

Integrated Account – VIP Banking/Hello Kitty VIP Banking/YOU Banking/i-Account /Character i-Account

- | | |
|---|--|
| 1. Card Replacement Fee | |
| • ATM Card | HK\$50 per card |
| • Dah Sing Octopus App Card | HK\$150 per card |
| 2. No-Bounce Cheque/Autopay Protection Overdraft Interest | HKD Prime + 6% p.a. |
| 3. Unauthorized Overdraft | HKD Prime + 6% p.a. plus HK\$150 handling charge per occurrence~ |
| 4. Account closed within 3 months after opening | HK\$200 per account |
| 5. Monthly Maintenance Fee | |
| • 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 | Waived |
| • Applies if the average daily balance* of Hello Kitty VIP i-Account is below HK\$1,000,000 or equivalent during the month | HK\$200 or equivalent per month |
| • Applies if the average daily balance* of VIP i-Account is below HK\$1,000,000 or equivalent during the month | HK\$200 or equivalent per month |

* 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.

6. Foreign Currency Savings Deposit Rates

- | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|--|-------|-----|--------|-----|-----|-------|-----|--------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-------|-----|-----|-----|-----|--|
| <ul style="list-style-type: none"> • Balance above <table border="0" style="width: 100%;"> <tr> <td style="width: 25%;">USD</td> <td style="width: 25%;">200</td> <td style="width: 25%;">GBP</td> <td style="width: 25%;">200</td> </tr> <tr> <td>RMB</td> <td>5,000</td> <td>JPY</td> <td>20,000</td> </tr> <tr> <td>AUD</td> <td>200</td> <td>NOK</td> <td>200</td> </tr> <tr> <td>CAD</td> <td>200</td> <td>SEK</td> <td>200</td> </tr> <tr> <td>CHF</td> <td>200</td> <td>SGD</td> <td>200</td> </tr> <tr> <td>NZD</td> <td>200</td> <td>THB</td> <td>2,000</td> </tr> <tr> <td>EUR</td> <td>200</td> <td>ZAR</td> <td>200</td> </tr> </table> | USD | 200 | GBP | 200 | RMB | 5,000 | JPY | 20,000 | AUD | 200 | NOK | 200 | CAD | 200 | SEK | 200 | CHF | 200 | SGD | 200 | NZD | 200 | THB | 2,000 | EUR | 200 | ZAR | 200 | If deposit balance is above specified balance on the left, deposit rate will be applied. |
| USD | 200 | GBP | 200 | | | | | | | | | | | | | | | | | | | | | | | | | | |
| RMB | 5,000 | JPY | 20,000 | | | | | | | | | | | | | | | | | | | | | | | | | | |
| AUD | 200 | NOK | 200 | | | | | | | | | | | | | | | | | | | | | | | | | | |
| CAD | 200 | SEK | 200 | | | | | | | | | | | | | | | | | | | | | | | | | | |
| CHF | 200 | SGD | 200 | | | | | | | | | | | | | | | | | | | | | | | | | | |
| NZD | 200 | THB | 2,000 | | | | | | | | | | | | | | | | | | | | | | | | | | |
| EUR | 200 | ZAR | 200 | | | | | | | | | | | | | | | | | | | | | | | | | | |

~ The handling charge is applicable to the transaction amount of Return Cheque/Autopay which has exceeded the limit of No-Bounce Cheque/Autopay Protection of the respective consolidated account.

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)

2507 8122 (Commerical Banking Customers)

2828 8008 (328 Business Banking Customers)

2507 8403 (Private Banking Customers)

2828 5488 (Credit Card Customers)

2828 7028 (Securities Customers)

2828 8009 (Cash Card Customers)

8108 6382 (Corporate Card/Purchasing Card Customers)

2507 6000 (Vehicle/Equipment Finance Customers)