

## PERSONAL ACCOUNT FEES

**Personal Client Name:**

**Here are the tables of fees related to Personal Account with different currencies:**

### PERSONAL ACCOUNT FEES (            )

Currency:	Standard Package	Premium Package <sup>(6)</sup>
<b>ACCOUNT SERVICE</b>		
Account Opening Fee	Free of charge	
Monthly Maintenance Fee	19	0
Internet Banking, Mobile Banking, Sign up and Monthly fee subscription	Free of charge	
<b>INCOMING TRANSACTION</b>		
Incoming payments from another DNBC Account	Free of charge	
Non-SWIFT incoming	5	
SWIFT incoming (SHA/BEN/OUR)	0.2% - min 10	
<b>OUTGOING TRANSACTION</b>		
Outgoing to another DNBC account	Free of charge	
Non-SWIFT Urgent D+1 <sup>(1)</sup>	0.25% <sup>(2)</sup> + 25	
Non-SWIFT Express D <sup>(1)</sup>	0.25% <sup>(2)</sup> + 50	
SWIFT Outgoing (SHA/BEN)	0.3% + 50	
SWIFT Outgoing (OUR)	0.3% + 50 + correspondent bank fee (If any)	
Payment cancellation, modification, refund	75	
<b>EXTRA FEE</b>		
Investigation Fee (SWIFT)	75	
Recall Fee (SWIFT)	75	
Due diligence fee on large amount payment <sup>(3)</sup> / complex transaction	0.05% - max 200	
Fee for handling funds on an account (annual rate) <sup>(4)</sup>	1%	

**Notes:**

- (1) D – current working date, Canada time zone, cut-off time at 04:00 PM.  
D+1 – value date on the following working day, Canada time zone.  
D+2 - within 2 days from the current working day, Canada time zone.
- (2) 0.25% of the total amount of transactions.  
Maximum transaction fee capped at 175 for Urgent D+2. Based on your request, an additional charge of 25 shall be applied to Express D+1.
- (3) Applicable with a transaction amount over 50,000 .  
This service charge is an extra fee for large transactions to check documents and scan KYC compliance. The processing fee is still fixed following the information on the above table.
- (4) The negative interest is calculated at the end of each day.  
The negative interest is debited at the end of each month for the period of the previous month and debited directly from the respective account.  
The negative interest is currently 1% per annual. The calculation for each month is 1/12th of the interest rate.  
The negative interest will be charged as of 01 May 2022 until further notice.
- (5) Monthly maintenance fee is free of charge for personal account holders who make monthly transactions (exchanged to ) from 12,000 or more via SWIFT Transfer. If the monthly transaction does not meet the above conditions, the monthly maintenance Standard fee of 19 shall be applied, regardless of clients who have signed up for Standard Package. Client is required to sign a form of switching his/her current package to upgrade to the Premium Package.
- (6) Easy upgrade to the Premium Package is available once Point (5) is satisfied.
- (7) With a current account upgrade from Standard to Premium, in the following months, if the client does not meet the requirement (5) mentioned above, the monthly maintenance fee will be applied for the standard package (19 ).
- (8) Enable to open accounts corresponding with different currencies: CHF, EUR, GBP, CAD, HKD, ect.

## OTHER SERVICES RENDERED (       )

*\*Applicable for       account.*

Account, Statement & Notification		
Account statement request	10	Fee for Hard copy. PDF is free when downloading via DNBCnet
Balance Certificate for a specific account	20	
Current account reference letter request	50	
Express courier original copy	60	To client address worldwide: DHL/FedEx
SMS notification about account transactions	0.2	Per message
Email notification about account transactions	Free of charge	

Account Closure	
Closing the Personal account after one year	Free of charge
Closing the Personal account within 12 months	200

Information updated as of **August 2022**. The fees and charges are subject to change from time to time.

I read, understood, and accepted it.

Account Authorized Person
Name:
Date:

For DNBC Financial Canada Limited only
Promotion code:

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## PERSONAL ACCOUNT FEES

**Personal Client Name:**

**Here are the tables of fees related to Personal Account with different currencies:**

### PERSONAL ACCOUNT FEES (HKD)

Currency: HKD	Standard Package	Premium Package <sup>(6)</sup>
<b>ACCOUNT SERVICE</b>		
Account Opening Fee	Free of charge	
Monthly Maintenance Fee	149 HKD	0 HKD
Internet Banking, Mobile Banking, Sign up and Monthly fee subscription	Free of charge	
<b>INCOMING TRANSACTION</b>		
Incoming payments from another DNBC Account	Free of charge	
Non-SWIFT incoming	40 HKD	
SWIFT incoming (SHA/BEN/OUR)	0.2% - min 80 HKD	
<b>OUTGOING TRANSACTION</b>		
Outgoing to another DNBC account	Free of charge	
Non-SWIFT Urgent D+1 <sup>(1)</sup>	0.25% <sup>(2)</sup> + 200 HKD	
Non-SWIFT Express D <sup>(1)</sup>	0.25% <sup>(2)</sup> + 410 HKD	
SWIFT Outgoing (SHA/BEN)	0.3% + 410 HKD	
SWIFT Outgoing (OUR)	0.3% + 410 HKD + correspondent bank fee (If any)	
Payment cancellation, modification, refund	615 HKD	
<b>EXTRA FEE</b>		
Investigation Fee (SWIFT)	615 HKD	
Recall Fee (SWIFT)	615 HKD	
Due diligence fee on large amount payment <sup>(3)</sup> / complex transaction	0.05% - max 1,650 HKD	
Fee for handling funds on an account (annual rate) <sup>(4)</sup>	1%	

**Notes:**

- (1) D – current working date, Canada time zone, cut-off time at 04:00 PM.  
D+1 – value date on the following working day, Canada time zone.  
D+2 - within 2 days from the current working day, Canada time zone.
- (2) 0.25% of the total amount of transactions.  
Maximum transaction fee capped at 1,455 HKD for Urgent D+2. Based on your request, an additional charge of 200 HKD shall be applied to Express D+1.
- (3) Applicable with a transaction amount over 412,500 HKD.  
This service charge is an extra fee for large transactions to check documents and scan KYC compliance. The processing fee is still fixed following the information on the above table.
- (4) The negative interest is calculated at the end of each day.  
The negative interest is debited at the end of each month for the period of the previous month and debited directly from the respective account.  
The negative interest is currently 1% per annual. The calculation for each month is 1/12th of the interest rate.  
The negative interest will be charged as of 01 May 2022 until further notice.
- (5) Monthly maintenance fee is free of charge for personal account holders who make monthly transactions (exchanged to HKD) from 100,000 HKD or more via SWIFT Transfer. If the monthly transaction does not meet the above conditions, the monthly maintenance Standard Fee Of 149 HKD shall be applied, regardless of clients who have signed up for Standard Package. Client is required to sign a form of switching his/her current package to upgrade to the Premium Package.
- (6) Easy upgrade to the Premium Package is available once Point (5) is satisfied.
- (7) Register a new account with Premium package, the monthly maintenance fee will be 0 HKD within 2 months (the subscription month and the next month). In the following months, if the client does not meet the requirement 6 mentioned above, the monthly maintenance fee will be applied for the standard package (149 HKD).
- (8) With a current account upgrade from Standard to Premium, in the following months, if the client does not meet the requirement (5) mentioned above, the monthly maintenance fee will be applied for the standard package (149 HKD).
- (9) Enable to open accounts corresponding with different currencies: EUR, CHF, GBP, CAD, HKD, etc...

## OTHER SERVICES RENDERED (HKD)

*\*Applicable for HKD account.*

Account, Statement & Notification		
Account statement request	80 HKD	Fee for Hard copy. PDF is free when downloading via DNBCnet
Balance Certificate for a specific account	165 HKD	
Current account reference letter request	410 HKD	
Express courier original copy	495 HKD	To client address worldwide: DHL/FedEx
SMS notification about account transactions	1.6 HKD	Per message
Email notification about account transactions	Free of charge	

Account Closure	
Closing the Personal account after one year	Free of charge
Closing the Personal account within 12 months	1,650 HKD

Information updated as of **August 2022**. The fees and charges are subject to change from time to time.

I read, understood, and accepted it.

Account Authorized Person
Name:
Date:

For DNBC Financial Canada Limited only
Promotion code:

*\*Information updated as of August 2022. The fees and charges are subject to change from time to time.*