

328 Business e-Banking

1. FPS^

- Fund Transfer to other local banks via Faster Payment System on 328 Business e-Banking/ Mobile Banking
 - HKD
 - RMB
- Inward Fund Transfer from local banks via Faster Payment System, including those by Direct Debit Instruction[#]

HKD5 per transaction RMB5 per transaction Waived

2. "Electronic Direct Debit Authorization"

Set up "Electronic Direct Debit Authorization" via 328 Business e-Banking

Free

- ^ Adjusted fee will be also applied to those scheduled FPS payment instructions which will be executed on or after the effective date.
- In case the Inward Fund Transfer is classified as Merchant payment, an extra fee (on transfer amount % or a fixed amount) will be collected for payment to Payer Bank, which is subject to amendment by HKICL/Payer Bank/the Bank from time to time.

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)