

Current Account

1. Return of Direct Debit/Autopay due to lack of funds

- HKD Current Account HK\$150 per item
- RMB Current Account RMB200 per item

2. Return of Inward Clearing Cheque

Lack of funds/Uncollected funds/Amount of a single RMB cheque exceeding RMB80,000 (for consumer spending in Guangdong Province, including Shenzhen only)

- HKD Current Account HK\$150 per item
- USD Current Account USD20 per item
- RMB Current Account RMB200 per item

Other reasons (except post-dated cheque)

- HKD Current Account HK\$100 per item
- USD Current Account USD15 per item
- RMB Current Account RMB60 per item

3. Stop Cheque Payment

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

- HKD Current Account HK\$100 per cheque or a consecutive range of cheques
- USD Current Account USD15 per cheque or a consecutive range of cheques
- RMB Current Account RMB100 per cheque or a consecutive range of cheques

ii) 328 Business Banking Customer
(Premium Status)

- HKD Current Account HK\$50 per cheque or a consecutive range of cheques
- USD Current Account USD7.5 per cheque or a consecutive range of cheques
- RMB Current Account RMB50 per cheque or a consecutive range of cheques

4. Cancel Stop Cheque Payment

- HKD Current Account HK\$100 per cheque or a consecutive range of cheques
- USD Current Account USD15 per cheque or a consecutive range of cheques
- RMB Current Account RMB100 per cheque or a consecutive range of cheques

5. Mark Good Cheque presented directly to drawee bank for payment

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

- HKD Current Account HK\$200 per item
- USD Current Account USD26 per item

ii) 328 Business Banking Customer
(Premium Status)

- HKD Current Account HK\$100 per item
- USD Current Account USD13 per item

6. RMB Cheque Handling Fee

- Due to sweeping, either by the Bank or by customer, from savings account to current account to cover insufficient funds 1% on the total amount of transfer (minimum RMB200)

7. Unauthorized Overdraft

- HKD Current Account HKD Prime + 10% p.a. plus HK\$150 handling charge per occurrence
- USD Current Account USD Prime + 10% p.a. plus USD19 handling charge per occurrence

8. Account closed within 3 months after opening

- HKD Current Account HK\$200 per account
- USD Current Account USD25 per account
- RMB Current Account RMB200 per account

9. Improper account closed by the Bank

HK\$200 per account

10. Monthly Maintenance Fee

- Personal Customer/328 Business Banking Customer Waived
- Private Banking Customer/Non-Personal Customer HK\$60 or equivalent per month
 - Applies if the average daily "Total Relationship Value" balance of an account is below HK\$5,000 or equivalent during the month
- Commercial Banking/SME & Equipment Finance Customer HK\$100 or equivalent per month
 - Applies if the average daily "Total Relationship Value" (TRV*) balance of an account is lower than HK\$10,000 or equivalent during the month

11. RMB Current Account Deposit Rate

- If balance is above RMB5,000 Deposit rate will be applied

12. Inactive Account Charges (not applicable to personal customers)

- General Non-Personal Customer

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

Fee (Half yearly)	
(i) HK\$150	
(ii) USD25	
(iii) RMB100	

- Commercial Banking/SME & Equipment Finance Customer

Single-Currency Account (Account without any withdrawal or deposit activities for consecutive 12 months)	
(i) HKD Current Account	
(ii) USD Current Account	
(iii) RMB Current Account	

Fee (Half yearly)	
(i) HK\$200	
(ii) USD25	
(iii) RMB200	

TRV balance includes deposit balance of all deposit accounts and latest market value of relevant investment accounts including (fund/bonds/notes/FX margin trading/securities).

^ "Total Relationship Value" balance includes deposit balance of deposit accounts, latest market value of investment accounts, loan outstanding of loan accounts, credit card accounts and mortgage loan accounts, and cash value of life insurance accounts.

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 of the clients, 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)	