

NOTICE OF CHANGE IN BANK SERVICE CHARGES OF DAH SING BANK, LIMITED

With effect from 1st September 2018 (“Effective Date”), the schedules of existing bank service charges of Dah Sing Bank, Limited (“Bank”) will be amended as follows:

Products/Item before revision	Fee before revision	Products/Item after revision	Fee or description after revision
<b>General Services – All Accounts</b>			
<b>1. Gift Cheque</b> <ul style="list-style-type: none"><li>VIP Banking Customer</li><li>i-Account Customer</li><li>General Bank Customer</li><li>Non-Bank Customer</li></ul>	Free Free HK\$10 per item HK\$50 per item (maximum HK\$5,000 per visit)	<b>General Services – All Accounts</b> <b>1. Gift Cheque</b> <ul style="list-style-type: none"><li>VIP Banking Customer</li><li>i-Account Customer</li><li>General Bank Customer</li><li>Non-Bank Customer</li></ul>	Free (This service must be conducted via account) Free (This service must be conducted via account) HK\$10 per item (This service must be conducted via account) This Service is no longer available
<b>2. Foreign Currency Notes Exchange</b> <ul style="list-style-type: none"><li>Bank Customer</li><li>Non-Bank Customer</li></ul>	Free HK\$200 per transaction (amount below HK\$8,000 per visit)	<b>2. Foreign Currency Notes Exchange</b> <ul style="list-style-type: none"><li>Bank Customer</li><li>Non-Bank Customer</li></ul>	Free (This service must be conducted via account) This Service is no longer available
<b>3. Annual Fee of ATM Card (Waived for aged 65 or above)</b> <ul style="list-style-type: none"><li>Dah Sing HKD Card<ul style="list-style-type: none"><li>VIP Banking Customer/ General Bank Customer</li><li>328 Business Banking Customer (Premium Status)</li></ul></li><li>Dah Sing RMB Card</li><li>FlexiMoney Card</li></ul>	HK\$50 Waive (Only applicable to 328 Business Account) RMB50 HK\$50	<b>3. Annual Fee of ATM Card (Waived for aged 65 or above)</b> <ul style="list-style-type: none"><li>Dah Sing HKD Card<ul style="list-style-type: none"><li>VIP Banking Customer/ General Bank Customer</li><li>328 Business Banking Customer (Premium Status)</li></ul></li><li>Dah Sing RMB Card</li><li>FlexiMoney Card</li><li>Dah Sing i-Account Card*</li></ul>	HK\$50 Waive (Only applicable to 328 Business Account) RMB50 HK\$50 Waive (Only applicable to Integrated Account)
* 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			

Products/Item before revision	Fee before revision	Products/Item after revision	Fee or description after revision
<b>4. Photocopy of Bank Statement</b> <ul style="list-style-type: none"><li>i) VIP Banking Customer/ General Bank Customer<ul style="list-style-type: none"><li>HKD</li><li>USD</li><li>RMB</li></ul></li><li>ii) 328 Business Banking Customer (Premium Status)<ul style="list-style-type: none"><li>HKD</li><li>USD</li><li>RMB</li></ul></li></ul>	HK\$50 per page USD6 per page RMB50 per page  HK\$25 per page USD3 per page RMB25 per page	<b>4. Photocopy of Bank Statement</b> <ul style="list-style-type: none"><li>i) VIP Banking Customer/ General Bank Customer<ul style="list-style-type: none"><li>HKD</li><li>USD</li><li>RMB</li></ul></li><li>ii) 328 Business Banking Customer (Premium Status)<ul style="list-style-type: none"><li>HKD</li><li>USD</li><li>RMB</li></ul></li></ul>	HK\$50 per copy USD6 per copy RMB50 per copy  HK\$25 per copy USD3 per copy RMB25 per copy
<b>5. Safe Deposit Box</b> <ul style="list-style-type: none"><li>Loss of one key</li><li>Force opening of Safe Deposit Box (including 2 new keys)</li></ul>	HK\$300 HK\$850	<b>5. Safe Deposit Box</b> <ul style="list-style-type: none"><li>Loss of one key</li><li>Force opening of Safe Deposit Box (including 2 new keys)</li></ul>	HK\$300 HK\$1,000
<b>6. Hold Mail Service</b>	HK\$1,000 per account per annum (payable in advance and calculated as per the number of all accounts under the customer name)	<b>6. Hold Mail Service</b>	This Service is no longer available
<b>7. Account Opening Fee for companies incorporated overseas</b>	HK\$3,000 per account	<b>7. Account Opening Fee for companies incorporated overseas</b>	HK\$5,000 per application (Fees are negotiable for Commercial Banking Customers)
<b>Current Account</b>			
<b>1. Inactive Account Charges (not applicable to personal customers)</b> <ul style="list-style-type: none"><li>HKD Current Account (Account without activity for 1 year and with a balance lower than HK\$2,000)</li><li>USD Current Account (Account without activity for 1 year and with a balance lower than USD250)</li><li>RMB Current Account (Account without activity for 1 year and with a balance lower than RMB2,000)</li></ul>	HK\$100 half yearly  USD15 half yearly  RMB100 half yearly	<b>1. Inactive Account Charges (not applicable to personal customers)</b> <ul style="list-style-type: none"><li>HKD Current Account (Account without activity for 1 year and with a balance lower than HK\$2,000)</li><li>USD Current Account (Account without activity for 1 year and with a balance lower than USD250)</li><li>RMB Current Account (Account without activity for 1 year and with a balance lower than RMB2,000)</li></ul>	HK\$150 half yearly  USD25 half yearly  RMB100 half yearly

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<b><u>Saving Account</u></b>  <b>1. Inactive Account Charges (not applicable to personal customers)</b>  <ul style="list-style-type: none"><li>Multi-Currency Account (Account without activity for 1 year and with a balance lower than HK\$2,000 or equivalent)</li><li>Single-Currency Account</li></ul> <table><tr><td>Currency</td><td>Account without activity for 1 year and with a balance lower than the following</td></tr><tr><td>HKD</td><td>2,000</td></tr><tr><td>RMB</td><td>2,000</td></tr><tr><td>USD</td><td>250</td></tr><tr><td>AUD</td><td>250</td></tr><tr><td>CAD</td><td>250</td></tr><tr><td>CHF</td><td>250</td></tr><tr><td>EUR</td><td>200</td></tr><tr><td>GBP</td><td>160</td></tr><tr><td>JPY</td><td>20,000</td></tr><tr><td>NZD</td><td>300</td></tr><tr><td>SEK</td><td>1,700</td></tr></table>	Currency	Account without activity for 1 year and with a balance lower than the following	HKD	2,000	RMB	2,000	USD	250	AUD	250	CAD	250	CHF	250	EUR	200	GBP	160	JPY	20,000	NZD	300	SEK	1,700	HK\$100 or equivalent half yearly  <table><tr><td>Fee (Half Yearly)</td></tr><tr><td>HK\$100</td></tr><tr><td>RMB100</td></tr><tr><td>USD15</td></tr><tr><td>AUD20</td></tr><tr><td>CAD20</td></tr><tr><td>CHF20</td></tr><tr><td>EUR15</td></tr><tr><td>GBP10</td></tr><tr><td>JPY1,500</td></tr><tr><td>NZD25</td></tr><tr><td>SEK110</td></tr></table>	Fee (Half Yearly)	HK\$100	RMB100	USD15	AUD20	CAD20	CHF20	EUR15	GBP10	JPY1,500	NZD25	SEK110	<b><u>Saving Account</u></b>  <b>1. Inactive Account Charges (not applicable to personal customers)</b>  <ul style="list-style-type: none"><li>Multi-Currency Account (Account without activity for 1 year and with a balance lower than HK\$2,000 or equivalent)</li><li>Single-Currency Account</li></ul> <table><tr><td>Currency</td><td>Account without activity for 1 year and with a balance lower than the following</td></tr><tr><td>HKD</td><td>2,000</td></tr><tr><td>RMB</td><td>2,000</td></tr><tr><td>USD</td><td>250</td></tr><tr><td>AUD</td><td>250</td></tr><tr><td>CAD</td><td>250</td></tr><tr><td>CHF</td><td>250</td></tr><tr><td>EUR</td><td>200</td></tr><tr><td>GBP</td><td>160</td></tr><tr><td>JPY</td><td>20,000</td></tr><tr><td>NZD</td><td>300</td></tr><tr><td>SEK</td><td>1,700</td></tr></table>	Currency	Account without activity for 1 year and with a balance lower than the following	HKD	2,000	RMB	2,000	USD	250	AUD	250	CAD	250	CHF	250	EUR	200	GBP	160	JPY	20,000	NZD	300	SEK	1,700	HK\$100 or equivalent half yearly  <table><tr><td>Fee (Half Yearly)</td></tr><tr><td>HK\$150</td></tr><tr><td>RMB100</td></tr><tr><td>USD25</td></tr><tr><td>AUD20</td></tr><tr><td>CAD20</td></tr><tr><td>CHF20</td></tr><tr><td>EUR20</td></tr><tr><td>GBP20</td></tr><tr><td>JPY2,000</td></tr><tr><td>NZD25</td></tr><tr><td>SEK110</td></tr></table>	Fee (Half Yearly)	HK\$150	RMB100	USD25	AUD20	CAD20	CHF20	EUR20	GBP20	JPY2,000	NZD25	SEK110
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<b>Integrated Account – VIP Banking/YOU Banking/ i-Account/ Character i-Account</b> <b>1. Monthly Maintenance Fee</b> <ul style="list-style-type: none"><li>Applies if the average daily balance* of YOU i-Account/ i-Account/ Character i-Account is below HK\$10,000 or equivalent during the month</li><li>Applies if the average daily balance* of VIP Banking Customer is below HK\$500,000 or equivalent during the month</li></ul> * The average daily balance includes deposit balance of deposit accounts, latest market value of investment accounts and cash value of life insurance accounts.  For details, please refer to our website www.dahsing.com or contact our staff at branch.	HK\$70 or equivalent per month  HK\$200 or equivalent per month	<b>Integrated Account – VIP Banking/ Hello Kitty VIP Banking/YOU Banking/ i-Account/ Character i-Account</b> <b>1. Monthly Maintenance Fee (To be effective from 1 October 2018)</b> <ul style="list-style-type: none"><li>Applies if the average daily balance* of YOU i-Account/ i-Account/ Character i-Account is below HK\$10,000 or equivalent during the month</li><li>Applies if the average daily balance* of Hello Kitty VIP Banking i-Account is below HK\$500,000 or equivalent during the month</li><li>Applies if the average daily balance* of VIP Banking i-Account is below HK\$500,000 or equivalent during the month</li></ul> * The average daily balance includes 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 information of in-forced life insurance policies underwritten by Tahoe Life Insurance Company Limited (Incorporated in Bermuda with limited liability), 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 average daily balance.  For details, please refer to our website www.dahsing.com or contact our staff at branch.	HK\$70 or equivalent per month  HK\$200 or equivalent per month  HK\$200 or equivalent per month

Products/Item before revision	Fee before revision	Products/Item after revision	Fee or description after revision
<b>RMB Banking Services</b> <b>1. RMB Note Exchange</b> <ul style="list-style-type: none"><li>Bank Customer</li><li>Non-Bank Customer</li></ul>	Free  HK\$200 per transaction (Amount below HK\$8,000 per visit)	<b>RMB Banking Services</b> <b>1. RMB Note Exchange</b> <ul style="list-style-type: none"><li>Bank Customer</li>       <li>Non-Bank Customer</li></ul>	Please refer to the charges of RMB Account Note Deposit/Withdrawal (This service is only available via RMB account. Exchange via non-RMB account or direct exchange by cash is not offered)  This Service is no longer available
<b><u>Securities Services</u></b> <b>1. New Issue IPO Application</b>	HK\$100/RMB100 per application  Deposit charge for allotted shares waived	<b><u>Securities Services</u></b> <b>1. New Issue IPO Application*</b>  * This fee will not be refunded upon successful allotment of shares in any quantity. However, this fee will be refunded within 3 months in case of unsuccessful allotment	HK\$100/RMB100 per application  Deposit charge for allotted shares waived
<b>2. Exercise of Warrants/ Rights Issues/ Open Offers/ Receipt of Securities under Share Exchange Offers, Privatizations or Other Corporate Actions</b>	HK\$2/RMB2 per board lot, minimum HK\$30/RMB30, maximum HK\$2,500/RMB2,500	<b>2. Exercise of Warrants/ Rights Issues/ Open Offers/ Conversion of Shares/ Share Exchange Offers, Privatizations or Other Corporate Actions in respect of receipt of securities</b>	HK\$2/RMB2 per board lot, minimum HK\$30/RMB30, maximum HK\$2,500/RMB2,500
<b>3. Bonus Issue/Warrant/Subdivision/ Consolidation/Conversion of Shares</b>	HK\$30/RMB30 per event	<b>3. Bonus Issue/Warrant/Subdivision/ Consolidation</b>	HK\$30/RMB30 per event
<b>4. Cash Offers and other corporate actions with cash consideration</b>	0.5% on each cash consideration, minimum HK\$30/RMB30, maximum HK\$2,500/RMB2,500	<b>4. Cash Offers, Privatizations or Other Corporate Actions with cash consideration</b>	0.5% on each cash consideration, minimum HK\$30/RMB30, maximum HK\$2,500/RMB2,500

Products/Item before revision	Fee before revision	Products/Item after revision	Fee or description after revision
<b><u>Mortgage Loan Services</u></b> <b>1. New item</b>	N/A (New item)	<b><u>Mortgage Loan Services</u></b> <b>1. Cancellation Fee</b>	0.15% of Loan Amount (min. HK\$5,000) (payable when approved mortgage loan not proceeding to drawdown after signing of relevant facility letter(s)).
<b>2. New item</b>	N/A (New item)	<b>2. Change of Mortgage Plan</b>	HK\$1,000 per request
<b><u>e-Banking Services</u></b> <b>1. New item</b>	N/A (New item)	<b><u>e-Banking/Mobile Banking Services</u></b> <b>1. “FPS”*</b>  Fund Transfer to other local banks via Faster Payment System on e-Banking/Mobile Banking  * The above item is effective from 17 Sep 2018	Free
<b>2. New item</b>	N/A (New item)	<b>2. “Electronic Direct Debit Authorization”*</b>  Set up “Electronic Direct Debit Authorization” via e-Banking/Mobile Banking Services  * The above item is effective from 17 Sep 2018	Free
<b><u>328 Business e-Banking</u></b> <b>1. New item</b>	N/A (New item)	<b><u>328 Business e-Banking</u></b> <b>1. “FPS”*</b>  Fund Transfer to other local banks via Faster Payment System on 328 Business e-Banking <ul style="list-style-type: none"><li>HKD</li><li>RMB</li></ul> * The above item is effective from 17 Sep 2018	HK\$85 per transaction RMB70 per transaction
<b>2. New item</b>	N/A (New item)	<b>2. “Electronic Direct Debit Authorization”*</b>  Set up “Electronic Direct Debit Authorization” via 328 Business e-Banking  * The above item is effective from 17 Sep 2018	Free

Products/Item before revision	Fee before revision	Products/Item after revision	Fee or description after revision
<b><u>DS-Direct Corporate Internet Banking Services</u></b> <b>1. New item</b>	N/A (New item)	<b><u>DS-Direct Corporate Internet Banking/Mobile Banking Services</u></b> <b>1. “FPS”*</b>  Fund Transfer to other local banks via Faster Payment System on DS-Direct Corporate Internet Banking/Mobile Banking <ul style="list-style-type: none"><li>HKD</li><li>RMB</li></ul> * The above item is effective from 17 Sep 2018	HK\$85 per transaction RMB70 per transaction
<b>2. New item</b>	N/A (New item)	<b>2. “Electronic Direct Debit Authorization”*</b>  Set up “Electronic Direct Debit Authorization” via DS-Direct Corporate Internet Banking/Mobile Banking Services  * The above item is effective from 17 Sep 2018	Free

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 [www.dahsing.com/biz/reward/en](http://www.dahsing.com/biz/reward/en).

Please note that the above revision of service charges shall be binding on you if you continue using our Services specified above after the Effective Date. Please also note that the Bank may not be able to continue providing related services to you if you do not accept the above revision.

For enquiries, please call our Customer Service Hotline:

- 2828 8000 (Personal Banking Customers)
- 2828 7028 (Securities Customers)
- 2507 8403 (Private Banking Customers)
- 2507 8122 (Commerical Banking Customers)
- 2828 8008 (328 Business Banking Customers)

**Dah Sing Bank, Limited**  
August 2018