

Private Banking Services

1. Private Banking Bonds/Notes Services

- Safe Custody 0.025% of Bonds/Notes value (min. US\$25), half-yearly in June and December each year. The fee will be calculated on Bonds/Notes value as at 31 May and 30 November respectively. (The fee is not applicable to portfolios with nil holdings on the calculation date.)
- Withdrawal Fee HK\$100 per each issue
- Collection of Dividend/Coupon 1% on dividend/coupon
 - For HK\$ denomination min. HK\$80, max. HK\$400
 - For US\$ denomination min. US\$10, max. US\$50
 - For other currencies denomination min. US\$10 eqv. Max. US\$50 eqv.

2. Services on Hong Kong Capital Investment Entrant (CIES) Scheme

- Annual Fee 0.3% (or HK\$8,000, whichever is higher) of the Assets Under Management as of each anniversary date under CIES designated account
- Administration Fee HK\$50,000
The fee is charged for early termination of the CIES account during the first year.

3. Private Banking Loan Services (Exclude mortgage instalment loan services)

Renewal Fee (Max 1% of the Facility Limit, chargeable at each facility renewal date)

4. Account Service Fee (applies if the monthly average balance* of Private Banking account is below HK\$8,000,000 or equivalent in the 6 months period ended 30 June and 31 December respectively)

* The monthly average balance includes deposit balance of deposit accounts and latest market value of investment accounts in Private Banking. HK\$3,000 per half year per account entity. The fee is charged half-yearly by the end of January and July each year.

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)