

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

1. Card Replacement Fee	
• ATM Card	HKD50 per card
• Dah Sing Octopus App Card	HKD150 per card
2. No-Bounce Cheque / Autopay Protection Overdraft Interest	HKD Prime + 6% p.a.
3. Unauthorized Overdraft	HKD Prime + 6% p.a. plus HKD150 handling charge per occurrence~
4. Account closed within 3 months after opening	HKD200 per account
5. Monthly Maintenance Fee	
• Applies if the Total Relationship Value* of YOU i-Account / i-Account / Character i-Account is below HKD10,000 or equivalent during the month	Waived
• Applies if the Total Relationship Value* of Hello Kitty VIP i-Account is below HKD1,000,000 or equivalent during the month	HKD200 or equivalent per month
• Applies if the Total Relationship Value* of VIP i-Account is below HKD1,000,000 or equivalent during the month	HKD200 or equivalent per month

* The Total Relationship Value includes the 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 latest available information of in-forced life insurance policies provided by the third-party insurer as designated by the Bank, if any. 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 Total Relationship Value. 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="margin-left: 20px;"> <tr> <td>USD</td><td>200</td><td>GBP</td><td>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																										
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~ 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.

For enquiry from Private Banking customers, please contact your designated Private Banking Relationship Manager.

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 8008 (328 Business Banking Customers)

2507 6000 (Vehicle / Equipment Finance Customers)

2828 7028 (Securities Customers)

2828 8009 (Cash Card Customers)

2828 5488 (Credit Card Customers)