



General Services – All Accounts

1. Issuance of Cashier's Order	
HKD	
i) Private Banking Customer/ VIP Banking Customer	Free
ii) General Bank Customer	HK\$50 per item
iii) 328 Business Banking Customer (Premium Status)	HK\$25 per item
USD	
i) Private Banking Customer/ VIP Banking Customer	Free
ii) General Bank Customer	USD7 per item
iii) 328 Business Banking Customer (Premium Status)	USD3.5 per item
2. Mark 'Good' - Issuance of Cashier's Order (HKD/USD)	HK\$50 per cheque
3. Repurchase of Cashier's Order (HKD/USD)	
• Bank Customer	HK\$50/USD7 per item
4. Loss of Cashier's Order	
• HKD	HK\$400 per item
• USD	USD52 per item
5. Gift Cheque*	
• Private Banking Customer/ VIP Banking Customer	Free (This service must be conducted via account)
• i-Account Customer	Free (This service must be conducted via account)
• General Bank Customer	HK\$10 per item (This service must be conducted via account)
• Non-Bank Customer	This service is no longer available
6. Traveller's Cheque	
• Encashment	
i) Private Banking Customer/ VIP Banking Customer	0.375% of total encashment amount per transaction (minimum HK\$50)
ii) General Bank Customer	0.375% of total encashment amount per transaction (minimum HK\$100)
• Deposit into account	0.375% of deposit amount (minimum HK\$50)
7. Coin Exchange	
i) Private Banking Customer/ VIP Banking Customer/ General Bank Customer	HK\$5 per bag
ii) 328 Business Banking Customer (Premium Status)	HK\$2.5 per bag
8. Bulk Coin Deposit in HKD	
• Up to 100 pcs. per day per customer	Free
• Over 100 pcs. per day per customer	
i) Private Banking Customer/ VIP Banking Customer/ General Bank Customer	HK\$5 per bag or part thereof (50 pcs. as one bag, minimum HK\$50)
ii) 328 Business Banking Customer (Premium Status)	HK\$2.5 per bag or part thereof (50 pcs. as one bag, minimum HK\$25)
9. Bulk Notes Deposit	
HKD	
• Up to 200 pcs. per day per customer	Free
• Over 200 pcs. per day per customer	
i) Private Banking Customer/ VIP Banking Customer/ General Bank Customer	0.5% of total amount (minimum HK\$150)
ii) 328 Business Banking Customer (Premium Status)	0.25% of total amount (minimum HK\$75)
Foreign Currencies	
• Up to 100 pcs. per day per customer	Free
• Over 100 pcs. per day per customer	
i) Private Banking Customer/ VIP Banking Customer/ General Bank Customer	0.5% of total amount (minimum HK\$150 or equivalent)
ii) 328 Business Banking Customer (Premium Status)	0.25% of total amount (minimum HK\$75 or equivalent)
10. Bulk Cheque Deposit in HKD	
• Up to 30 pcs. per day	Free
• Over 30 pcs. per day	
i) Private Banking Customer/ VIP Banking Customer/ General Bank Customer	HK\$2 per cheque charged on the number of cheque deposit in excess of 30 pcs
ii) 328 Business Banking Customer (Premium Status)	HK\$1 per cheque charged on the number of cheque deposit in excess of 30 pcs
11. Foreign Currency Notes Exchange	
• Bank Customer	Free (This service must be conducted via account)
• Non-Bank Customer	This service is no longer available
12. Commission in lieu of exchange	
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 HK\$50) 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 HK\$50)
13. Annual Fee of ATM Card (Waived for aged 65 or above)	
• Dah Sing HKD Card	
i) Private Banking Customer/ VIP Banking Customer/ General Bank Customer	HK\$50
ii) 328 Business Banking Customer (Premium Status)	Waive (Only applicable to 328 Business Account)
• Dah Sing RMB Card	RMB50
• FlexiMoney Card	HK\$50
• Dah Sing i-Account Card ⁺	Waive (Only applicable to Integrated Account)
14. Replacement of ATM Card (Waived for aged 65 or above)	
• Dah Sing HKD Card	HK\$50
• Dah Sing RMB Card	RMB50
• FlexiMoney Card	HK\$50
• Replacement of Kids Account Deposit Card	HK\$50
15. Cash withdrawal with Dah Sing HKD Card/ i-Account Card via ATMs marked with  logo in Mainland China and Overseas	HK\$20 per transaction
16. RMB withdrawal with Dah Sing RMB Card via ATMs marked with  logo in Mainland China	RMB20 per transaction
17. Overseas Withdrawal by ATM Card via JETCO network (Macau and Guangdong Province)	HK\$28 per transaction
18. Interbank transfer performed via a JETCO ATM carrying the Interbank Transfer symbol	HK\$10 per transaction
19. Request for Interim Statement of Current Month (including requests via ATMs)	
• HKD/other foreign currency	HK\$50 or equivalent per copy
• RMB	RMB50 per copy
20. a) Photocopy of Bank Statement	
i) Private Banking Customer/ VIP Banking Customer/ General Bank Customer	
• HKD	HK\$50 per copy
• USD	USD6 per copy
• RMB	RMB50 per copy
ii) 328 Business Banking Customer (Premium Status)	
• HKD	HK\$25 per copy
• USD	USD3 per copy
• RMB	RMB25 per copy
b) Photocopy of Paid Cheque/Advice	
• HKD	HK\$50 per page
• USD	USD6 per page
• RMB	RMB50 per page
21. Request for Account History of Savings/ Time Deposit Account	
• Within 1 year from date of request	HK\$250 per account
• Within 2 years from date of request	HK\$750 per account
• Within 3 years from date of request	HK\$1,000 per account
• Each additional year over 3 years (up to 7 years)	HK\$1,000 per account per additional year
22. Request of Personal Data	
• Data access request	HK\$200 per request
23. Audit Confirmation	
i) Private Banking Customer/ VIP Banking Customer/ General Bank Customer	HK\$350 per copy
ii) 328 Business Banking Customer (Premium Status)	HK\$175 per copy
24. Balance Certificate	HK\$150 per item
25. Bank Reference Letter	
i) Private Banking Customer/ VIP Banking Customer/ General Bank Customer	HK\$300 per letter
ii) 328 Business Banking Customer (Premium Status)	HK\$150 per letter
26. Banker's Endorsement on Visa Application	HK\$150 per item
27. Standing Instruction	
• Periodical payment (per transaction)	
- By Cashier's Order	
i) Private Banking Customer/ VIP Banking Customer	HK\$50 per item
ii) General Bank Customer	HK\$100 plus Cashier's Order charges per item
- By Remittances	
i) Private Banking Customer/ VIP Banking Customer	HK\$50 plus Remittances charges per item
ii) General Bank Customer	HK\$100 plus Remittances charges per item
• Amendment	HK\$100 per item
• Suppression	HK\$70 per item
• Insufficient fund	HK\$150 per instruction
28. Autopay Out - General Customers	
• Set-up Fee	Waived
29. Autopay In/ Out - Business Account	
• Set-up Fee	Waived
• Transaction Fee	
<u>Paper-List Instructions</u>	
- A/C with DSB	HK\$2 per item (minimum HK\$100)
- A/C with other Banks	HK\$5 per item (minimum HK\$100)
<u>Machine Readable Instructions</u>	
- A/C with DSB	HK\$0.3 per item (minimum HK\$50)
- A/C with other Banks	HK\$1.5 per item (minimum HK\$50)
<u>Instructions via 328 Business e-Banking</u>	
- A/C with DSB	Waived
- A/C with other Banks	HK\$1.5 per item (minimum HK\$50)
30. Safe Deposit Box	
• Loss of one key	HK\$300
• Force opening of Safe Deposit Box (including 2 new keys)	HK\$1,000
31. Hold Mail Service	This service is no longer available
32. Fixed Deposit Early Redemption/Termination of Target Savings Deposit before Maturity	
• Fixed Deposit Early Redemption	HKD Base rate (HKD Prime Rate* or contract rate + 2% p.a., whichever is higher - contract rate) x principal x outstanding days ÷ 365 days. or Minimum HK\$200 Foreign Currencies 2% p.a. x principal x outstanding days ÷ 365 days. or Minimum HK\$200 * 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	HK\$200 per account No interest will be payable to the customer
- Account closed more than 3 months after opening	Waived Interest will be calculated using the HKD Call Rate ^Δ
33. Request for issuing bank letter regarding Deposit Protection Scheme	HK\$100 per copy
34. Dishonoured cheque returned by regarding mail	HK\$25/USD3/RMB20 per cheque plus non-local postage (if applicable)
35. B/R or Limited Company Search Fee	
• HKD Account	HK\$200 per item
• USD Account	USD19 per item
36. Account Opening Fee for Companies Registered in Hong Kong	HK\$1,200 per application; plus additional fee [^] (if applicable) (Fees are negotiable for Commercial Banking Customers)
37. Account Opening Fee for Companies Incorporated Overseas	
• General Non-Personal Customer	HK\$10,000 per application; plus additional fee [^] (if applicable) Minimum HK\$3,000
• Commercial Banking Customer	
38. ^Additional Fee	HK\$5,000 per application
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 exchange, money transfer or remittance agent services, or	
• Trust Account	
39. Amendment of Authorized Signer(s) or Company Chop(s) (Applicable to Commercial Banking Customers only)	Minimum HK\$500 per application
40. Purchase of Gift Card	HK\$10 per card
41. Gift Card monthly service fee	A monthly service fee of HK\$25 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

* 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 Please refer to Bank's website for details of HKD Call Rate.

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.

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 queries about any of the charges mentioned in this booklet, please call our Customer Service Hotline:

2828 8000 (Personal Banking Customers) 2828 7028 (Securities Customers)
2507 8122 (Commercial Banking Customers) 2828 8009 (Cash Card Customers)
2828 8008 (328 Business Banking Customers) 8108 6382 (Corporate Card/Purchasing Card Customers)
2507 8403 (Private Banking Customers) 2507 6000 (Vehicle/Equipment Finance Customers)
2828 5488 (Credit Card Customers)