

Savings Account

1. **Report loss or damage of passbook/chop** HKD100
2. **Return of Direct Debit/Autopay due to lack of funds** HKD150/RMB200 per item
3. **Account closed within 3 months after opening** HKD200 per account
4. **Monthly Maintenance Fee**
 - Personal Customer Waived
 - 328 Business Banking Customer/ Non-Personal Customer HKD100 or equivalent per month
 - Applies if the average daily "Total Relationship Value"* balance of an account is below HKD30,000 or equivalent during the month
 - Private Banking Customer HKD100 or equivalent per month
 - Applies if the average daily "Total Relationship Value"^ balance of an account is below HKD5,000 or equivalent during the month
5. **Foreign Currency Savings Deposit Rates**
 - Balance above 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

6. Inactive Account Charges (not applicable to personal customers)

Multi-Currency Account	Account without any withdrawal or deposit activities for 12 consecutive months and with a balance lower than HKD2,000 or equivalent	HKD150 or equivalent half yearly
Single-Currency Account	Account without any withdrawal or deposit activities for 12 consecutive months and with a balance lower than the following	Fee (Half yearly)
(i) HKD	2,000	HKD150 or equivalent
(ii) RMB	2,000	
(iii) USD	250	
(iv) AUD	250	
(v) CAD	250	
(vi) CHF	250	
(vii) EUR	200	
(viii) GBP	160	
(ix) JPY	20,000	
(x) NZD	300	
(xi) SEK	1,700	

* "Total Relationship Value" includes the deposit balance of all deposit accounts, loan outstanding of 328 SME loan accounts and latest market value of relevant investment accounts including fund / bonds / notes / FX margin trading / securities.

^ "Total Relationship Value" balance includes deposit balance of deposit accounts, latest market value of investment accounts, loan outstanding of loan accounts, credit card accounts and mortgage loan accounts, and cash value of life insurance accounts.

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)