



This **Bank Charges Schedule (Corporate Customers)** is published to let you know the fees and charges DBS Bank Ltd., Hong Kong Branch (“the Bank”) levies for the services we provide to our customers in the Hong Kong Special Administrative Region (effective date: 31 July 2022). We hope you find it useful. The service charges contained in this booklet are correct at the time of printing. These charges are subject to change and the Bank reserves the right to introduce service charges not included in this booklet. Details of service charges not shown in this booklet are contained in our relevant product leaflets or are available on request at our branch. If you have any queries concerning the fees and charges contained in this booklet, please contact our branch staff or Relationship Managers.

Wherever there is a discrepancy between the English and Chinese version of this Bank Charges Schedule, the English version prevails.

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I. DEPOSIT SERVICES

A. Current Accounts and Savings Accounts

- 1) Charge on dormant Corporate Accounts which have no transaction for 12 months and with balances less than the following amounts:

AUD1,000	AUD25
CAD1,000	CAD25
CHF1,000	CHF25
DKK5,000	DKK75
EUR600	EUR25
GBP500	GBP15
HKD5,000	HKD150
JPY80,000	JPY2,500
NOK 5,000	NOK120
NZD1,000	NZD25
RMB5,000	RMB120
SEK5,000	SEK75
SGD1,000	SGD25
USD600	USD25

The following charges are collected half-yearly, in June and December.

- 2) Corporate Account Set-up Fee

- Local Company Account Opening [#]	Min. HK\$1,200
- Overseas Company Account Opening [†]	Min. HK\$10,000
- Account Opening of Special Company [‡]	Min. HK\$10,000

- 3) Corporate Account Annual Administration Fee^{**}

- Overseas Company [†]	Min. HK\$5,000
- Special Company [‡]	Min. HK\$5,000

B. Current Accounts

- 1) Improperly conducted accounts closed by the Bank HK\$200/ US\$25/ RMB160 per account

- 2) Cheque Books

- cheque books ordering fee	HK\$50 per book
- Specially printed cheque books	At cost (including artwork and proof cost, printing cost)
- Delivery by ordinary mail	Free
- Delivery by registered mail	HK\$25/ US\$3/ RMB20 per cheque book
- Safe custody of cheque books	HK\$50/ US\$6.5/ RMB40 per request

(#) Local Company refers to Hong Kong registered company excluding Overseas Company[†] and Special Company[‡].

(†) Overseas Company refers to (1) company not registered in Hong Kong; (2) Hong Kong registered companies with major corporate shareholder(s) that are overseas incorporated; (3) Hong Kong registered companies with any corporate director(s) that are overseas incorporated; (4) non Hong Kong companies registered under Companies Ordinance of Hong Kong (Cap. 622).

(‡) Special Company refers to but is not limited to (1) company in special industry e.g. Money Services, jewellery, etc.; (2) company with complex structure; (3) company's ultimate beneficial owners are non-permanent Hong Kong residents; (4) Trust account.

(**) This fee is charged to support additional administrative costs associated with the maintenance of the account(s) of Overseas Company and Special Company. The amount charged depends on the effort and cost associated with the maintenance of the account(s) in view of various factors, e.g. country of incorporation, complexity of company structure, business model, etc.

3) Unauthorized overdrafts - If an account has no overdraft facility or if an overdraft exceeds its overdraft limit	Handling charge of HK\$120/ US\$15/ RMB96 per incident + overdraft interest at prevailing interest rate
4) Returned Cheque	
- Insufficient funds	HK\$150/ US\$19.5/ RMB120 per cheque
- Technical reasons (other than for post-dated or out-of-date reason)	HK\$100/ US\$13/ RMB80 per cheque
- Mailing of returned cheques	At cost (by registered mail)
5) Exception handling [^] for cheque clearing with technical concerns	HK\$100/ US\$13/ RMB80 per cheque
6) Drawing against uncleared items	HK\$50/ US\$6.5/ RMB40 per occurrence
7) Stop payment	
- Stop cheque payment via branch	
• Each cheque or a consecutive range of cheques	HK\$250/ US\$33/ RMB225
- Cancellation of each stop payment order	HK\$250/ US\$33/ RMB225

C. Time Deposit Accounts

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| - Early uplift | Subject to the Bank's discretion and special handling fee [~] |
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D. Other Charges (Applicable to all types of Deposit Accounts)

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|--|---|
| 1) Account closed within 3 months of its opening | HK\$200/ US\$25/ RMB160 and no interest shall be paid |
| 2) Deposits in notes of the same currency per transaction (except HKD and RMB notes) | |
| - Deposit 1-199 pieces of notes | 0.25% of total deposit amount ^{**} , min. HK\$50 (or its equivalent) |
| - Deposit \geq 200 pieces of notes | 0.5% of total deposit amount ^{**} , min. HK\$250 (or its equivalent) |
| Withdrawals in notes of the same currency per transaction (except HKD and RMB notes) | 0.25% of total amount ^{**} , min. HK\$50 (or its equivalent) |

([^]) Subject to the Bank's discretion

([~]) No interest shall accrue in respect of any such deposit and the Bank will deduct such fee from the principle of the deposit.

(^{**}) JPY will be rounded up to the nearest 100 yen, Other currencies will be rounded up to the nearest dollar.

3) Deposit of RMB notes	
- DBS RMB Account for Corporates	
- Deposit \geq 200 pieces of notes	0.5% of total deposit amount, min. HK\$125 (or its equivalent)
4) Monthly Service Fee	
- The monthly service fee will be applied if the Average Total Deposit Balance over the month falls below HKD50,000 (or its equivalent in foreign currency(ies))	HK\$250 per month
- "Total Deposit Balance" is the total deposits maintained in a Customer's Current Account, Savings Account and Fixed Deposit account in DBS	
- "Average Total Deposit Balance over the month" is calculated based on the aggregated value of daily Total Deposit Balance in the period of the month divided by the total number of calendar days in that month	
5) Monthly Counter Service Fee	
- The monthly counter service fee will be applied on each transaction if the aggregated transactions in the month exceeds 30 transactions	First 30 Transaction: Free Onwards: HK\$40 per transaction
6) Paper Statement Fee	
- Switch to eStatement, free of charge, via IDEAL. Reduce paper usage to save our environment.	HK\$20 per month per account
- For multicurrency account with multiple wallets, fees will only be charged once per month	
7) Negative Interest Charge	
- Monthly Charge will be applied if the end-of-day balance of corporate deposits in negative interest currencies exceeds the Bank's predefined threshold	For details of the threshold and negative interest rates, please visit https://www.dbs.com.hk/sme/negative-interest-currencies .

II. REMITTANCES

ACCOUNT TRANSFER

A. Account Transfer

- | | |
|---|---|
| - For Funds Transfer to My DBS Account & Other DBS Accounts at DBS Bank Limited, Hong Kong Branch | Free
(The bank may impose a charge of HK\$1 per transaction if volume exceeds 1,000 per month) |
|---|---|

INWARD REMITTANCES

Correspondent bank charges will be levied

A. Foreign Cheque Drawn Overseas

Deposits of foreign currency cheques into accounts of the same currency

- i) Funds will be made available as per the following schedule and interest (if applicable) to accrue from the date of the deposits

<u>Currency</u>	<u>Funds availability</u>	
USD	21 calendar days after deposit	
GBP/CAD	28 calendar days after deposit	HK\$200 per cheque + correspondent bank charges + cable charges (if applicable)
Others	42 calendar days after deposit	

- ii) HKD or MOP cheque drawn on Macau
HKD\$200 per cheque + correspondent bank charges + cable charges (if applicable)

- iii) Returned unpaid cheque
- Each cheque
HK\$200 per cheque + correspondent bank charges + cable (if applicable)

B. Telegraphic Transfers / Local Transfer Via Real Time Gross Settlement (RTGS)

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|--|------------------------|
| 1) Proceeds paid to customer | |
| - By Telegraphic Transfer | HK\$65 per transaction |
| - By Real Time Gross Settlement (RTGS) | HK\$15 per transaction |

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|------------------------------------|-------------------------|
| 2) Credit to account of other bank | HK\$200 per transaction |
|------------------------------------|-------------------------|

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| 3) Handling charge for enquiry / amendment / return of a telegraphic transfer / local transfer | HK\$200 per transaction + cable charge |
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- | | |
|-----------------------------------|---------|
| 4) Correspondent Bank Charges | |
| - Charge to beneficiary's account | At cost |
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OUTWARD REMITTANCES

Correspondent bank charges will be levied

A. Demand Drafts

1) Handling charge for issuing a demand draft

- Via branch

HK\$120

2) Report loss of a demand draft

- Each draft

HK\$250 + correspondent bank charges + cable charges

3) Repurchase a demand draft

- Each draft

HK\$100 + correspondent bank charges + cable charges

4) Copy of a paid draft

HK\$100 per item

B. Telegraphic Transfers

1) Handling charge per telegraphic transfer

- Via DBS Electronic Banking**

HK\$115 per transaction

- Via Branch

- With Bank's standard form

HK\$200 per transaction

- With Non-standard bank form

HK\$380 per transaction

- Via other manual channels (where accepted by the Bank)

HK\$500 per transaction

- Via SWIFT

- MT103

HK\$240 per transaction

- MT202

HK\$80 per transaction

2) Cable Charges

HK\$100 per cable (waived for telegraphic transfer initiated via DBS Electronic Banking**)

3) Additional charge for cable with Chinese characters

HK\$150 (waived for telegraphic transfer initiated via DBS Electronic Banking**)

4) Additional charge where a separate cable is sent to the beneficiary bank

HK\$100 per cable

5) Correspondent Bank Charges

- Applicable to charge type "OUR- All charges borne by remitter"
- If charge at cost is higher than the respective charge contained in this booklet, at the Bank's discretion, the Bank may adopt a higher charge.
- Charge to applicant's account upon transfer[^]
 - RMB
 - to Mainland China At cost
 - to Overseas HK\$250 per transaction
 - EUR / GBP HK\$400 per transaction
 - JPY 0.07% of the payment amount
(min HK\$250 and max \$1,000)
 - HKD / USD[‡] & other currencies HK\$250 per transaction

C. Local Transfer[^] in HKD/USD/RMB Via Real Time Gross Settlement (RTGS)

1) Handling charge per local transfer

- Via DBS Electronic Banking^{**} HK\$55 per transaction
- Via Branch
 - With Bank's standard form HK\$200 per transaction
 - With Non-standard bank form HK\$380 per transaction
- Via other manual channels (where accepted by the Bank) HK\$500 per transaction
- Via SWIFT
 - MT103 HK\$200 per transaction
 - MT202 HK\$30 per transaction

2) Correspondent Bank Charges

At cost

D. Other Payment Instructions for Transfer or Local Transfer

1) Each instruction

- Via Branch
 - Enquiry / Amend / Cancel / Return HK\$300
- Via DBS Electronic Banking^{**}
 - Enquiry (Via SWIFT gpi) Free
 - Stop Free
 - Recall HK\$200

2) Correspondent Bank Charges

At cost, if applicable

E. Remittance Advice

- Paper advice fee HK\$50 per month per account

- Switch to eAdvice, free of charge, via IDEAL.

Reduce paper usage to save our
environment

[^] Applicable only when the beneficiary bank is a RTGS participant in Hong Kong

^{**} DBS Electronic Banking refers to DBS IDEAL, IDEAL Connect, and DBS RAPID.

([‡]) For telegraphic transfers, remitters can opt for paying all charges "FULLPAY" of other banks such that beneficiary can receive the full payment amount, subject to the limitations as specified under Note below. Additional HKD150 fee will be charged for this service.

Note: Please note that the Bank does not guarantee that full payment can be made as it depends on other overseas banks' practice which is beyond the Bank's control, or where the Bank does not have direct correspondent banking relationship with the beneficiary banks, or if the format of the codeword specified in the payment instruction is not in the required format.

III. GENERAL SERVICES

A. Autopay Services

1) Autopay / Payroll / Bulk Collection via IDEAL	HK\$0.8 per item, min. HK\$80 per month
2) Set up Direct Debit Authorization	
- Each authorization	Free
- For authorizations received on a day on a per account basis	Free
3) Amendment (excluding amendment of debtor reference)	HK\$30 per item
4) Enquiry of a Autopay	
- Each transfer	HK\$200 + correspondent bank charges, if applicable
5) Returned due to insufficient funds	HK\$250/ RMB225 per item

B. Banker's Endorsement

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|--|---------|
| - Each endorsement | HK\$300 |
| - Each supplementary copy if more than one endorsement issued at same time | HK\$20 |

C. Bulk Deposits

1) HKD coins deposit per customer per day regardless of total number of accounts customer holds	
- Deposit over 50 coins	2% of deposit amount, min. HK\$100
2) HKD Notes deposit per customer per day regardless of total number of accounts customer holds	
- Deposit over 200 pieces of notes onwards	0.5% of total deposit amount, min. HK\$250
3) Cheque deposit per customer per day regardless of total number of accounts customer holds	
- Deposit in excess of 30 pieces	HK\$2 per additional cheque

D. Cashier's Order

1) Issue / repurchase a Cashier's Order	
- HKD Cashier's Order	HK\$60/ US\$7.5
- USD Cashier's Order	HK\$60/ US\$7.5
- RMB Cashier's Order	HK\$60/ RMB50
2) Report loss	HK\$60/ US\$7.5/ RMB48 per item + HK\$300 for circular issued by HKAB

E. Coins Exchange

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|-------------------|-----------------------|
| - Handling charge | HK\$2 per roll or bag |
|-------------------|-----------------------|

F. Company Search

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|--|------------|
| 1) To conduct a local search at Business Registration Office or Companies Registry | HK\$150@ |
| 2) To perform company search for companies incorporated overseas | HK\$2,000@ |

G. Facsimile Services

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|--|---------|
| 1) Facsimile | |
| - Up to 5 pages within Hong Kong | HK\$50 |
| - Up to 2 pages outside Hong Kong | HK\$100 |
| - Each additional page (all countries) | HK\$50 |

(@) The fee is charged for each search conducted for purposes including but not limited to account opening, regular customer due diligence review and customers' request for change of director(s)/ partner(s)/ committee member(s)/ authorised signatory(ies).

H. Hold Mail Service

HK\$700 per year (payable in advance)

I. Incoming Credit Enquiry Letter from other Banks

HK400 per copy

J. Request for Banker's Report/Document Copies

- | | |
|--|-----------------------------|
| 1) Accounts History of Savings and Time Deposit Accounts | |
| - Within one year from date of request | HK\$250 per account |
| - Within two years from date of request | HK\$750 per account |
| - Within three years from date of request | HK\$1,000 per account |
| - Each additional year over three years (up to 7 years) | HK\$1,000 per account |
| 2) Bank Confirmation | |
| - Each Hardcopy Confirmation via Post | HK\$350 (or its equivalent) |
| - Each Softcopy Confirmation via Email | HK\$300 (or its equivalent) |
| 3) Bank Reference Letter | |
| - Each letter | HK\$600/ US\$80/ RMB500 |
| - Each supplementary copy if more than one | HK\$20 |
-

letter issued at the same time

4) Certificate of Balance

- | | |
|---------------------|---------|
| - Per account | HK\$100 |
| - Per extra account | HK\$20 |

5) Copies of Statements, Vouchers, Cheques,
Consolidated Statements

- | | |
|------------|------------------------|
| - Per page | HK\$50/ US\$6.5/ RMB40 |
|------------|------------------------|

K. RMB Notes Exchange

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|---------------------|------------------------|
| - DBS Customers | No handling fee |
| - Non DBS Customers | HK\$50 per transaction |

L. Special Clearing Arrangement (Mark Good)

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|--------------------------|--|
| - Presented by customers | HK\$60/ US\$8/ RMB48 + other bank charges |
| - Presented by the Bank | HK\$200/ US\$26/ RMB160 + other bank charges |

M. IDEAL Internet Banking Services

- | | |
|---|---|
| - For account enquiry only | Monthly service fee: No charge |
| - For account transaction & enquiry | Monthly service fee: HK\$150/ US\$19.50 per company |
| - Application of physical IDEAL security device
(physical token) | HK\$250 per token |
| - Replacement of lost/ damaged security device
(physical token) | HK\$500 per token |

N. DBS IDEAL eReports

- | | |
|--|------|
| Monthly service charges for SMS/ email
notification | Free |
|--|------|

O. Company Amendment

- | | |
|--|---------------------|
| - Change of directors/ partners/ committee
members/ authorised signatories/
shareholder(s)/ company name/
shareholding of existing shareholder(s) | HK\$300 per request |
|--|---------------------|

P. Treasury Transaction Documentation

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|--|---|
| - Receive Treasury Transaction Documents via channels other than Treasury eDoc | Monthly service fee:
HK\$200 per company |
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IV. LOAN SERVICES

A. Mortgage Loan

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|---|---|
| 1) Application Fee of Mortgage Loan | HK\$1,000 (waive for some packages) |
| 2) Copy of Title Deeds or Documents | HK\$10 per page or HK\$200 per set, whichever is higher |
| 3) Certified True copy | HK\$40 per set of document |
| 4) Change of Tenor / Due Date / Repayment Method / Amount | HK\$1,000 per request |
| 5) Change of Mortgagor | HK\$1,000 per request |
| 6) Overdue Repayment Charge | HK\$100 plus overdue interest |
| 7) Repayment History | HK\$100 per copy |
-

V. FASTER PAYMENT SYSTEM (“FPS”)

A. Payment in HKD / RMB via FPS

Payment Amount

- | | |
|--|------------------------|
| - HK\$1,000,000.00 equivalent or below | |
| • First 50 transactions | Free* |
| • > 50 transactions | HK\$5 per transaction |
| - HK\$1,000,000 above | HK\$25 per transaction |
| - RMB1,000,000.00 equivalent or below | RMB5 per transaction |
| - RMB1,000,000 above | RMB25 per transaction |

B. Receipt in HKD / RMB via FPS

- | | |
|-----------------------------|---|
| - Each Merchant payment | Refer to Bank Charges Schedule for FPS merchant collection and DBS MAX services (available in IDEAL “Resources” under “Help” menu)) |
| - Each Non-Merchant payment | Free
(The bank may impose a charge of HK\$1 per transaction if volume exceeds 1,000 per month) |

C. FPS Proxy Registration

- | | |
|----------------------------|------|
| - Each proxy ID registered | Free |
|----------------------------|------|

D. Outward Real Time Direct Debit in HKD / RMB via FPS

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|--|--|
| - Each direct debit instruction | Refer to Bank Charges Schedule for FPS merchant collection and DBS MAX services (available in IDEAL “Resources” under “Help” menu) |
| - Each electronic direct debit authorization (eDDA) set up | Refer to Bank Charges Schedule for FPS merchant collection and DBS MAX services (available in IDEAL “Resources” under “Help” menu) |

D. Bulk Outward Payments & Bulk Direct Debit in HKD / RMB via FPS

- | | |
|---|----------------------|
| - Bulk Outward Payment & Bulk Direct Debit in HKD / RMB | HK\$1/ RMB1 per item |
|---|----------------------|

* Up to 50 free transactions per month per account, applicable to HKD FPS payments only and subject to Bank’s discretion.