking Customer / General Bank Customer ii) 328 Business Banking Customer 	HKD300 per letter HKD150 per letter	
	(Premium Status)		
	Banker's Endorsement on Visa Application	HKD150 per item	
28.	 Standing Instruction Periodical payment (per transaction) By Cashier's Order Private Banking Customer / VIP Banking Customer General Bank Customer By Remittances 	HKD50 per item HKD100 plus Cashier's Order charges per item	
	 i) Private Banking Customer / VIP Banking Customer ii) General Bank Customer Amendment 	HKD50 plus Remittances charges per item HKD100 plus Remittances charges per item HKD100 per item	
	SuppressionInsufficient fund	HKD70 per item HKD150 per instruction	
29.	Autopay Out - General CustomersSet-up Fee	Waived	
30.	 Autopay In / Out - Business Account Set-up Fee Transaction Fee 	Waived	
	 Paper-List Instructions A/C with DSB A/C with other Banks Machine Readable Instructions A/C with DSB A/C with other Banks Instructions via 328 Business e-Banking 	HKD2 per item (minimum HKD100) HKD5 per item (minimum HKD100) HKD0.3 per item (minimum HKD50) HKD1.5 per item (minimum HKD50)	
	 A/C with DSB A/C with other Banks 	Waived HKD1.5 per item (minimum HKD50)	
31.	 Safe Deposit Box Loss of one key Force opening of Safe Deposit Box (including 2 new keys) 	HKD300 HKD1,200	
32.	Hold Mail Service	This service is no longer available	
33.	 Fixed Deposit Early Redemption / Termination of Target Savings Deposit before Maturity Fixed Deposit Early Redemption 	HKD Base rate (HKD Prime Rate ^{AA} or contract rate + 2% p.a., whichever is higher - contract rate) x principal x outstanding days ÷ 365 days. or	
		Minimum HKD200	
		Foreign Currencies 2% p.a. x principal x outstanding days ÷ 365 days. or	
		Minimum HKD200	
		AA HKD Prime Rate will be determined by Dah Sing Bank, Limited from time to time	
	 Termination of Target Savings Deposit before Maturity 		
	 Account closed within 3 months after opening 	HKD200 per account No interest will be payable to the customer	

Account closed more than 3 months after opening

34. Request for issuing bank letter regarding **Deposit Protection Scheme**

35. Dishonoured cheque returned by regarding mail

- 36. B/R or Limited Company Search Fee
 - **HKD** Account • **USD** Account •
- 37. Account Opening Fee for Companies **Registered in Hong Kong**
- **38.** Account Opening Fee for Companies **Incorporated Overseas**

39. ~Additional Fee

If the company is identified as Special Company which refers to but not limited to the following categories after company search:

- Company with 3 or more layers in its ownership / controlling structures, or Company engages in money / currency ٠
- exchange, money transfer or remittance agent services, or Trust Account, or • Business nature related to virtual • commodities e.g. entities operating virtual commodities-exchange, brokerage, sale or purchase of virtual commodities

Waived Interest will be calculated using the HKD Call Rate⁺⁺

HKD100 per copy

HKD25 / USD3 / RMB20 per cheque plus non-local postage (if applicable)

HKD200 per item USD19 per item

HKD1,200 per application; plus additional fee ~ (if applicable)

HKD10,000 per application; plus additional fee \sim (if applicable)

HKD10,000 per application

40. Purchase of Gift Card

41. Gift Card monthly service fee

42. Paper Statement Fee[^]

- **Private Banking Customer** •
- Personal Customer •

HKD10 per card

A monthly service fee of HKD25 will be chargeable against any unused Stored Value stored of an expired Gift Card starting from the second month after the expiry date of the Gift Card

Waived

If the primary account holder(s) receive(s) one or more paper monthly statement(s) in the period from April to September of the same year or October of any year to March of the following year, the Bank will charge HKD20 or equivalent for the paper statement(s) posted for each account during the period and the charge will be levied in October of the same year or April of the following year respectively. Such fee will be debited against the relevant account. The following customers will be exempted:

- (1) Seniors (aged 65 or above), or
- (2) Customers who receive welfare allowances or allowances from Social Welfare Department (supporting documents required)^^, or
- (3) Recipients of the Government's Disability Allowance (supporting documents required)^^, or
- (4) Low-income group customers, with individual income below HKD7,300 or household monthly income below HKD11,500 (supporting documents required)^^, or
- (5) Customers who hold Securities Services, or
- (6) VIP Banking / Hello Kitty VIP Banking customers whose Total Relationship Value^^^ is HKD1,000,000 or above (or equivalent) in the preceding month of the fee collection date.

For joint accounts, if any of the account holder meets any one of the above exemption criteria, the said fee will also be exempted.

- * Senior Citizen Card holders will be exempted.
- ** If customers wish to deposit designated foreign currency notes in the multi-currency account, please visit the designated branches. For details, please visit our website.
- + Included Dah Sing Octopus VIP App Card, Dah Sing Octopus YOU Banking App Card, Dah Sing Octopus i-Account App Card, VIP Banking ATM Card, YOU Banking Card, i-Account Card, Hello Kitty VIP Banking ATM Card, Hello Kitty i-Account Card & Doraemon i-Account Card.
- Δ The cash withdrawals may also be subject to fee and charges imposed by the local bank which provides the ATM services. Please pay attention before making cash withdrawal.
- # For transactions effected via the UnionPay ATM network, the transaction amount is converted directly at daily exchange rate set by UnionPay which can be enquired at UnionPay's website www.unionpayintl.com.
- ## For transactions effected via the JETCO ATM network, the transaction amount is converted directly 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 transaction amount is converted directly at the daily exchange rate of RMB as set by the Bank that provides the ATM service.
- ++ Please refer to Bank's website for details of HKD Call Rate.
- ٨ The Paper Statement Fee will only be applicable to personal deposit accounts: Current Account, Savings Account and Integrated Account (Excluding Kids Savings Account, FlexiMoney Overdraft Facility and Mortgage 1+1 Account).
- ^^ Customers who meet criteria (2), (3) or (4) should proactively inform the Bank and provide relevant proof to apply for fee exemption.
- ^^^ The Total Relationship Value includes the deposit balance of deposit accounts, latest market value of investment accounts and reference premium of life insurance accounts maintained with the Bank. Reference premium refers to the calculation based on the latest available information of in-forced life insurance policies provided by the third-party insurer as designated by the Bank, if any. The premium calculated may not be equal to accumulated actual premium paid and shall exclude pre-paid premium, premium discount, and policy loan etc. The reference premium of Non-HKD policy will be converted into HKD equivalent using the presumed exchange rate when calculating the Total Relationship Value. For details, please refer to our website www.dahsing.com or contact our staff at branch.

General Bank Customer refers to both personal and non-personal customers of the Bank, unless otherwise specified.

For the definition and details of 328 Business Banking Customer (Premium Status), please refer to the Bank's website at www.dahsing.com/biz/reward/en.

For enquiry from Private Banking customers, please contact your designated Private Banking Relationship Manager. 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 in this booklet. If you have any gueries about any of the charges mentioned in this booklet, please call our **Customer Service Hotline:**

2828 8000 (Personal Banking Customers)

2828 8008 (328 Business Banking Customers)

2507 6000 (Vehicle / Equipment Finance Customers)

2828 7028 (Securities Customers) 2828 8009 (Cash Card Customers) 2828 5488 (Credit Card Customers)