

## Private Banking Services

### 1. Private Banking Bonds/Notes Services

- Safe Custody 0.025% of Bonds/Notes value (min. USD25), 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 HKD100 per each issue
- Collection of Dividend/Coupon
  - For HKD denomination min. HKD80, max. HKD400
  - For USD denomination min. USD10, max. USD50
  - For other currencies denomination min. USD10 eqv. Max. USD50 eqv.

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

- Annual Fee 0.3% (or HKD8,000, whichever is higher) of the Assets Under Management as of each anniversary date under CIES designated account
- Administration Fee HKD50,000  
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 HKD8,000,000 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. HKD3,000 per half year per account entity. The fee is charged half-yearly by the end of January and July each year.

### 5. Overseas Securities Services – US Stocks Fee and Charges

- Securities Trading Brokerage Fee
  - Via Manned Trading Services 1% of transaction amount, minimum USD15
  - Via Mobile Trading Platform 0.3% of transaction amount, minimum USD10
- Securities Trading other charges
  - SEC Fee (For sell transaction only) 0.0008% of transaction amount USD
  - FINRA Trading Fee (for sell transaction only) USD0.000166 x Quantity Sold, maximum USD8.30
- Deposit Charge for Purchase of Securities, Deposit of Securities, Warrants, Bonus Issue or Scrip in lieu of cash dividends
  - Deposit charge for purchase transaction: waived
  - Deposit charge for purchase of Warrants: waived
  - Settlement Instruction (Transfer-in): waived
- Safe Custody HKD100  
The fee charged half-yearly at early of June and December each year, applicable for those Securities Accounts/Margin Securities Accounts which have securities transaction(s) or securities holdings in the 6 months period ended 31 May and 30 November respectively.
- Settlement Instruction (Transfer out) USD50 per stock
- Collection of Dividends/Interest or Scrip in lieu of cash dividends Waived
- Exercise of Warrants/Rights Issues/Open Offers/ Conversion of Shares/Share Exchange Offers, Privatizations or Other Corporate Actions in respect of receipt of securities Waived
- Bonus Issue/Warrant/Subdivision/Consolidation Waived
- Commission on receipt/delivery against payment Waived
- Cash Offers, Privatizations or Other Corporate Actions with cash consideration Waived
- Dividend Claim Charges USD50 per making of claim
- American Depository Receipt ("ADR") Fee Customers holding ADRs may be charged ADR fee regularly (eg annually) by the depository receipts agent through the relevant Broking Company. ADR fee is subject to the final confirmation from the depository receipts agent and the fee range is USD0.01 to USD0.05 per share.

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](http://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](http://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)