

Products / Items before revision	Fee or description before revision	Products / Items after revision	Fee or description after revision						
Current Account 10. Monthly Maintenance Fee 328 Business Banking Customer / Non-Personal Customer - Applies if the average daily "Total Relationship Value"* balance of an account is below HKD30,000 or equivalent during the month 12. Inactive Account Charges (not applicable to personal customers) <table><tr><td>Single Currency Account</td><td>Account without any withdrawal or deposit activities for 12 consecutive months and with a balance lower than the following</td></tr><tr><td>(i) HKD</td><td>2,000</td></tr><tr><td>(ii) USD</td><td>250</td></tr><tr><td>(iii) RMB</td><td>2,000</td></tr></table>	Single Currency Account	Account without any withdrawal or deposit activities for 12 consecutive months and with a balance lower than the following	(i) HKD	2,000	(ii) USD	250	(iii) RMB	2,000	HKD100 or equivalent per month <
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6. Inactive Account Charges (not applicable to personal customers) <table><tr><td>Multi-Currency Account</td><td>Account without any withdrawal or deposit activities for 12 consecutive months and with a balance lower than HKD2,000 or equivalent</td></tr><tr><td>Single Currency Account</td><td>Account without any withdrawal or deposit activities for 12 consecutive months and with a balance lower than the following</td></tr><tr><td>(i) HKD</td><td>2,000</td></tr><tr><td>(ii) RMB</td><td>2,000</td></tr><tr><td>(iii) USD</td><td>250</td></tr><tr><td>(iv) AUD</td><td>250</td></tr><tr><td>(v) CAD</td><td>250</td></tr><tr><td>(vi) CHF</td><td>250</td></tr><tr><td>(vii) EUR</td><td>200</td></tr><tr><td>(viii)GBP</td><td>160</td></tr><tr><td>(ix) JPY</td><td>20,000</td></tr><tr><td>(x) NZD</td><td>300</td></tr><tr><td>(xi) SEK</td><td>1,700</td></tr></table>	Multi-Currency Account	Account without any withdrawal or deposit activities for 12 consecutive months and with a balance lower than HKD2,000 or equivalent	Single Currency Account	Account without any withdrawal or deposit activities for 12 consecutive months and with a balance lower than the following	(i) HKD	2,000	(ii) RMB	2,000	(iii) USD	250	(iv) AUD	250	(v) CAD	250	(vi) CHF	250	(vii) EUR	200	(viii)GBP	160	(ix) JPY	20,000	(x) NZD	300	(xi) SEK	1,700	<table><tr><td>HKD150 or equivalent half yearly</td></tr><tr><td>Fee (Half yearly)</td></tr><tr><td>HKD150 or equivalent</td></tr></table>	HKD150 or equivalent half yearly	Fee (Half yearly)	HKD150 or equivalent	6. Inactive Account Charges (not applicable to personal customers) <table><tr><td>Multi-Currency Account</td><td>Account without any withdrawal or deposit activities for 12 consecutive months and with a balance lower than HKD30,000 or equivalent</td></tr><tr><td>Single Currency Account</td><td>Account without any withdrawal or deposit activities for 12 consecutive months and with a balance lower than the following</td></tr><tr><td>(i) HKD</td><td>30,000</td></tr><tr><td>(ii) RMB</td><td>30,000</td></tr><tr><td>(iii) USD</td><td>3,750</td></tr><tr><td>(iv) AUD</td><td>3,750</td></tr><tr><td>(v) CAD</td><td>3,750</td></tr><tr><td>(vi) CHF</td><td>3,750</td></tr><tr><td>(vii) EUR</td><td>3,000</td></tr><tr><td>(viii)GBP</td><td>2,400</td></tr><tr><td>(ix) JPY</td><td>300,000</td></tr><tr><td>(x) NZD</td><td>4,500</td></tr><tr><td>(xi) SEK</td><td>25,500</td></tr></table>	Multi-Currency Account	Account without any withdrawal or deposit activities for 12 consecutive months and with a balance lower than HKD30,000 or equivalent	Single Currency Account	Account without any withdrawal or deposit activities for 12 consecutive months and with a balance lower than the following	(i) HKD	30,000	(ii) RMB	30,000	(iii) USD	3,750	(iv) AUD	3,750	(v) CAD	3,750	(vi) CHF	3,750	(vii) EUR	3,000	(viii)GBP	2,400	(ix) JPY	300,000	(x) NZD	4,500	(xi) SEK	25,500	<table><tr><td>HKD150 or equivalent half yearly</td></tr><tr><td>Fee (Half yearly)</td></tr><tr><td>HKD150 or equivalent</td></tr></table>	HKD150 or equivalent half yearly	Fee (Half yearly)	HKD150 or equivalent
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Integrated Account – VIP Banking / Hello Kitty VIP Banking / YOU Banking / i-Account / Character i-Account 1. Card Replacement Fee ATM Card	HKD50 per card	Integrated Account – VIP Banking / Hello Kitty VIP Banking / YOU Banking / i-Account / Character i-Account 1. Card Replacement Fee (Waived for individuals aged 65 or above) ATM Card	HKD50 per card																																																										
Remittances 2. Telegraphic Transfer a) Outward Remittances Additional handling charges to be charged by our correspondent bank being pay full amount - USD (To USA & other countries) - EUR (To European & other countries) - Other Currencies * The services are provided to, and targeted at customers in Hong Kong.	- USD25 or equivalent per item - EUR25 or equivalent per item - Full amount of recipient bank charges	Remittances 2. Telegraphic Transfer a) Outward Remittances Additional handling charges to be charged by our correspondent bank being pay full amount - USD (To USA & other countries) - EUR (To European & other countries) - Other Currencies * The services are provided to, and targeted at customers in Hong Kong.	- USD32 or equivalent per item - EUR32 or equivalent per item - Full amount of recipient bank charges																																																										

Products / Items before revision	Fee or description before revision	Products / Items after revision	Fee or description after revision
Securities Services	Please refer to the full version of the latest Bank Service Charges.	Hong Kong Securities Services and A Shares Services	Fees for these items remain unchanged. Only the terminology and format of the products / items have been updated. For details of such fees, please refer to the full version of the latest Bank Service Charges.
1. Securities Trading Brokerage Fee		(A) Trade-Related Services 1. Brokerage Fee	
2. Securities Trading Other Charges		2. Trading fee	
3. Margin Interest Rate		(C) Financing Services 1. Margin Interest Rate	
4. Dividend Tax (Applicable to Shanghai A Shares & Shenzhen A Shares)		(A) Trade-Related Services 2. Trading fee • Dividend Tax	
5. Capital Gain Tax (Applicable to Shanghai A Shares & Shenzhen A Shares)		• Capital Gain Tax	
6. Deposit charge for purchase of securities; deposit of securities, warrant, bonus issue or scrips in lieu of cash dividends		(A) Trade-Related Services 2. Trading fee • Deposit charge for purchase of securities, warrants or CBBC	
7. Safe Custody		(D) Scrip Handling and Settlement-Related Services • Settlement Instruction (SI) (SI Deposit via Central Clearing and Settlement System) • Physical Scrip Deposit	
8. Settlement Instruction (Transfer out)		(E) Nominee Services and Corporate Actions Deposit charge for bonus issue, warrant or scrips in lieu of cash dividends	
9. Physical Scrip Withdrawal		(B) Account Maintenance Services Safe Custody Charge (Applicable to Securities Accounts / Margin Securities Accounts)	
10. New Issue IPO Application		(D) Scrip Handling and Settlement-Related Services • Settlement Instruction (SI) (SI Withdrawal via Central Clearing and Settlement System) • Physical Scrip Withdrawal	
11. Collection of Dividends / Interest or Scrip in lieu of cash dividend		(F) Information and Other Services (4) New Issue IPO Application	
12. Exercise of Warrants / Rights Issues / Open Offers / Conversion of Shares / Share Exchange Offers, Privatizations or Other Corporate Actions in respect of receipt of securities		(E) Nominee Services and Corporation Actions • Collection of Dividends / Interest or Scrip in lieu of cash dividend • Exercise of Warrants / Rights Issues / Open Offers / Conversion of Shares / Share Exchange Offers, Privatizations or Other Corporate Actions in respect of receipt of securities	
13. Bonus Issue / Warrant / Subdivision / Consolidation		• Bonus Issue / Warrant / Subdivision / Consolidation	
14. Registration Charge		• Transfer of Securities (Third-party stock transfer involving changing beneficial ownership)	

Products / Items before revision	Fee or description before revision	Products / Items after revision	Fee or description after revision
15. Commission on receipt / delivery against Payment 16. Cash Offers, Privatizations or Other Corporate Actions with cash consideration 17. Stamp duty involved in Cash Offers / Share Exchange Offers or Other Corporate Actions 18. Dividend Claim Charges 20. Cash receipt from listed equity linked instrument 19. Overdraft 21. Stocks Investment Savings Plan 22. Online / Mobile Trading Platform Real-time Stock Quote Services 23. Mobile Trading Platform "Power Tracker" Service (Streaming stock quote service included)	Please refer to the full version of the latest Bank Service Charges.	• Commission on receipt / delivery against Payment • Cash Offers, Privatizations or Other Corporate Actions with cash consideration • Stamp duty involved in Cash Offers / Share Exchange Offers or Other Corporate Actions • Dividend Claim Charges • Cash receipt from listed equity linked instrument (C) Financing Services 2. Overdraft (F) Information and Other Services (3) Stocks Investment Savings Plan (1) Online / Mobile Trading Platform's Real-time Stock Quote Services (2) Mobile Trading Platform's "Power Tracker" Service (Streaming Stock Quote Service included)	Fees for these items remain unchanged. Only the terminology and format of the products / items have been updated. For details of such fees, please refer to the full version of the latest Bank Service Charges.
<u>US Securities Services</u> 1. Securities Trading Brokerage Fee - Via Mobile Trading Platform (VIP Banking Securities Accounts) - Via Mobile Trading Platform (General Customer Securities Accounts) 2. Securities Trading Other Charges - SEC Fee (Applicable to sell transactions only) - FINRA Trading Fee (Applicable to sell transactions only) 3. Deposit Charge for Purchase of Securities, Deposit of Securities Warrants, Bonus Issue or Scrip in lieu of cash dividends	Please refer to the full version of the latest Bank Service Charges. 0.00206% X Value of Aggregate Sales USD 0.000195 x Quantity Sold, maximum USD9.79 Please refer to the full version of the latest Bank Service Charges.	<u>US Securities Services</u> (A) Trade-Related Services (1) Brokerage Fee (Retail Banking) • Via US Securities Mobile Trading Platform • VIP Banking Securities Account • General Banking Securities Account (2) Trading fee • SEC Fee (Applicable to sell transactions only) • FINRA Trading Fee (Applicable to sell transactions only) (B) Nominee Services and Corporate Action • Deposit Charge for Bonus Issue, Warrants, or Scrip in lieu of cash dividends (D) Settlement-Related Services • Settlement Instruction (Stock Deposit)	Fees for these items remain unchanged. Only the terminology and format of the products / items have been updated. For details of such fees, please refer to the full version of the latest Bank Service Charges. Charges are governed by the latest U.S. Securities and Exchange Commission (SEC) rules. Please visit Dah Sing Bank website's US Stock Trading Services FAQ, or the official SEC website for further details. Charges are governed by the latest Financial Industry Regulatory Authority (FINRA) rules. Please visit Dah Sing Bank website's US Stock Trading Services FAQ or the official FINRA website for further details. Fees for these items remain unchanged. Only the terminology and format of the products / items have been updated. For details of such fees, please refer to the full version of the latest Bank Service Charges.

Products / Items before revision	Fee or description before revision	Products / Items after revision	Fee or description after revision
4. Safe Custody	Please refer to the full version of the latest Bank Service Charges.	(C) Account Maintenance Service • Safe Custody Charge	Fees for these items remain unchanged. Only the terminology and format of the products / items have been updated. For details of such fees, please refer to the full version of the latest Bank Service Charges.
5. Settlement Instruction (Transfer out)		(D) Settlement-Related Services • Settlement Instruction (Stock Withdrawal)	
6. Collection of Dividends / Interest or Scrip in lieu of cash dividends		(B) Nominee Services and Corporate Actions • Collection of Dividends / Interest or Scrip in lieu of cash dividends (US withholding tax will be deducted when dividends are paid)	
7. Exercise of Warrants / Rights Issues / Open Offers / Conversion of Shares / Share Exchange Offers, Privatizations or Other Corporate Actions in respect of receipt of securities		• Exercise of Warrants / Rights Issues / Open Offers / Conversion of Shares / Share Exchange Offers, Privatizations or Other Corporate Actions in respect of receipt of securities	
8. Bonus Issue / Warrant / Subdivision / Consolidation		• Bonus Issue / Warrant / Subdivision / Consolidation	
9. Commission on receipt / delivery against payment		• Commission on receipt / delivery against payment	
10. Cash Offers, Privatizations or Other Corporate Actions with cash consideration		• Cash Offers, Privatizations or Other Corporate Actions with cash consideration	
11. Dividend Claim Charges		• Dividend Claim Charges	
12. American Depository Receipt ("ADR") Fee		• American Depository Receipt ("ADR") Fee	
13. Foreign Financial Transaction Tax		(A) Trade-Related Service 3. Other Government Fees	
Vehicle / Equipment Hire Purchase / Lease Services		Vehicle / Equipment Hire Purchase / Lease Services	
3. Change of Vehicle Registration Particulars	HKD500 per transaction	3. Change of Vehicle Registration Particulars	HKD800 per transaction
7. Replacement of Car Body for Taxi, PLB & Other Vehicle	HKD2,000 per transaction	7. Replacement of Car Body for Taxi, PLB & Other Vehicle	HKD3,000 per transaction
8. Retention of Vehicle Registration Number	HKD500 per transaction	8. Retention of Vehicle Registration Number	HKD500 per transaction
9. Hire Purchase / Lease Option Fee		8. Hire Purchase / Lease Option Fee	
a) Vehicle	HKD800 per transaction or as stated in agreement	a) Vehicle	HKD1,000 per transaction or as stated in agreement
b) Equipment	HKD1,000 per transaction or as stated in agreement	b) Equipment	HKD1,000 per transaction or as stated in agreement
10. Vehicle Release Handling Fee (for repossessed vehicle)	HKD550 per transaction	9. Vehicle Release Handling Fee (for repossessed vehicle)	HKD550 per transaction
11. Vehicle Inspection Fee	HKD1,000 per transaction	10. Vehicle Inspection Fee	HKD1,000 per transaction
12. Application for relocation of collateral from HK to PRC; PRC to HK or cross border		11. Application for relocation of collateral from HK to PRC; PRC to HK or cross border	
a) Vehicle	HKD3,000 per transaction	a) Vehicle	HKD3,000 per transaction
b) Equipment	0.25% of outstanding balance or HKD3,000, whichever is higher	b) Equipment	0.25% of outstanding balance or HKD3,000, whichever is higher

Products / Items before revision	Fee or description before revision	Products / Items after revision	Fee or description after revision
13. Application of 3rd Party Insurance Coverage	HKD2,000 per transaction	12. Application of 3rd Party Insurance Coverage	HKD2,000 per transaction
14. Renewal for Vehicle License (4 months)	HKD300 per transaction	13. a) Renewal for Vehicle License (4 months)	HKD600 per transaction
New item	N/A (New item)	b) Renewal for Vehicle License (12 months)	HKD300 per transaction
15. Early Settlement Charges		14. Early Settlement Charges	
a) Taxi & PLB	Not over 12% on original principal amount or as stated in agreement	a) Taxi & PLB	Not over 12% on original principal amount or as stated in agreement
b) Others	Not over 10% on total Hire Purchase Price / total Lease amount or as stated in agreement	b) Others	Not over 10% on total Hire Purchase Price / total Lease amount or as stated in agreement
16. Late Payment Charges		15. Late Payment Charges	
• For loan drawdown effective on or before 30 June 2009	4% per month overdue amount or as stated in agreement	• For loan drawdown effective on or before 30 June 2009	2.5% per month overdue amount or as stated in agreement
• For loan drawdown effective on or after 1 July 2009	3.5% per month overdue amount or as stated in agreement	• For loan drawdown effective on or after 1 July 2009	4% per month overdue amount or as stated in agreement
17. Additional Charges for Express Services	HKD300 per transaction	16. Additional Charges for Express Services	HKD500 per transaction
18. Cancellation of auto-pay account	HKD300 per transaction	17. Cancellation of auto-pay account	HKD300 per transaction
19. Change of auto-pay account particulars	HKD100 per transaction	18. Change of auto-pay account particulars	HKD100 per transaction
20. Issue Cashier's Order to the Government of HK SAR or others	HKD50 per transaction	19. Issue Cashier's Order to the Government of HK SAR or others	HKD50 per transaction
21. Sale of repossessed goods	HKD2,500 (per vehicle)	20. Sale of repossessed goods	HKD2,500 (per vehicle)
22. Application for Nomination Agreement	HKD5,000 per transaction	21. Application for Nomination Agreement	HKD5,000 per transaction
23. Retrieval of closed account for request of photocopy or bank confirmation	HKD500 per transaction	22. Retrieval of closed account for request of photocopy or bank confirmation	HKD500 per transaction
24. Request for loan repayment record	HKD300 per transaction	23. Request for loan repayment record	HKD300 per transaction
25. Credit Reference Checking	HKD300 per transaction	24. Credit Reference Checking	HKD300 per transaction
26. Vehicle Registration Document temporary released to customer (Application Beforehand)	HKD1,000 per transaction	25. Vehicle Registration Document temporary released to customer (Application Beforehand)	HKD1,000 per transaction
27. Change of customer's name and specimen authorized signature of customer on agreement after drawdown	HKD500 per transaction	26. Change of customer's name and specimen authorized signature of customer on agreement after drawdown	HKD500 per transaction
28. License renewal service after full loan settlement	HKD500	27. License renewal service after full loan settlement	HKD500
29. Change of machine location	HKD500 per policy	28. Change of machine location	HKD500 per policy

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Dah Sing Multi-Currency Mastercard® Debit Card Service New item	N/A (New item)	Dah Sing Multi-Currency Mastercard® Debit Card Service 6. Cash Withdrawal via JETCO ATM network (outside Hong Kong Area)^{1,2}	HKD28 per transaction
New item	N/A (New item)	7. Interbank transfer performed via a JETCO ATM carrying the Interbank Transfer symbol ⁶ 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. ⁷ 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. The transaction amount is converted directly at the daily exchange rate of RMB as set by the Bank that provides the ATM service.	HKD10 per transaction
Corporate Banking General Services - All Accounts New item	N/A (New item)	Corporate Banking General Services - All Accounts 9. Paper Statement Fee^A ^A The Paper Statement Fee will only be applicable to Corporate Banking deposit accounts of Company customers: Current Account, Savings Account and Business i-Account.	HKD20 or equivalent per account per month

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

Please note that you may refuse to accept the above amendments by giving notice to the Bank to terminate the relevant account and / or services. Otherwise, the above amendments shall be binding on you if you continue to maintain the relevant account and / or use the relevant services on or after the Effective Date. Please also note that the Bank may not be able to continue to provide relevant services to you if you do not accept the above amendments.

To enhance service quality to our customers and uphold stable credit status of the Bank, and according to our "Notice to Customers relating to Customers' Data", we may from time to time conduct credit review on customer's existing credit card accounts and access relevant credit report(s) held by the credit reference agency (TransUnion) in the course of reviewing any of the following matters in relation to the current credit facilities granted: (i) an increase in the credit amount; (ii) the curtailing of credit (including the cancellation of credit or a decrease in the credit limit); and / or (iii) the putting in place or the implementation of a scheme of arrangement. The regular credit assessment will not affect the credit rating. Please refer to the credit reference agency (TransUnion) for details.

For enquiries, please call our Customer Service Hotline:

2828 8000 (Personal Banking Customers)	2828 8008 (328 Business Banking Customers)
2828 7028 (Securities Customers)	2507 6000 (Vehicle / Equipment Finance Customers)
2828 8009 (Cash Card Customers)	

Corporate Customers: Please contact your designated Corporate Banking Relationship Manager.

Dah Sing Bank, Limited
July 2026

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