

RMB Banking Services

1. RMB Note Exchange

- Bank Customer 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)
- Non-Bank Customer This service is no longer available

2. RMB Account Note Withdrawal

- Withdrawal of up to RMB20,000 per day per customer Free
- Withdrawal of over RMB20,000 per day per customer 0.25% of total withdrawal amount

3. RMB Account Note Deposit

- Deposit of up to RMB5,000 per day, per account Free
- Deposit of over RMB5,000 per day, per account 0.25% of total deposit amount

4. RMB Remittance Services

- Outward Remittances
 - i) Private Banking Customer/
VIP Banking Customer HK\$60 or equivalent per item plus cable charges HK\$65 or equivalent and clearing bank charges
 - ii) General Bank Customer HK\$120 or equivalent per item plus cable charges HK\$130 or equivalent and clearing bank charges
 - iii) 328 Business Banking Customer (Premium Status) HK\$60 or equivalent per item plus cable charges HK\$130 or equivalent and clearing bank charges
 - Payment message containing Chinese characters plus HK\$180 or equivalent
 - Message over 140 characters or 28 Chinese characters plus HK\$130 or equivalent
 - Additional handling charges for receiving bank to pay full amount Full amount of recipient bank charges
- Inward Remittances
 - i) Private Banking Customer/VIP Banking Customer/
General Bank Customer HK\$70 or equivalent plus correspondent bank charges
 - ii) 328 Business Banking Customer (Premium Status) HK\$35 or equivalent plus correspondent bank charges
- Outward Remittances Enquiry via Cable HK\$250 or equivalent per item plus correspondent bank charges
- Cancellation or Amendment or Returned Remittances HK\$250 or equivalent per item plus additional charges charged by other banks (if any)

5. CHATS - Bank Customer

- Outward:
 - i) Private Banking Customer/
VIP Banking Customer HK\$60 or equivalent per item plus cable charges HK\$40 or equivalent
 - ii) General Bank Customer HK\$120 or equivalent per item plus cable charges HK\$80 or equivalent
 - iii) 328 Business Banking Customer (Premium Status) HK\$60 or equivalent per item plus cable charges HK\$80 or equivalent
 - Payment message containing Chinese characters plus HK\$180 or equivalent
 - Message over 140 characters or 28 Chinese characters plus HK\$130 or equivalent
 - Additional handling charges for receiving bank to pay full amount Full amount of recipient bank charges
- Inward:
 - i) Private Banking Customer/VIP Banking Customer/
General Bank Customer RMB15
 - ii) 328 Business Banking Customer (Premium Status) RMB7.5
- Outward Remittances Enquiry via Cable HK\$250 or equivalent per item plus correspondent bank charges
- Cancellation or Amendment or Returned Remittances HK\$250 or equivalent per item plus additional charges charged by other banks (if any)

6. RMB Gift Cheque* (Maximum RMB 5,000 per visit)

- 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 RMB10 per cheque (This service must be conducted via account)
- Non-Bank Customer This Service is no longer available

7. Issuance of RMB Cashier's Order

- Private Banking Customer/VIP Banking Customer Free
- General Bank Customer RMB50 per cheque

8. Mark Good - Issuance of RMB Cashier's Order

RMB50 per cheque

9. Repurchase of RMB Cashier's Order

- Bank Customer RMB50 per cheque

10. Loss of RMB Cashier's Order

RMB400 per cheque

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

- RMB Current Account RMB100 per item by customer
RMB200 per item by the Bank

12. "Auto-Switch RMB Service" Cancellation/Amendment

HK\$50 per transaction

* Senior Citizen Card holders will be exempted.

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 (Commerical 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)