

## 個人金融開戶總約定書修訂公告

本行開戶總約定書部分條款修訂如下，修訂條文自 2025 年 7 月 1 日起開始生效施行，生效前仍適用原約定條款。

中文版：

修訂條文	現行條文
<p>第三章 星展豐盛理財 / 星展豐盛私人客戶約定事項</p> <p>關於成為星展銀行「星展豐盛理財 / 星展豐盛私人客戶」客戶，立約人同意以下事項：</p> <p>一、總資產門檻及帳戶管理費</p> <p>立約人於銀行之月均額總資產如達新台幣參佰萬元以上，得申請成為星展豐盛理財客戶並享有星展豐盛理財之權益；立約人於銀行之月均額總資產如達新台幣參仟萬元以上，得申請成為星展豐盛私人客戶並享有星展豐盛私人客戶之權益。前述「總資產」係包括立約人於銀行各存款帳戶餘額、各投資商品之投資現值（以參考價格計算之，如無參考價格，則以投資商品之名目本金為計算）及經由銀行投保之各項有效保單所繳交之累計保險費加總計算。若立約人於銀行之月均額總資產未達上述星展豐盛理財客戶最低要求者，立約人應支付帳戶管理費每月新台幣伍佰元整，立約人並授權銀行得於次月逕自立約人之存款帳戶內直接扣取之，若餘額不足或其他因素無法全額扣取帳戶管理費者，銀行有權得逕行將星展豐盛理財客戶 / 星展豐盛私人客戶轉變為一般客戶，其原享有之星展豐盛理財客戶 / 星展豐盛私人客戶優惠將隨之終止。另銀行保留隨時修改總資產條件門檻、計算方式及帳戶管理費相關約定之權利，修改方式及效力請參見總約定書第一章一般約定事項規定。</p> <p>二、特別手續費</p>	<p>第三章 星展豐盛理財 / 星展豐盛私人客戶約定事項</p> <p>關於成為銀行「星展豐盛理財 / 星展豐盛私人客戶」客戶，立約人同意以下事項：</p> <p>一、總資產門檻及帳戶管理費</p> <p>立約人於銀行之月均額總資產如達新台幣貳佰萬元以上，得申請成為星展豐盛理財客戶並享有星展豐盛理財之權益；立約人於銀行之月均額總資產如達新台幣參仟萬元以上，得申請成為星展豐盛私人客戶並享有星展豐盛私人客戶之權益。前述「總資產」係包括各存款帳戶餘額、各投資商品之投資現值（以參考價格計算之，如無參考價格，則以投資商品之名目本金為計算）及經由銀行投保之各項有效保單所繳交之累計保險費加總計算。若立約人於銀行之月均額總資產未達上述星展豐盛理財客戶最低要求者，立約人應支付帳戶管理費每月新台幣伍佰元整，立約人並授權銀行得於次月逕自立約人之存款帳戶內直接扣取之，若餘額不足或其他因素無法全額扣取帳戶管理費者，銀行有權將星展豐盛理財客戶 / 星展豐盛私人客戶轉變為一般客戶，其原享有之星展豐盛理財客戶 / 星展豐盛私人客戶優惠將隨之終止。另銀行保留隨時修改總資產條件及帳戶管理費相關約定之權利，修改方式及效力請參見總約定書第一章一般約定事項規定。</p> <p>二、特別手續費</p>

星展豐盛理財客戶 / 星展豐盛私人客戶於開戶後二個月內終止銀行之所有帳戶者，應給付銀行手續費新台幣貳佰元整，以彌補銀行之作業成本。

## 三、其他限制

若星展豐盛理財客戶、星展豐盛私人客戶連續三個月未達上述月均額總資產門檻，銀行有權得將星展豐盛理財客戶轉變為一般客戶，或將星展豐盛私人客戶轉變為星展豐盛理財客戶（如月均額總資產達新台幣參佰萬元但未滿參仟萬元）或一般客戶（如月均額總資產未達新台幣參佰萬元），其原享有之星展豐盛理財客戶或星展豐盛私人客戶優惠亦將隨之終止。

四、立約人同意於其星展豐盛理財客戶 / 星展豐盛私人客戶資格終止後，其已申請之其他帳戶或服務仍然有效，並同意繼續遵守相關帳戶或服務之約定事項。

## 第十一章 附錄

### 壹、各項服務手續費收費一覽表

適用客群		一般客戶	星展豐盛理財 / 星展豐盛私人客戶	
服務項目				
自動 化交 易服 務	國內跨行提款-ATM	免費	免費	
	國內跨行轉帳 註 2	交易金額=<NT\$500 且為每帳戶每日第一筆交易，NT\$0 除有上欄情形之適用外，交易金額=<NT\$1,000，NT\$10 / 每筆	免費 / 每月 30 筆 <sup>註 1</sup>	
		交易金額>NT\$1,000，NT\$15 / 每筆		
	跨國提款-ATM	手續費 NT\$100+ 交易金額 1%之國際清算手續費 / 每筆 (僅適用金融卡)	手續費免費+ 交易金額 1%之國際清算手續費 / 每筆	
		跨國提款連結台幣帳戶: 手續費 NT\$75+ 交易金額 1%之國際清算手續費 / 每筆(僅適用簽帳金融卡)		
		跨國提款連結多幣別帳戶 <sup>註 7</sup> 免手續費(僅適用簽帳金融卡)		
		(國際清算手續費非銀行手續費，將隨國際清算組織之規定而調整)		
票據信用	第一類票據信用資料查詢	NT\$100 / 每次		

星展豐盛理財客戶 / 星展豐盛私人客戶於開戶後二個月內終止銀行之所有帳戶者，應給付銀行手續費新台幣貳佰元整，以彌補銀行之作業成本。

## 三、其他限制

若星展豐盛理財客戶、星展豐盛私人客戶連續六個月未達上述月均額總資產門檻，銀行有權將星展豐盛理財客戶轉變為一般客戶，或將星展豐盛私人客戶轉變為星展豐盛理財客戶（如月均額總資產達新台幣貳佰萬元但未滿參仟萬元）或一般客戶（如月均額總資產未達新台幣貳佰萬元），其原享有之星展豐盛理財客戶或星展豐盛私人客戶優惠亦將隨之終止。

四、立約人同意於其星展豐盛理財客戶 / 星展豐盛私人客戶資格終止後，其已申請之其他帳戶或服務仍然有效，並同意繼續遵守相關帳戶或服務之約定事項。

## 第十一章 附錄

### 壹、各項服務手續費收費一覽表

適用客群		總資產<NT\$100 萬	總資產<NT\$200 萬	星展豐盛理財客戶 (星展豐盛私人客戶亦適用)
服務項目				
自動 化交 易服 務	國內跨行提款 -ATM	免費		免費
	國內跨行轉帳 註2	交易金額=<NT\$500 且為每帳戶每日第一筆交易， NT\$0		免費 / 每月 30 筆 <sup>註1</sup>
		除有上欄情形之適用外，交易金額=<NT\$1,000， NT\$10 / 每筆		
		交易金額>NT\$1,000，NT\$15 / 每筆		
	跨國提款- ATM	手續費 NT\$100+ 交易金額 1%之國際清算手續費 / 每筆 (僅適用金融卡)		手續費免費+ 交易金額 1%之國際清算手 續費 / 每筆
		跨國提款連結台幣帳戶: 手續費 NT\$75+ 交易金額 1%之國際清算手續費 / 每筆(僅適用簽帳金融 卡)		
		跨國提款連結多幣別帳戶 <sup>註7</sup> 免手續費(僅適用簽帳金融卡)		
		(國際清算手續費非銀行手續費，將隨國際清算組織之規定而調整)		
票據 信用	第一類票據信 用資料查詢	NT\$100 / 每次		

資料查詢	第二類票據信用資料查詢	NT\$200 / 每次	
票據	空白支票	三個月活期性存款平均餘額 < NT\$15 萬元 · NT\$10 / 每張	
		三個月活期性存款平均餘額 ≥ NT\$15 萬元 · 免費	
	退票違約金	NT\$225 / 每張	
	退票註記	NT\$150 / 每張	
	偏遠地區託收票據	依受託行(含票交所)收費標準 NT\$26 + 另加 NT\$5 / 每張 (總資產<NT\$100 萬)	依受託行(含票交所)收費標準 NT\$26 / 每張
	託收票據撤票	NT\$100 / 每張	
	票據撤銷付款委託	NT\$100 / 每張	
	票據掛失止付	NT\$150 / 每份	
	調閱 / 複印庫存託收票據	NT\$50 / 每張	
	簽發本行支票	NT\$50 / 每張	

1. 星展豐盛理財 / 星展豐盛私人客戶：

- (1) 若您於銀行之月均額總資產如達等值新台幣參佰萬元以上，得申請成為銀行星展豐盛理財客戶並享有星展豐盛理財之相關權益；於銀行之月均額總資產如達等值新台幣參仟萬元以上，得申請成為星展豐盛私人客戶並享有星展豐盛私人客戶之相關權益。前述「總資產」係包括您於銀行各存款帳戶餘額、各投資商品之投資現值（以參考價格計算之，如無參考價格，則以投資商品之名目本金為計算）及經由星展銀行（台灣）投保之各項有效保單所繳交之累計保險費加總計算。月均額總資產若未達上述星展豐盛理財客戶帳戶之最低要求者，應支付銀行帳戶管理費每月 NT\$500 元整。
- (2) 上月月均額總資產達等值 NT\$300 萬元（含）以上之星展豐盛理財 / 星展豐盛私人客戶享有上揭相關服務手續費優惠，且額外得享有每月服務手續費減免次數：上月月均額總資產達等值 NT\$1,500 萬元（含）以上享當月減免 10 次，上月月均額總資產達等值 NT\$300 萬元（含）

資料查詢	第二類票據信用資料查詢	NT\$200 / 每次	
票據	空白支票	三個月活期性存款平均餘額 < NT\$15 萬元 · NT\$10 / 每張	
		三個月活期性存款平均餘額 ≥ NT\$15 萬元 · 免費	
	退票違約金	NT\$225 / 每張	
	退票註記	NT\$150 / 每張	
	偏遠地區託收票據	依受託行(含票交所)收費標準 NT\$26 + 另加 NT\$5 / 每張	依受託行(含票交所)收費標準 NT\$26 / 每張
	託收票據撤票	NT\$100 / 每張	
	票據撤銷付款委託	NT\$100 / 每張	
	票據掛失止付	NT\$150 / 每份	
	調閱 / 複印庫存託收票據	NT\$50 / 每張	
	簽發本行支票	NT\$50 / 每張	

1. 星展豐盛理財 / 星展豐盛私人客戶：

- (1) 若您於銀行之月均額總資產如達等值新台幣貳佰萬元以上，得申請成為銀行星展豐盛理財客戶並享有星展豐盛理財之相關權益，於銀行之月均額總資產如達等值新台幣參仟萬元以上，得申請成為星展豐盛私人客戶並享有星展豐盛私人客戶之相關權益。前述「總資產」係包括各存款帳戶餘額、各投資商品之投資現值（以參考價格計算之，如無參考價格，則以投資商品之名目本金為計算）及經由星展銀行（台灣）投保之各項有效保單所繳交之累計保險費加總計算。月均額總資產若未達上述星展豐盛理財客戶帳戶之最低要求者，應支付銀行帳戶管理費每月 NT\$500 元整。
- (2) 上月月均額總資產達等值 NT\$200 萬元（含）以上之星展豐盛理財 / 星展豐盛私人客戶享有上揭相關服務手續費優惠，且額外得享有每月服務手續費減免次數：上月月均額總資產達等值 NT\$400 萬元（含）以上享當月減免 10 次，上月月均額總資產達等值 NT\$200 萬元（含）

<p>以上可享當 月減免 5 次。惟前述服務手續費減免次數不適用於以下情況：(1)客戶當次完成服務後總資產未達等值新台幣 <b>300</b> 萬元(含)者，當次服務無法以服務手續費減免次數進行扣抵。(2)外幣匯入(含國外票匯、國外電匯)、外幣電匯匯出/外幣票匯匯出之郵電費與國外銀行費用、外幣光票託收業務不適用服務手續費減免次數。另如欲就「外幣現鈔存入與提領」享有手續費減免優惠，其減免次數之計算係以等值 US\$5,000 為一計算單位，即客戶如提領 US\$12,000 則其減免次數即以 3 次計算。</p> <p>(3) 星展豐盛理財 / 星展豐盛私人客戶更多詳細優惠內容，請參閱本行官網。</p> <p>4. 外幣光票託收業務，如光票幣別為美元限託收公司行號所開立金額 US\$50,000 ( 含 ) 以下且 MICR 磁字號碼清晰之票券，若有損毀、塗改、背書轉讓、曾遭退票等情事之票券均不得受理。本業務僅提供往來期間達 6個月以上且上月月均額總資產達 NT\$<b>300</b> 萬元 ( 含 )( 或等值外幣 ) 以上之豐盛理財客戶辦理 ( 惟 DBS 開立之票券不在此限，均得受理 )。</p>	<p>以上可享當 月減免 5 次。惟前述服務手續費減免次數不適用於以下情況：(1)客戶當次完成服務後總資產未達等值新台幣 <b>200</b> 萬元(含)者，當次服務無法以服務手續費減免次數進行扣抵。(2)外幣匯入(含國外票匯、國外電匯)、外幣電匯匯出/外幣票匯匯出之郵電費與國外銀行費用、外幣光票託收業務不適用服務手續費減免次數。另如欲就「外幣現鈔存入與提領」享有手續費減免優惠，其減免次數之計算係以等值 US\$5,000 為一計算單位，即客戶如提領 US\$12,000 則其減免次數即以 3 次計算。</p> <p>(3) 星展豐盛理財 / 星展豐盛私人客戶更多詳細優惠內容，請參閱本行官網。</p> <p>4. 外幣光票託收業務，如光票幣別為美元限託收公司行號所開立金額 US\$50,000 ( 含 ) 以下且 MICR 磁字號碼清晰之票券，若有損毀、塗改、背書轉讓、曾遭退票等情事之票券均不得受理。本業務僅提供往來期間達 6個月以上且上月月均額總資產達 NT\$<b>200</b> 萬元 ( 含 )( 或等值外幣 ) 以上之豐盛理財客戶辦理 ( 惟 DBS 開立之票券不在此限，均得受理 )。</p>
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英文版

修訂條文	現行條文
<p><b>Chapter 3 DBS Treasures / DBS Treasures Private Client Terms and Conditions</b></p> <p><del>When</del> By becoming DBS Treasures / DBS Treasures Private Client, the Undersigned agrees <del>to with</del> the following terms and conditions:</p> <p>I. Total Asset Threshold and Account Management Fee</p> <p><del>Where</del> If the Undersigned's monthly average total asset <del>of the Undersigned</del> with the Bank reaches NTD <b>3 million</b> or above, he/she/<del>it</del></p>	<p><b>Chapter 3 DBS Treasures / DBS Treasures Private Client Terms and Conditions</b></p> <p>When becoming DBS Treasures / DBS Treasures Private Client, the Undersigned agrees with the following terms and conditions:</p> <p>I. Total Asset Threshold and Account Management Fee</p> <p>Where the monthly average total asset of the Undersigned with the Bank reaches NTD <b>2 million</b> or above, he/she/it may apply to become a DBS</p>

may apply to become a DBS Treasures Client and ~~is will be~~ entitled to ~~enjoy~~ the ~~associated~~ rights and benefits. ~~as a DBS Treasures. Where If~~ the ~~Undersigned's~~ monthly average total asset ~~of the Undersigned~~ with the Bank reaches NTD 30 million or above, he/she/~~it~~ may apply for the DBS Treasures Private Client and ~~is be~~ entitled to ~~enjoy~~ the ~~associated~~ rights and benefits. ~~as a DBS Treasures Private Client~~ The aforementioned "total asset" refers to the sum of all deposit account balances, ~~the current market value of~~ all investment ~~current values of investment~~ products (calculated based on the reference price; if the reference price is ~~unavailable not available~~, then the notional amount of the investment product should be used for calculation) and the accumulated premiums paid by the Undersigned for all valid insurance policies through the Bank. If the ~~Undersigned's~~ monthly average total asset ~~of the Undersigned~~ with the Bank fails to ~~reach meet~~ the aforementioned minimum requirements for the DBS Treasures Client, the Undersigned shall pay an account management fee in an amount of NTD 500, and the Undersigned also authorizes the Bank to deduct such amount from the deposit account of the Undersigned directly in the next month. In case of any insufficient balance or other factors such that the account management fee cannot be deducted, the Bank ~~has reserves~~ the right to ~~convert~~ ~~reconvert~~ the DBS Treasures Client /DBS Treasures Private Client ~~into to~~ a general customer, and the benefits originally enjoyed by the DBS Treasures Client /DBS Treasures Private Client shall be terminated accordingly. In addition, the Bank reserves the right to revise the total asset criteria and account management fee-related requirements at any time. For the revision methods and effect, please refer to Chapter 1 General Terms and Conditions of the Master Agreement.

## II. Special Handling Fee

~~Where If~~ a DBS Treasures Client /DBS Treasures Private Client terminates all of his/her/~~its~~ accounts at the Bank within two months after the

Treasures Client and is entitled to enjoy the rights and benefits as a DBS Treasures. Where the monthly average total asset of the Undersigned with the Bank reaches NTD 30 million or above, he/she/it may apply for the DBS Treasures Private Client and is entitled to enjoy the rights and benefits as a DBS Treasures Private Client The aforementioned "total asset" refers to the sum of all deposit account balances, all investment current values of investment products (calculated based on the reference price; if the reference price is not available, then the notional amount of the investment product should be used for calculation) and the accumulated premiums paid by the Undersigned for all valid insurance policies through the Bank. If the monthly average total asset of the Undersigned with the Bank fails to reach the aforementioned minimum requirements for the DBS Treasures Client, the Undersigned shall pay an account management fee in an amount of NTD 500, and the Undersigned also authorizes the Bank to deduct such amount from the deposit account of the Undersigned directly in the next month. In case of any insufficient balance or other factors such that the account management fee cannot be deducted, the Bank has the right to convert the DBS Treasures Client /DBS Treasures Private Client into a general customer, and the benefits originally enjoyed by the DBS Treasures Client /DBS Treasures Private Client shall be terminated accordingly. In addition, the Bank reserves the right to revise the total asset criteria and account management fee-related requirements at any time. For the revision methods and effect, please refer to Chapter 1 General Terms and Conditions of the Master Agreement.

## II. Special Handling Fee

Where a DBS Treasures Client /DBS Treasures Private Client terminates all of his/her/its accounts at the Bank within two months after the

account opening, he/she/~~it~~ shall pay a handling fee of NTD 200 to the Bank in order to compensate for the operating cost incurred by the Bank.

### III. Other Limitations

If a DBS Treasures Client, DBS Treasures Private Client fails to reach the aforementioned monthly average total asset threshold for a period of **three months**, then the Bank shall have the right to convert the DBS Treasures Client into a general customer, or convert the DBS Treasures Private Client into DBS Treasures Client (if the monthly average total asset reaches NTD **3 million** but less than NTD 30 million) or a general customer (if the monthly average total asset fails to reach NTD **3 million**), and the customer benefits originally enjoyed by DBS Treasures Client or DBS Treasures Private Client shall be terminated accordingly .

IV. The Undersigned agrees that after his/her/~~its~~ qualification as a DBS Treasures Client/ DBS Treasures Private Client is terminated, his/her/~~its~~ other accounts or services having been applied for shall still be valid, and he/she/~~it~~ also agrees to continue to comply with the terms and conditions of the relevant accounts and services.

account opening, he/she/it shall pay a handling fee of NTD 200 to the Bank in order to compensate for the operating cost incurred by the Bank.

### III. Other Limitations

If a DBS Treasures Client, DBS Treasures Private Client fails to reach the aforementioned monthly average total asset threshold for a period of **six months**, then the Bank shall have the right to convert the DBS Treasures Client into a general customer, or convert the DBS Treasures Private Client into DBS Treasures Client (if the monthly average total asset reaches NTD **2 million** but less than NTD 30 million) or a general customer (if the monthly average total asset fails to reach NTD **2 million**), and the customer benefits originally enjoyed by DBS Treasures Client or DBS Treasures Private Client shall be terminated accordingly .

IV. The Undersigned agrees that after his/her/its qualification as a DBS Treasures Client/ DBS Treasures Private Client is terminated, his/her/its other accounts or services having been applied for shall still be valid, and he/she/it also agrees to continue to comply with the terms and conditions of the relevant accounts and services.

## Chapter 11 Appendix

### Section 1 Service and Handling Fee Standards

Customer Groups		General Customers	DBS Treasures / DBS Treasures Private Client
Service Items			
Automated Transaction Service	Domestic Interbank Withdrawal-ATM <sup>Note 2</sup>	Free	Free
	Domestic Interbank Transfer <sup>Note 2</sup>	Transaction Amount ≤NT\$500, NT\$0 /First transaction of each account per day	Free / 30 times per month <sup>Note 1</sup>
		Transaction Amount ≤NT\$1,000, NT\$10 /per time	
		Transaction Amount >NT\$1,000, NT\$15 /per time	
	Cross-border Withdrawal - ATM	Handling Fee NT\$100+ International settlement handling fee of 1% of transaction amount/per time (only applicable for ATM card) Handling Fee NT\$75+	Handling fee (free)+ International settlement handling fee of 1% of transaction amount/per time

## Chapter 11 Appendix

### Section 1 Service and Handling Fee Standards

Customer Groups		Total Asset <NT\$1 million	Total Asset <NT\$2 million	DBS Treasures Clients (also applicable to DBS Treasures Private Clients)
Service Items				
Automated Transaction Service	Domestic Interbank Withdrawal-ATM <sup>Note 2</sup>	Free		Free
	Domestic Interbank Transfer <sup>Note 2</sup>	Transaction Amount =<NT\$500, NT\$0/First transaction of each account per day		Free / 30 times per month <sup>Note</sup>
		Transaction Amount =<NT\$1,000, NT\$10 /per time		
		Transaction Amount >NT\$1,000, NT\$15 /per time		
	Cross-border Withdrawal - ATM	Handling Fee NT\$100+ International settlement handling fee of 1% of transaction amount/per time (only applicable for ATM card)		Handling fee (free)+ International settlement handling fee of 1% of transaction amount/per time



		International settlement fee of 1% of transaction amount / per time (only applicable for debit card)	
		Overseas withdrawals link to FCY CASA <sup>Note 7</sup> Free (only applicable for debit card)	
		(International settlement handling fee is not equivalent to the banks' handling fee, and it is adjusted according to the rules of the international settlement organization)	
Checking Account Credibility Inquiry	Type 1 - Checking Account Credit Inquiry	NT\$100/per time	
	Type 2 - Checking Account Credit Inquiry	NT\$200/per time	
Negotiable Instrument	Check Book	Average balance of demand deposit in three months < NT\$150 thousand, NT\$10/per check	
		Average balance of demand deposit in three months ≥ NT\$150 thousand, Free	
	Bounced Check Handling	NT\$225/per check	
	Annotation of Bounced Check	NT\$150/per check	
	Deposit Check Collection	According to the entrusted insitution (including Taiwan Clearing House)'s fee collection standard NT\$26 + plus additional NT\$5/per check (Total Asset < NT\$1 million)	According to the entrusted insitution (including Taiwan Clearing House)'s fee collection standard NT\$26 /per check
	Deposited Check Withdrawal	NT\$100/per check	
	Cancellation of Check Payment Entrustment	NT\$100/per check	
	Report Loss of Check and Stop Payment	NT\$150/per case	
	Retrieval of Post Dated Check (PDC) Images	NT\$50 /per check	
	Issuance of Cashier Order	NT\$50 /per check	

		Handling Fee NT\$75+ International settlement fee of 1% of transaction amount / per time (only applicable for debit card)	
		Overseas withdrawals link to FCY CASA <sup>Note 7</sup> Free (only applicable for debit card)	
		(International settlement handling fee is not equivalent to the banks' handling fee, and it is adjusted according to the rules of the international settlement organization)	
Checking Account Credibility Inquiry	Type 1 - Checking Account Credit Inquiry	NT\$100/per time	
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		Average balance of demand deposit in three months ≥ NT\$150 thousand, Free	
	Bounced Check Handling	NT\$225/per check	
	Annotation of Bounced Check	NT\$150/per check	
	Deposit Check Collection	According to the entrusted insitution (including Taiwan Clearing House)'s fee collection standard NT\$26 + plus additional NT\$5/per check	According to the entrusted insitution (including Taiwan Clearing House)'s fee collection standard NT\$26 /per check
	Deposited Check Withdrawal	NT\$100/per check	
	Cancellation of Check Payment Entrustment	NT\$100/per check	
	Report Loss of Check and Stop Payment	NT\$150/per case	
	Retrieval of Post Dated Check (PDC) Images	NT\$50 /per check	
	Issuance of Cashier Order	NT\$50 /per check	

1. DBS Treasures / DBS Treasures Private Clients:

(1) If your monthly average total asset at the Bank reaches above equivalent NT\$ **3 million**, you may apply to become the DBS Treasures Client and become eligible to enjoy relevant rights and benefits of DBS Treasures. If your monthly average total asset at the Bank reaches above equivalent NT\$ 30 million, you may apply for the DBS Treasures Private Client and become eligible to enjoy relevant rights and benefits of DBS Treasures Private Client. The aforementioned "total asset" refers to the sum of all deposit account balances, all investment current values of investment products (calculated based on the reference price; if reference price is not available, then the notional amount of the investment product is used for calculation) and the accumulated premium paid by the DBS Bank (Taiwan) for the purchase of all valid insurance policies on behalf of the Customer. If the monthly average total asset is less than the minimum requirement for the aforementioned DBS Treasures Client account, and it is required to pay the bank account management fee of NT\$500 per month.

(2) DBS Treasures/DBS Treasures Private Clients with the monthly average total asset in the previous month reaching above equivalent NT\$ **3 million** (inclusive) are entitled to enjoy the aforementioned relevant service handling fee discount and are entitled to additional number of service handling fee exemptions per month. The Customers with the previous month's monthly average total asset reaching above equivalent NT\$ **15 million** (inclusive) are entitled to 10 times of exemption of fee collections in the current month and customers with the previous month's monthly average total asset reaching above equivalent NT\$ **3 million** (inclusive) are entitled to 5 times of exemption of fee collections in the current month. However, the times of exemption of fee collections is not applicable for below condition: (1) if total asset is under equivalent NT\$ **3 million** (inclusive) after the service is provided by the Bank, the service handling fee exemption is not applicable when customer apply for this

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<p>service; (2) foreign currency inward remittance (T/T / D/D), foreign currency outward T/T and draft remittance cable fee, overseas bank service charge, foreign currency clean collection service, the service handling fee exemption is not applicable. In addition, for “Foreign Currency Cash Deposit and Withdrawal” customers are entitled to the exemption of the handling fee. The number of times of exemption is calculated based on the equivalent value of US\$5,000 as one calculation unit, i.e., if a customer withdraws US\$12,000, then the number of times of exemption is calculated as 3 times.</p> <p>(3) DBS Treasures/DBS Treasures Private Clients’ domestic interbank withdrawal-ATM, when it exceeds the number of free exemptions, the fee is collected according to the fee standards for such item.</p> <p>(4) For further details on the benefits for DBS Treasures/DBS Treasures Private Clients, please visit our Bank’s website.</p> <p>4. For foreign currency clean collection service, if the clean bill currency is in USD, it is limited to the collection of bills of the amount less than US\$50,000 (inclusive) issued by a company/firm and the MICR code shall be clearly visible. Bills subject to any damage, alternation, negotiable endorsement, record of bouncing check are not accepted. This service is only available to Treasures Clients with a transaction corresponding period above 6 months and the previous month’s average total asset amount above NT\$ <b>3 million</b> (inclusive) (or equivalent foreign currency). (However, bills issued by DBS are not restricted by such limitation, and such bills are acceptable.)</p>	<p>for this service; (2) foreign currency inward remittance (T/T / D/D), foreign currency outward T/T and draft remittance cable fee, overseas bank service charge, foreign currency clean collection service, the service handling fee exemption is not applicable. In addition, for “Foreign Currency Cash Deposit and Withdrawal” customers are entitled to the exemption of the handling fee. The number of times of exemption is calculated based on the equivalent value of US\$5,000 as one calculation unit, i.e., if a customer withdraws US\$12,000, then the number of times of exemption is calculated as 3 times.</p> <p>(3) DBS Treasures/DBS Treasures Private Clients’ domestic interbank withdrawal-ATM, when it exceeds the number of free exemptions, the fee is collected according to the fee standards for such item.</p> <p>(4) For further details on the benefits for DBS Treasures/DBS Treasures Private Clients, please visit our Bank’s website.</p> <p>4. For foreign currency clean collection service, if the clean bill currency is in USD, it is limited to the collection of bills of the amount less than US\$50,000 (inclusive) issued by a company/firm and the MICR code shall be clearly visible. Bills subject to any damage, alternation, negotiable endorsement, record of bouncing check are not accepted. This service is only available to Treasures Clients with a transaction corresponding period above 6 months and the previous month’s average total asset amount above NT\$ <b>2 million</b> (inclusive) (or equivalent foreign currency). (However, bills issued by DBS are not restricted by such limitation, and such bills are acceptable.)</p>
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星展 (台灣) 商業銀行股份有限公司 敬啟

開始公告日：2025年04月30日