



DBS Bank (China) Limited Consumer Banking Customer Account and Service Tariff Table

Fee Charge Item/Description		Applicable to		new charges/price increases	Charge Methods	Charge Rationale
		Personal Account	Treasures Account			
1.Account Services						
1.1	Fall Below Fee	Free	RMB 300 per month	price increases		Market-Oriented Pricing
Note: <ul style="list-style-type: none"> Customers who open the following accounts with our bank, the fall below fee is waived: payroll account opened under contract, repayment account used to pay off personal loans (except for repayment accounts where the loan has been settled) and any other accounts that our bank allows exemptions. Fall Below Fee for Treasures is publicized on November 1, 2024 and effective on February 1, 2025. Customers who maintain the monthly average balance of RMB 1,000,000 (or equivalent in foreign currency), can enjoy the fall below fee waiver. 						
2.Cash Service						
2.1	Handling fee of Deposit Cash	Free	Free			Market-Oriented Pricing
2.2	Handling fee of Deposit Withdraw	Free	Free			Market-Oriented Pricing
Note: <ul style="list-style-type: none"> The withdrawal of RMB or foreign currency cashes shall in accordance with the relevant laws and regulations on cash management. Foreign currency cash withdrawal shall be noticed to the branch/sub-branch of the Bank which you wish to withdraw the cash from in advance, it's subjected to the branch/sub-branch's the confirmation and limited by the branch/sub-branch's actual cash reserves. 						
3.Inward Remittance						
3.1	Foreign Currency Bills Collection	0.1% of the remittance amount (Min. RMB 200, Max. RMB 500); plus relevant intermediary bank charge	0.05% of the remittance amount (Min. RMB 200, Max. RMB 500); plus relevant intermediary bank charge		Fees or Charges will be deducted from customer's designated DBS account.	Market-oriented pricing
3.2	Local/Foreign Currency Inward Remittance	Free	Free			Market-oriented pricing
Note: <ul style="list-style-type: none"> Cheque collection may be accepted at the Bank's discretion. 3.1 For Foreign Currency Bills Collection, acceptable currencies include HKD and SGD. 3.2 Fee here does not include Cable Fee (refer to item 4.3) for refunds of foreign currency inward remittance from overseas (such as incomplete or erroneous foreign currency inward remittances that our bank cannot accept) or relevant overseas bank charges (if any). 						
4.Outward Remittance						
Foreign Currency Remittance (Remittance via Overseas Remittance Route)						
4.1	Telegraphic Transfer	4.1.1 Handling Fee	0.1% of the remittance amount (Min. RMB 100, Max. RMB 500); plus Cable Fee	0.05% of the remittance amount (Min. RMB 100, Max. RMB 500); plus Cable Fee (For internal remittances within DBS Group, only Cable Fee will be charged, Handling Fee can be waived)	Fees or Charges will be deducted from customer's payment account or other designated DBS account (if applicable)	Market-oriented pricing
		4.1.2 Correspondent Bank Charges	EUR 14 / AUD 6 / CAD 16 / CHF 13 / NZD 21	EUR 14 / AUD 6 / CAD 16 / CHF 13 / NZD 21		Market-oriented pricing ¹
		4.1.3 Full Payment Fee	USD 20 or equivalent per transaction	USD 20 or equivalent per transaction		Market-oriented pricing ²
4.2	Amendment, Enquiry or Cancellation Charges	Within 5 telegraphs: RMB 200; above 5 telegraphs: additional RMB 40 per telegraph; plus relevant overseas bank charges	Within 5 telegraphs: RMB 200; above 5 telegraphs: additional RMB 40 per telegraph; plus relevant overseas bank charges			Market-oriented pricing
4.3	Cable Fee	RMB 120 or equivalent per transaction	RMB 120 or equivalent per transaction			Market-oriented pricing
Note: <ul style="list-style-type: none"> The above 4.1.2 and 4.1.3 fee items took effect on 1 Jul 2019. Market-oriented pricing¹: This fee is levied by the overseas correspondent bank to our bank. Applicable to EUR/AUD/CAD/CHF/NZD remittances and the correspondent bank charges are confirmed to be borne by the applicant. If there are any additional charges, the customer will be charged according to the charge standards provided by the correspondent bank to our bank. Other currencies or other circumstances will be charged based on the actual charges of the correspondent bank. Market-oriented pricing²: This fee is levied by the overseas correspondent bank to our bank. It is applicable when the correspondent bank charges will be borne by the applicant. If the remitter would like to ensure the beneficiary receive full payment of the USD remittance proceeds (Pay Exact), USD 20 or equivalent will be collected from the remitter. 						
Payment in Foreign Currency (Remittance via Domestic Remittance Routes)						
4.4	Inter-city Transfer (effective till 31 Jan 2025)	RMB 120	RMB 120		Fees or Charges will be deducted from customer's payment account or other designated DBS account (if applicable)	Market-oriented pricing
4.5	Intra-city Transfer (effective till 31 Jan 2025)	RMB 80	RMB 80			Market-oriented pricing
4.6	Transfer within DBS China (Domestic)	Free	Free			Market-oriented pricing
RMB Cross-Border Remittance						
4.7	Handling Fee	RMB 2,000 (incl.) or below per transaction	RMB 2	RMB 1	Fees or Charges will be deducted from customer's payment account or other designated DBS account (if applicable)	Government-guided pricing
		RMB 2,000 - 5,000 (incl.) per transaction	RMB 5	RMB 2.5		
		RMB 5,000 - 10,000 (incl.) per transaction	RMB 10	RMB 5		
		RMB 10,000 - 50,000 (incl.) per transaction	RMB 15	RMB 7.5		
		Above RMB 50,000 per transaction	0.03% of the remittance amount (Max. RMB 50)	0.015% of the remittance amount (Max. RMB 50)		
4.8	Cable Fee	RMB 20 per transaction	RMB 20 per transaction			Market-oriented pricing
Note: For Payment in Foreign Currency, remittance via domestic remittance routes and fee items 4.4-4.5 take effect till 31 Jan 2025. Starting from 1 Feb 2025, Domestic Payment in Foreign Currency will be carried out through overseas remittance routes, and fees shall refer to item 4.1 to 4.3. Fee item 4.6 for Transfer within DBS China (Domestic) remains the same. <ul style="list-style-type: none"> The above Handling Fee for RMB cross-border remittance applicable to Treasures will be publicizing from 1 Nov 2024, and will take effect on 1 Feb 2025. The above 4.7 and 4.8 fee items took effect on 9 Oct 2021. The 4.7 fee is executed based on "Personal inter-bank transfer and remittance fees" in the <The Catalogue of Government-Guided Pricing for Services Provided by Commercial Banks> stipulated in <Notice on Issuing the Government Pricing Catalog of Government-Guided Pricing for Commercial Banks> [2014] No. 268. The Handling Fee does not include fees that may be charged by the correspondent bank. If additional fees are charged, DBS China will charge based on the actual charges of the correspondent bank. Fee Items 4.7 and 4.8 will be waived for cross-border remittance of RMB under GBA Wealth Management Connect Southbound and Northbound. This promotion will take effect till 31 Dec 2024. 						
Domestic Payments in RMB						
4.9	Inter-bank Transfer Over the Counter	RMB 2,000 (incl.) or below per transaction	RMB 2	RMB 1	Fees or Charges will be deducted from customer's payment account or other designated DBS account (if applicable).	Government-guided pricing
		RMB 2,000 - 5,000 (incl.) per transaction	RMB 5	RMB 2.5		
		RMB 5,000 - 10,000 (incl.) per transaction	RMB 10	RMB 5		
		RMB 10,000 - 50,000 (incl.) per transaction	RMB 15	RMB 7.5		
		Above RMB 50,000 per transaction	0.03% of the transfer amount (Max. RMB 50)	0.015% of the transfer amount (Max. RMB 50)		



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4.10 Transfer within DBS China (Domestic)	Free	Free			Market-oriented pricing
4.11 RMB Credit Memo Intra-city Transfer (Beijing, Mail Transfer)	RMB 1.22	RMB 1.22		Fees or Charges will be deducted from customer's payment account or other designated DBS account (if applicable).	Market-oriented pricing
4.12 RMB Intra-city Transfer Handling Fee (Suzhou Only)	RMB 1.22	RMB 1.22			Market-oriented pricing
4.13 Handling Fee for Cross Branch Cash Withdrawal Cash withdrawal service for customers at DBS's counter in another city (excl. credit card)	Free	Free			Government-guided pricing

Note: * The above fees for Inter-bank Transfer Over the Counter applicable to Treasures will be publicized on 1 Nov 2024 and will take effect on 1 Feb 2025.
* The above fee items took effect on 1 Apr 2012.
* Inter-bank Transfer (4.9) for donation funds to dedicated domestic disaster relief RMB account is free.

5. Debit Card

5.1 Card issuance/replacement	Free	Free			Market-oriented pricing
5.2 Annual Fee	Free	Free			Market-oriented pricing
5.3 Reporting of lost card	Free	Free			Market-oriented pricing
5.4 Cash withdrawal via mainland China ATMs	Free	Free			Market-oriented pricing
5.5 Cash withdrawal via HK and Singapore DBS CUP ATMs	Free	Free			Market-oriented pricing
5.6 Cash withdrawal via other overseas CUP ATMs	CNY 15.00 ≤ Transaction Amount * 1% ≤ CNY 50.00	Free			Market-oriented pricing
5.7 Balance inquiry via mainland China ATMs	Free	Free			Market-oriented pricing
5.8 Balance inquiry via overseas CUP ATMs	CNY 4.00/transaction	CNY 2.00/transaction			Market-oriented pricing
5.9 Administrative fee for any purchase receipt*	CNY 10.00/transaction	CNY 10.00/transaction			Market-oriented pricing
5.10 Fund transfer via mainland China ATM	Transaction Amount ≤ CNY 10K: CNY 3.00/transaction CNY 10K < Transaction Amount ≤ CNY 50K : CNY 5.00/transaction	Transaction Amount ≤ CNY 10K: CNY 3.00/transaction CNY 10K < Transaction Amount ≤ CNY 50K : CNY 5.00/transaction			Market-oriented pricing

Note: * When conducting cash withdrawal transactions at overseas ATMs with the "UnionPay" logo, ATM acceptance agencies in some countries or regions will charge a corresponding proportion of service fees. This fee is charged by the local ATM acceptance agency and has nothing to do with UnionPay or the card issuing bank. Please pay attention to the local ATM fee reminder.
* Effective from 22 November 2012.

6. Other Counter Service

6.1 Issue Certificate of Balance/Frozen Deposit	Free	Free			Market-oriented pricing
6.2 Issue copies of statement	Free	Free			Market-oriented pricing

Note: the above handling fees take effect from 25th Dec 2023.

7. Digibank services

7.1 Local CNY Interbank Transfer _ debiting amount CNY 100,000 or below	CNY 5 per transaction	CNY 5 per transaction			Market-oriented pricing
7.2 Local CNY Interbank Transfer _ debiting amount above CNY 100,000	CNY 30 per transaction	CNY 30 per transaction			Market-oriented pricing
7.3 Oversea Remittance (Telegraphic Transfer)	Handling Fees: 0.1% (min. CNY 100, max. CNY 500) per transaction Plus Cable Charges: CNY 120 per transaction	Handling Fees: 0.1% (min. CNY 100, max. CNY 500) per transaction Plus Cable Charges: CNY 120 per transaction Remarks: Handling Fees will be waived for remittance to DBS overseas branches		Handling fees (if applicable) and Cable Charges (if applicable) will be debit from DBS account (remittance account or others indicated by customer)	Market-oriented pricing

Note: * Waiver of Local CNY Interbank Transfer Fees through digibank is subject to change with prior notice.
* Agency fee and Full payment fee of Oversea remittance (Telegraphic Transfer) through digibank can be referred to details stated in item 4.1.2 and item 4.1.3.

8. QDII Product- Overseas Fund Series

8.1 Subscription Fee ¹	Up to 3%, Subscription Fee is capped at RMB 1,500,000 per transaction	Up to 3%, Subscription Fee is capped at RMB 1,500,000 per transaction		The Subscription Fee will be deducted directly from the principal amount by the bank on the subscription settlement date. Refer to sales documents for details.	Market-oriented pricing: Fee of QDII Product-Overseas Fund Series is formulated based on the bank's relevant personnel cost, custodian fee, system development maintenance and upgrade cost, bank software and hardware cost and marketing cost, with reference to the charges of similar products collected by other banks in the local market.
8.2 Switching Fee ²	Up to 1%, Switching Fee is capped at RMB 500,000 per transaction	Up to 1%, Switching Fee is capped at RMB 500,000 per transaction		The Switching Fee is charged from the switching amount directly. Refer to sales documents for details.	

1. The Subscription Fee rate varies depending on the specific type of overseas fund invested in and the principal amount. This fee adjustment took effect on April 29, 2022.
2. The Switching Fee rate varies depending on the specific switching amount. This fee adjustment took effect on April 29, 2022. Please refer to the product sales documents for information on conversion conditions.

9. QDII Product – Notes Series

9.1 Subscription Fee ¹	Up to 4%, Subscription Fee is capped at RMB 2,000,000	Up to 4%, Subscription Fee is capped at RMB 2,000,000		The Subscription Fee is charged from DBS account and deducted on subscription settlement date. Refer to sales documents for detail.	Market-oriented pricing: Fee of QDII Product-Notes Series is formulated based on the bank's relevant personnel cost, custody fee, system development and maintenance cost, bank software and hardware cost and marketing cost, with reference to the charges of similar products collected by other banks in the local market.
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* 1. Subscription Fee may be applicable for QDII Notes product. Please refer to Sales documents of specific product for details. This fee adjustment took effect on 29 Apr 2022.



Live more, Bank less

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10. QDII Product - Bonds ¹					
10.1	Product Redemption Fee (If applicable) ²	0.4% of face value, Product Redemption Fee is capped at RMB 200,000	0.4% of face value, Product Redemption Fee is capped at RMB 200,000		The Product Redemption Fee is charged from DBS account and deducted on redemption date. Refer to sales documents for detail.
10.2	Product Management Fee (If applicable) ³	0.25% per annum of face value, Product Management Fee is capped at RMB 125,000 per year	0.25% per annum of face value, Product Management Fee is capped at RMB 125,000 per year		The Product Management Fee is charged from DBS account and deducted on redemption date or maturity date. Refer to sales documents for detail.

* 1. This product is only available to clients who hold QDII bond products originally issued by ANZ.

* 2. This fee adjustment took effect on 29 Apr 2022.

* 3. Product Management Fee is charged at 0.25% of face value per year on redemption date or maturity date, which is calculated based on actual holding days. This fee adjustment took effect on 29 Apr 2022.

11. Structured Investment Products					
11.1	Administration Fee (If applicable)	Up to 2.0% per annum, Administration Fee is capped at RMB 16,000,000 per annum	Up to 2.0% per annum, Administration Fee is capped at RMB 16,000,000 per annum		Refer to Sales documents for detail.
11.2	Subscription Fee (If applicable)	Up to 3%, Subscription Fee is capped at RMB 25,000,000 per transaction	Up to 3%, Subscription Fee is capped at RMB 25,000,000 per transaction		The Subscription Fee is charged from customer's designated account by the Bank. Refer to Sales documents for detail.
11.3	Extension Fee (if applicable)	Up to 3%, Extension Fee is capped at RMB 25,000,000 per transaction	Up to 3%, Extension Fee is capped at RMB 25,000,000 per transaction		Refer to Sales documents for detail.

* The above fee adjustments in 11.1 Administration Fee and 11.2 Subscription Fee, as well as the 11.3 Extension Fee took effect on 26 September 2024.

12. Agency-sales of Onshore Unit Trust/Segregated Account Product/Insurance Product/Trust Product					
12.1	Agency-sales of Onshore Unit Trust/Segregated Account Product	The Bank to provide Onshore Unit Trust and Segregated Account Product distribution services for subscription, redemption, switching and customer maintenance ¹ .			Market-oriented pricing: Fee is charged in accordance with product documents and agreements between the Bank and fund companies/fund company subsidiaries.
12.2	Insurance Product ²	Not applicable/nil fee charged by DBS China			
12.3	Agency-sales of Trust Product ³	The Bank to provide Trust Product distribution services and charges Subscription Fee, Redemption Fee, Sales Service Fee and Performance Fee (if applicable).			Market-oriented pricing: Fee is charged in accordance with the product documents and agreement between the Bank and trust companies.

1. The Bank will charge up to 50% of fund's management fee from the fund companies/ fund company subsidiaries as the customer maintenance fee during the customer's entire holding period. Customer maintenance fee refer to the fund companies/fund company subsidiaries pay to the Bank to cover the Bank's cost in customer maintenance and sales activities. The customer maintenance fee is subject to the agreement between the Bank and the fund companies/fund company subsidiaries. And the fee will be deducted from the fund's management fee and calculated basing on the Bank's AUM of the fund.

2. Insurance company will pay commission fee to DBS China, based on the distribution agreements signed by both parties.

3. Above 12.3 Agency-sales of Trust Product has already been announced from 25 Aug 2023.

13. Individual Customer Loan					
13.1	Consumer Finance Business: The Penalty of Partial Early Prepayment/Full Early Prepayment	Refer to Chinese version		Revise	
13.2	Mortgage Loan Business: Handling Fee for Change of Loan Terms and Conditions	Free			Additional fees arising from notarial or legal witness services due to changes in loan terms shall be borne separately and paid in accordance with the prevailing rates set by local notary offices or legal firms.

Note:

1. Fee charges shown in this Tariff Table are denominated in Renminbi (also called Chinese Yuan, "CNY") or equivalent foreign currency.

2. Fee charges shown in this Tariff Table are applicable to all branches and the specific scope of service varies according to different regions.

3. The market-oriented pricing is based on the cost calculation and the market pricing as a reference, and the value of the cost calculation is compared with the market practice, considering the bank's own positioning and other comprehensive factors, and the pricing basis of our bank is taken as the lower value.

4. Government-Guided Pricing: The tariff is formulated based on the Measures for Administration of Commercial Banks' Services Prices (Yin Jian Fa [2014] No.268).

5. The above fees for QDII product are only charged by DBS, which do not include taxes levied by the government and other fees charged by third-party institutions. These taxes and other fees shall be paid by the customer himself.

6. The actual charging items and charging standards for financial products depend on the specific products. Please refer to the product sales documents for specific product charging items and charging standards.

7. The services and fee charges quoted in this Tariff Table may be changed by the Bank from time to time due to changes in laws and regulations, or pursuant to the guidelines or policies issued by regulatory authorities, or at the Bank's discretion.

8. The city limits in this Tariff Table refer to DBS city branches and all sub-branches.

9. In case of any query in respect of this Tariff Table, please call DBS hotline: 400-820-8988 or email to Chinahotline@db.com. Individual customer complaint letters can be mailed to: 15 / F, DBS Tower, 1318 Lujiazui Ring Road, Pudong New Area, Shanghai 200120, DBS Bank (China) Limited Consumer Banking Customer Experience Management Department

10. The English version is for reference only. In the event of any discrepancy between the English and the Chinese versions, the Chinese version shall prevail.

Effective from 1 Nov 2024