29 May 2024

Dear Valued Client,

Notice of Amendment to the DBS Private Bank Fee Schedule

Effective from 17 June 2024 (the "Effective Date"), the DBS Private Bank Fee Schedule will be changed as follows:

Section	Prevailing	Revised
"Other Charges"	Information Services – Stock Watch Monthly Subscription Fee (DBS iBanking) for Wealth Management Account Hong Kong Securities HKD235 U.S. Securities HKD23 Singapore Securities HKD57	Information Services – Stock Watch Monthly Subscription Fee Hong Kong Securities HKD235 Singapore Securities HKD57

Furthermore, we refer to "Definitions, Abbreviations and Important Notes" section of the April Monthly Statement. Please be reminded of the below changes regarding the DBS Private Bank Fee Schedule which will also come into effect from the Effective Date:

Section	Prevailing	Revised
Retrieval of Documents/ Statements under "Other Charges"	Retrieval of Documents/Statements - Waived	Retrieval of Documents/Statements (within 3 years) - Waived
Early Withdrawal of Time Deposits under "Other Charges"	Withdrawals, in whole or in part, of any time deposit will be subject to charges imposed by the Bank at its discretion. Charges would be directly deducted from the principal and/or interest accrued on the time deposit. No interest shall accrue after the early withdrawal in respect of such deposit. Prevailing interest rates for time deposits are subject to change, are dependent on market situations and may be negative. For further enquiries, please contact your Relationship Manager.	Withdrawals, in whole or in part, of any time deposit will be subject to charges imposed by the Bank at its discretion. Charges would be directly deducted from the principal. No accrued interest shall be payable for early withdrawal of any time deposit except for time deposit in certain currencies where a negative interest rate is applied and you will be required to pay the respective accrued negative interest to the Bank in case of early withdrawal of such time deposit. Prevailing interest rates for time deposits are subject to change, are dependent on market situations and may be negative. For further enquiries, please contact your Relationship Manager.

The DBS Private Bank Fee Schedule will be updated from time to time. In order for you to keep track of the changes and store a copy for future reference, a copy of the DBS Private Bank Fee Schedule is available for download for at least 30 days from the Effective Date of the changes at our website go.dbs.com/hkpb-feeschedule. For enquiry or a physical copy of the DBS Private Bank Fee Schedule, you may reach out to your Relationship Manager for assistance.

Yours faithfully,

DBS Bank (Hong Kong) Limited

In Hong Kong, DBS Private Bank is the private banking division of DBS Bank (Hong Kong) Limited.

If there are any discrepancies between the English and Chinese versions, the English version will prevail.

This Notice of Amendment serves as our notice to you regarding the changes set out above. Unless stated otherwise, these changes will take effect automatically on the Effective Date and will be binding on you. If you do not close your relevant accounts prior to the Effective Date of the changes, you would be deemed to have agreed to such changes. The service charges contained in this Notice of Amendment are correct at the time of printing but remain subject to change. The Bank reserves the right to introduce new service charges from time to time.

尊貴的客戶:

《星展私人銀行收費表》的修訂通知

茲通知由2024年6月17日("生效日期")起,《星展私人銀行收費表》將作出更改如下:

部分	現行	修訂後
其他收費	資訊服務-財富管理戶口的股票即時報價服務月費(星展 iBanking 網上理財)香港證券 235港元美國證券 23港元新加坡證券 57港元	資訊服務-股票即時報價服務月費 香港證券 235港元 新加坡證券 57港元

此外,根據4月份月結單的"定義、縮寫及重要事項"部分,請注意,以下《星展私人銀行收費表》的更改也將於 生效日期生效:

部分	現行	修訂後
索取銀行文件/ 結單紀錄副本	索取銀行文件/結單紀錄副本 - 豁免	索取銀行文件/結單紀錄副本 (由申請日起計過去3年內) - 豁免
提前支取定期 存款	銀行可就任何定期存款的全數或部分提前 提款酌情收取費用。費用將從定期存款的 本金 及/或應計利息中直接扣除。	銀行可就任何定期存款的全數或部分提前 提款酌情收取費用。費用將從定期存款的 本金中直接扣除。
	有關存款被提前支取後,將不再累算利息。 定期存款的現行利率可視乎市場情況而隨時調整,並可能變成負利率。如有進一步查詢,請與閣下的客戶經理聯絡。	提前支取的定期存款將不被支付有關應計 利息。就有關負利率貨幣的定期存款,如 果提前支取,您需要向本行支付相應的應 計負利息。
		定期存款的現行利率可視乎市場情況而隨 時調整,並可能變成負利率。如有進一步 查詢,請與閣下的客戶經理聯絡。

《星展私人銀行收費表》將會不時更新。請前往本行網頁 go.dbs.com/hkpb-zh-feeschedule 查閱相關文件,以了解修訂詳情,並下載副本作日後參考之用。相關文件會由生效日期起刊載於本行上述網頁至少30日,供客戶下載。如有查詢或需索取《星展私人銀行收費表》的實體副本,請與您的客戶經理聯繫。

星展銀行(香港)有限公司 謹啟

2024年5月29日

在香港,星展私人銀行為星展銀行(香港)有限公司的私人銀行服務部門。

如本函的中英文版本有任何歧異,概以英文版本為準。

本修訂通知將作為本行就以上變更向閣下發出的通知。除另有指明外,有關調整將由生效日期起自動生效及對閣下具有約束力。若閣下在更改生效日期前沒有關閉相關的帳戶,本行則視閣下已同意該修訂。本修訂通知所載的各項服務收費於付印時均為正確,惟本行有權隨時調整所列的任何收費。本行亦保留權利不時推行新的服務收費。