

## Remittances

<b>1. Issuance of Demand Draft</b>	
<ul style="list-style-type: none"> <li>• Private Banking Customer/VIP Banking Customer</li> <li>• General Bank Customer</li> <li>• Non-Bank Customer</li> </ul>	HKD50 per item or equivalent HKD100 per item or equivalent This service is not applicable to Non-Bank customer
<b>2. Telegraphic Transfer</b>	
a) Outward Remittances	
i) Private Banking Customer/ VIP Banking Customer	HKD60 or equivalent per item plus cable charges HKD65 or equivalent
ii) General Bank Customer	HKD120 or equivalent per item plus cable charges HKD130 or equivalent
iii) 328 Business Banking Customer (Premium Status)	
- HKD/USD	HKD60 or equivalent per item plus cable charges HKD130 or equivalent
- RMB	Please refer to the section of <a href="#">RMB Banking Services</a>
- Other currency	HKD120 or equivalent per item plus cable charges HKD130 or equivalent
Additional charges (if any):	
1) Payment message containing Chinese characters	plus HKD180 or equivalent
2) Message over 140 characters or 28 Chinese characters	plus HKD130 or equivalent
3) Commission in lieu of exchange (HKD payable outside China or Macau)	plus 0.25% on remittance amount (minimum HKD100, maximum HKD1,000) or equivalent
Additional handling charges to be charged by our correspondent bank being pay full amount	
- USD (To USA & other countries)	USD25 or equivalent per item
- EUR <sup>+</sup> (To European & other countries)	EUR25 or equivalent per item
- Other Currencies	Full amount of recipient bank charges
b) Inward Remittances	
i) Private Banking Customer/VIP Banking Customer/General Bank Customer	HKD70 or USD9 or equivalent
- HKD	
- Other Currencies	
ii) 328 Business Banking Customer (Premium Status)	
- HKD/USD	HKD35 or USD4.5 or equivalent
- RMB	Please refer to the section of <a href="#">RMB Banking Services</a>
- Other Currencies	HKD70 or USD9 or equivalent
<b>3. CHATS</b>	
a) Outward	
i) Private Banking Customer/ VIP Banking Customer	HKD60 or equivalent per item plus cable charges HKD40 or equivalent
ii) General Bank Customer	
- HKD	HKD120 or equivalent per item plus cable charges HKD80 or equivalent
- USD	
- EUR <sup>+</sup>	
- RMB	
iii) 328 Business Banking Customer (Premium Status)	
- HKD/USD	HKD60 or equivalent per item plus cable charges HKD80 or equivalent
- EUR <sup>+</sup>	HKD120 or equivalent per item plus cable charges HKD80 or equivalent
- RMB	Please refer to the section of <a href="#">RMB Banking Services</a>
Additional charges (if any):	
1) Payment message containing Chinese characters	plus HKD180 or equivalent
2) Message over 140 characters or 28 Chinese characters	plus HKD130 or equivalent
3) Commission in lieu of exchange (HKD payable outside China or Macau)	plus 0.25% on remittance amount (minimum HKD100, maximum HKD1,000) or equivalent
4) Additional handling charges to be charged by our correspondent bank being pay full amount	Plus full amount of charges charged by correspondent bank
b) Inward	
i) Private Banking Customer/VIP Banking Customer/General Bank Customer	
- HKD	HKD15
- USD	USD2
- EUR <sup>+</sup>	EUR1.4
- RMB	RMB15
ii) 328 Business Banking Customer (Premium Status)	
- HKD	HKD7.5
- USD	USD1
- EUR <sup>+</sup>	EUR1.4
- RMB	Please refer to the section of <a href="#">RMB Banking Services</a>
<b>4. Cancellation or Amendment of Telegraphic Transfer or Returned Remittances</b>	HKD250 or equivalent per item plus correspondent bank charges
<b>5. Outward Remittances Enquiry via Cable</b>	HKD250 or equivalent per item plus correspondent bank charges
<b>6. Repurchase of Demand Draft</b>	HKD150 or equivalent per item
<b>7. Stop Payment of Demand Draft</b>	HKD300 or equivalent per item plus correspondent bank charges
<b>8. Foreign Currency Cheque Return Unpaid from Correspondent Bank/Drawee Bank</b>	HKD150 or equivalent plus correspondent bank charges plus interest <sup>#</sup>
<b>9. Purchase/Deposit of Foreign Currency Cheque (This service is rendered for specific currencies only)<sup>o</sup></b>	0.375% of each foreign currency cheque amount (minimum HKD60) or equivalent plus correspondent bank charges
<b>10. Foreign Currency Cheque Sent for Collection (This service is rendered for specific currencies only)<sup>o</sup></b>	HKD300 or equivalent per item plus correspondent bank charges

<sup>#</sup> The interest is applicable to returned foreign currency cheque at the currency's prevailing prime rate +2% p.a. (minimum HKD20 or equivalent).

<sup>o</sup> Please refer to respective relationship managers or branch staff for supported currencies and which are subject to changes from time to time.

<sup>+</sup> The services are provided to, and targeted at customers in Hong Kong.

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](http://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](http://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 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)