



General Services – All Accounts

1. Issuance of Cashier's Order									
<u>HKD</u>									
i) Private Banking Customer / VIP Banking Customer	Free								
ii) General Bank Customer	HKD50 per item								
iii) 328 Business Banking Customer (Premium Status)	HKD25 per item								
<u>USD</u>									
i) Private Banking Customer / VIP Banking Customer	Free								
ii) General Bank Customer	USD7 per item								
iii) 328 Business Banking Customer (Premium Status)	USD3.5 per item								
2. Mark 'Good' - Issuance of Cashier's Order (HKD / USD)	HKD50 per cheque								
3. Repurchase of Cashier's Order (HKD / USD)									
• Bank Customer	HKD50/USD7 per item								
4. Loss of Cashier's Order									
• HKD	HKD400 per item								
• USD	USD52 per item								
5. Gift Cheque*									
• Private Banking Customer / VIP Banking Customer	Free (This service must be conducted via account)								
• i-Account Customer	Free (This service must be conducted via account)								
• General Bank Customer	HKD10 per item (This service must be conducted via account)								
• Non-Bank Customer	This service is no longer available								
6. Traveller's Cheque									
• Encashment									
i) Private Banking Customer / VIP Banking Customer	0.375% of total encashment amount per transaction (minimum HKD50)								
ii) General Bank Customer	0.375% of total encashment amount per transaction (minimum HKD100)								
• Deposit into account	0.375% of deposit amount (minimum HKD50)								
7. Coin Exchange									
i) Private Banking Customer / VIP Banking Customer / General Bank Customer	HKD5 per bag								
ii) 328 Business Banking Customer (Premium Status)	HKD2.5 per bag								
8. Bulk Coin Deposit in HKD									
• Up to 100 pcs. per day per customer	Free								
• Over 100 pcs. per day per customer									
i) Private Banking Customer / VIP Banking Customer / General Bank Customer	HKD5 per bag or part thereof (50 pcs. as one bag, minimum HKD50)								
ii) 328 Business Banking Customer (Premium Status)	HKD2.5 per bag or part thereof (50 pcs. as one bag, minimum HKD25)								
9. Bulk Notes Deposit									
<u>HKD</u>									
• Up to 200 pcs. per day per customer	Free								
• Over 200 pcs. per day per customer									
i) Private Banking Customer / VIP Banking Customer / General Bank Customer	0.5% of total amount (minimum HKD150)								
ii) 328 Business Banking Customer (Premium Status)	0.25% of total amount (minimum HKD75)								
<u>Foreign Currencies</u>									
• Up to 100 pcs. per day per customer	Free								
• Over 100 pcs. per day per customer									
i) Private Banking Customer / VIP Banking Customer / General Bank Customer	0.5% of total amount (minimum HKD150 or equivalent)								
ii) 328 Business Banking Customer (Premium Status)	0.25% of total amount (minimum HKD75 or equivalent)								
10. Bulk Cheque Deposit in HKD									
• Up to 30 pcs. per day	Free								
• Over 30 pcs. per day									
i) Private Banking Customer / VIP Banking Customer / General Bank Customer	HKD2 per cheque charged on the number of cheque deposit in excess of 30 pcs								
ii) 328 Business Banking Customer (Premium Status)	HKD1 per cheque charged on the number of cheque deposit in excess of 30 pcs								
11. Foreign Currency Notes Exchange									
• Bank Customer	Free (This service must be conducted via account)								
• Non-Bank Customer	This service is no longer available								
12. Commission in lieu of exchange									
i) Private Banking Customer / VIP Banking Customer	i) The Bank will charge commission in lieu which is the exchange difference between the foreign currency note exchange rate and foreign currency T/T exchange rate (minimum HKD50) for the withdrawal / deposit** of (I) designated foreign currency in an amount exceeding the threshold below or (II) the foreign currency which is not listed below: <table><tr><td>USD 5,000</td><td>CAD 5,000</td></tr><tr><td>AUD 5,000</td><td>GBP 3,000</td></tr><tr><td>NZD 5,000</td><td>EUR 3,000</td></tr><tr><td>JPY 500,000</td><td></td></tr></table>	USD 5,000	CAD 5,000	AUD 5,000	GBP 3,000	NZD 5,000	EUR 3,000	JPY 500,000	
USD 5,000	CAD 5,000								
AUD 5,000	GBP 3,000								
NZD 5,000	EUR 3,000								
JPY 500,000									
ii) General Bank Customer	ii) Foreign currency notes deposit** into / withdraw from foreign currency savings account, the Bank will charge commission in lieu which is the exchange difference between the foreign currency note exchange rate and foreign currency T/T exchange rate (minimum HKD50)								
13. Annual Fee of ATM Card (Waived for aged 65 or above)									
• Dah Sing HKD Card									
i) Private Banking Customer / VIP Banking Customer / General Bank Customer	HKD50								
ii) 328 Business Banking Customer (Premium Status)	Waive (Only applicable to 328 Business Account)								
• Dah Sing RMB Card	RMB50								
• FlexiMoney Card	HKD50								
• Dah Sing i-Account Card ⁺	Waive (Only applicable to Integrated Account)								
14. Replacement of ATM Card (Waived for aged 65 or above)									
• Dah Sing HKD Card	HKD50								
• Dah Sing RMB Card	RMB50								
• FlexiMoney Card	HKD50								
• Replacement of Kids Account Deposit Card	HKD50								
15. Cash withdrawal from HKD account via UnionPay ATM Network in Hong Kong									
	HKD20 per transaction								
16. Cash withdrawal from HKD account via UnionPay ATM (outside Hong Kong Area)^{Δ#}									
	HKD50 per transaction								
17. Cash withdrawal from RMB account via UnionPay ATM Network (outside Hong Kong Area)^{Δ#}									
	RMB50 per transaction								
18. Cash Withdrawal via JETCO ATM network (outside Hong Kong Area)^{Δ##}									
	HKD28 per transaction								
19. Interbank transfer performed via a JETCO ATM carrying the Interbank Transfer symbol									
	HKD10 per transaction								
20. Request for Interim Statement of Current Month (including requests via ATMs)									
• HKD / other foreign currency	HKD50 or equivalent per copy								
• RMB	RMB50 per copy								
21. a) Photocopy of Bank Statement									
i) Private Banking Customer / VIP Banking Customer / General Personal Customer (Applicable to Dah Sing e-Banking Service Customers only)									
• HKD	Waived								
• USD	Waived								
• RMB	Waived								
ii) Private Banking Customer / VIP Banking Customer / General Personal Customer									
• HKD	HKD50 per copy								
• USD	USD6 per copy								
• RMB	RMB50 per copy								
iii) 328 Business Banking Customer (Premium Status)									
• HKD	HKD25 per copy								
• USD	USD3 per copy								
• RMB	RMB25 per copy								
b) Photocopy of Paid Cheque / Advice									
• HKD	HKD50 per page								
• USD	USD6 per page								
• RMB	RMB50 per page								
22. Request for Account History of Savings / Time Deposit Account									
• Within 1 year from date of request	HKD250 per account								
• Within 2 years from date of request	HKD750 per account								
• Within 3 years from date of request	HKD1,000 per account								
• Each additional year over 3 years (up to 7 years)	HKD1,000 per account per additional year								
23. Request of Personal Data									
• Data access request	HKD200 per request								
24. Audit Confirmation									
i) Private Banking Customer / VIP Banking Customer / General Bank Customer	HKD350 per copy								
ii) 328 Business Banking Customer (Premium Status)	HKD175 per copy								
25. Balance Certificate									
	HKD150 per item								
26. Bank Reference Letter									
i) Private Banking Customer / VIP Banking Customer / General Bank Customer	HKD300 per letter								
ii) 328 Business Banking Customer (Premium Status)	HKD150 per letter								
27. Banker's Endorsement on Visa Application									
	HKD150 per item								
28. Standing Instruction									
• Periodical payment (per transaction)									
- By Cashier's Order									
i) Private Banking Customer / VIP Banking Customer	HKD50 per item								
ii) General Bank Customer	HKD100 plus Cashier's Order charges per item								
- By Remittances									
i) Private Banking Customer / VIP Banking Customer	HKD50 plus Remittances charges per item								
ii) General Bank Customer	HKD100 plus Remittances charges per item								
• Amendment	HKD100 per item								
• Suppression	HKD70 per item								
• Insufficient fund	HKD150 per instruction								
29. Autopay Out - General Customers									
• Set-up Fee	Waived								
30. Autopay In / Out - Business Account									
• Set-up Fee	Waived								
• Transaction Fee									
<u>Paper-List Instructions</u>									
- A/C with DSB	HKD2 per item (minimum HKD100)								
- A/C with other Banks	HKD5 per item (minimum HKD100)								
<u>Machine Readable Instructions</u>									
- A/C with DSB	HKD0.3 per item (minimum HKD50)								
- A/C with other Banks	HKD1.5 per item (minimum HKD50)								
<u>Instructions via 328 Business e-Banking</u>									
- A/C with DSB	Waived								
- A/C with other Banks	HKD1.5 per item (minimum HKD50)								
31. Safe Deposit Box									
• Loss of one key	HKD300								
• Force opening of Safe Deposit Box (including 2 new keys)	HKD1,200								
32. Hold Mail Service									
	This service is no longer available								
33. Fixed Deposit Early Redemption / Termination of Target Savings Deposit before Maturity									
• Fixed Deposit Early Redemption	<u>HKD</u> Base rate (HKD Prime Rate ^{ΔΔ} or contract rate + 2% p.a., whichever is higher - contract rate) x principal x outstanding days ÷ 365 days. or Minimum HKD200 <u>Foreign Currencies</u> 2% p.a. x principal x outstanding days ÷ 365 days. or Minimum HKD200 ^{ΔΔ} HKD Prime Rate will be determined by Dah Sing Bank, Limited from time to time								
• Termination of Target Savings Deposit before Maturity									
- Account closed within 3 months after opening	HKD200 per account No interest will be payable to the customer								
- Account closed more than 3 months after opening	Waived Interest will be calculated using the HKD Call Rate ⁺⁺								
34. Request for issuing bank letter regarding Deposit Protection Scheme									
	HKD100 per copy								
35. Dishonoured cheque returned by regarding mail									
	HKD25 / USD3 / RMB20 per cheque plus non-local postage (if applicable)								
36. B/R or Limited Company Search Fee									
• HKD Account	HKD200 per item								
• USD Account	USD19 per item								
37. Account Opening Fee for Companies Registered in Hong Kong									
	HKD1,500 per application; plus additional fee [~] (if applicable)								
38. Account Opening Fee for Companies Incorporated Overseas									
	HKD10,000 per application; plus additional fee [~] (if applicable)								
39. ~Additional Fee									
If the company is identified as Special Company which refers to but not limited to the following categories after company search:									
• Company with 3 or more layers in its ownership / controlling structures, or									
• Company engages in money / currency exchange, money transfer or remittance agent services, or									
• Business nature related to virtual commodities e.g. entities operating virtual commodities-exchange, brokerage, sale or purchase of virtual commodities									
40. Purchase of Gift Card									
	HKD10 per card								
41. Gift Card monthly service fee									
	A monthly service fee of HKD25 will be chargeable against any unused Stored Value stored of an expired Gift Card starting from the second month after the expiry date of the Gift Card								
42. Paper Statement Fee[^]									
• Private Banking Customer	Waived								
• Personal Customer	If the primary account holder(s) receive(s) one or more paper monthly statement(s) in the period from April to September of the same year or October of any year to March of the following year, the Bank will charge HKD20 or equivalent for the paper statement(s) posted for each account during the period and the charge will be levied in October of the same year or April of the following year respectively. Such fee will be debited against the relevant account. The following customers will be exempted: (1) Seniors (aged 65 or above), or (2) Customers who receive welfare allowances or allowances from Social Welfare Department (supporting documents required) ^{^^} , or (3) Recipients of the Government's Disability Allowance (supporting documents required) ^{^^} , or (4) Low-income group customers, with individual income below HKD7,300 or household monthly income below HKD11,500 (supporting documents required) ^{^^} , or (5) Customers who hold Securities Services, or (6) VIP Banking / Hello Kitty VIP Banking customers whose Total Relationship Value ^{^^^} is HKD1,000,000 or above (or equivalent) in the preceding month of the fee collection date. For joint accounts, if any of the account holder meets any one of the above exemption criteria, the said fee will also be exempted.								
• 328 Business Banking Customer	HKD20 or equivalent for each account per month, the Bank will directly debit the Paper Statement Fee on the following month for each set of paper statement consumed in the previous month from relevant account(s). Customers who are charities registered under Section 88 of the Inland Revenue Ordinance will be exempted.								

* Senior Citizen Card holders will be exempted.

** If customers wish to deposit designated foreign currency notes in the multi-currency account, please visit the designated branches. For details, please visit our website.

⁺ Included VIP Banking ATM Card, YOU Banking Card, i-Account Card, Hello Kitty VIP Banking ATM Card, Hello Kitty i-Account Card & Doraemon i-Account Card.

^Δ The cash withdrawals may also be subject to fee and charges imposed by the local bank which provides the ATM services. Please pay attention before making cash withdrawal.

[#] For transactions effected via the UnionPay ATM network, the transaction amount is converted directly at daily exchange rate set by UnionPay which can be enquired at UnionPay's website www.unionpayintl.com.

^{##} For transactions effected via the JETCO ATM network, the transaction amount is converted directly at daily exchange rate. The daily exchange rate of MOP is set by JETCO which can be enquired through JETCO's customer service hotline at 2520 1747. And, the transaction amount is converted directly at the daily exchange rate of RMB as set by the Bank that provides the ATM service.

⁺⁺ Please refer to Bank's website for details of HKD Call Rate.

[^] The Paper Statement Fee will only be applicable to (i) personal deposit accounts: Current Account, Savings Account and Integrated Account (Excluding Kids Savings Account, FlexiMoney Overdraft Facility and Mortgage 1+1 Account); and (ii) 328 Business Banking deposit accounts: Current Account, Savings Account and Integrated Account.

^{^^} Customers who meet criteria (2), (3) or (4) should proactively inform the Bank and provide relevant proof to apply for fee exemption.

^{^^^} 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.

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. 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 7028 (Securities Customers)

2828 8008 (328 Business Banking Customers)

2828 8009 (Cash Card Customers)

2507 6000 (Vehicle / Equipment Finance Customers)

2828 5488 (Credit Card Customers)