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 2026 年 1 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

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壹、各項服務手續費收費一覽表

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現行條文

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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	
其他	台幣匯出匯款-本行客戶	匯款金額 ≤NT$200 萬元，NT$30 / 每筆 NT$200 萬元 < 匯款金額，每逾 NT$100 萬元，加收 NT$10 / 每筆	
	台幣匯出匯款-非本行客戶	匯款金額 ≤NT$200 萬元，NT$100 / 每筆 NT$200 萬元 < 匯款金額，每逾 NT$100 萬元，加收 NT$50 / 每筆	
	存款餘額證明 / 投資餘額證明	NT$200 / 每份，第二份起 NT$100 / 每份	
	印鑑掛失 / 印鑑更換 存摺補發 / 存單補發	NT$100 / 每一申請事項	
	列印傳票	NT$100 / 每張	
	列印往來帳戶明細	申請日前一年內，免費	
		逾一年，NT$100 / 每份(年) (收費上限 NT$2,000)	
	補發水單	申請日前一個月內，免費。	
		申請日前一年以內，NT$50 / 每張。逾一年，NT$100 / 每張	
	補發金融卡/簽帳金融卡	NT$100 / 每張	
	全民健康保險補充保費扣費證明	NT$100 / 每張	
	信用卡掛失止付	每卡 NT$200 (星展極耀無限卡 / 星展 eco 永續世界商務卡 / 星	

	料查詢		
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	
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	簽發本行支票	NT$50 / 每張	
其他	台幣匯出匯款-本行客戶	匯款金額 ≤NT$200 萬元，NT$30 / 每筆 NT$200 萬元 < 匯款金額，每逾 NT$100 萬元，加收 NT$10 / 每筆	
	台幣匯出匯款-非本行客戶	匯款金額 ≤NT$200 萬元，NT$100 / 每筆 NT$200 萬元 < 匯款金額，每逾 NT$100 萬元，加收 NT$50 / 每筆	
	存款餘額證明 / 投資餘額證明	NT$200 / 每份，第二份起 NT$100 / 每份	
	印鑑掛失 / 印鑑更換 存摺補發 / 存單補發	NT$100 / 每一申請事項	
	列印傳票	NT$100 / 每張	
	列印往來帳戶明細	申請日前一年內，免費	
		逾一年，NT$100 / 每份(年) (收費上限 NT$2,000)	
	補發水單	申請日前一個月內，免費。	
		申請日前一年以內，NT$50 / 每張。逾一年，NT$100 / 每張	
	補發金融卡/簽帳金融卡	NT$100 / 每張	
	全民健康保險補充保費扣費證明	NT$100 / 每張	
	信用卡掛失止付	每卡 NT$200 (星展極耀無限卡 / 星展 eco 永續世界商務卡 / 星	

			展飛行世界之極卡 / 星展飛行世界商務卡 / 星展飛行世界卡 / 星展豐盛無限卡 / 星展豐盛晶耀無限卡 / 星展晶耀無限卡 / 星展豐盛御璽卡免收)。	
	補發魔力卡		NT$200 / 每張	
	補發車貸清償證明		NT$200 / 每張	
	車貸客戶變更繳款日		NT$600 / 每次	
客戶帳戶相關費用	帳戶管理費		-----------	未達總資產門檻[註1]，每月收取 NT$500
	特別手續費		-----------	開戶後二個月內終止銀行之所有帳戶者，收取 NT$200
外幣匯入	手續費	一般匯入款	NT$200 / 每筆	免費
		國外票匯 (以台幣計價)	NT$500 / 每張（限解付行為本行之匯票，解款為台幣後若需匯至本國他行需另依台幣匯出匯款收費標準計收匯費）	
		國外電匯 (以台幣計價)	NT$500 / 每筆	
外幣電匯匯出	手續費 (郵電費另計)	匯出	NT$600 / 每筆	電匯至海外星展集團帳戶：免費[註3]
				電匯至非海外星展集團帳戶：NT$600 / 每筆
		退匯	NT$300 / 每筆	
		退匯後重匯	NT$800 / 每筆	
	郵電費	一般匯款	NT$300 / 每筆[註3]	
		全額到行	NT$600 / 每筆[註3]	
		改匯/退匯	NT$300 / 每通	
		取消/查詢/退匯後重匯	NT$300 / 每通	
外幣票匯匯出 (註:不包含歐元與紐幣)	手續費 (郵電費另計)	匯出	NT$50 / 每筆	
		改匯	NT$50 / 每筆 (客戶須退回原開票據，並由本行重行開立另一票據)	
		票匯止付	NT$1,000 / 每筆	
	郵電費 (匯出 / 改匯/ 止付/		NT$300 / 每通 (改匯以 2 通郵電費計收)	

			展飛行世界之極卡 / 星展飛行世界商務卡 / 星展飛行世界卡 / 星展豐盛無限卡 / 星展豐盛晶耀無限卡 / 星展晶耀無限卡 / 星展豐盛御璽卡免收)。	
	補發魔力卡		NT$200 / 每張	
	補發車貸清償證明		NT$200 / 每張	
	車貸客戶變更繳款日		NT$600 / 每次	
客戶帳戶相關費用	帳戶管理費		-----------	未達總資產門檻[註1]，每月收取 NT$500
	特別手續費		-----------	開戶後二個月內終止銀行之所有帳戶者，收取 NT$200
外幣匯入	手續費	一般匯入款	NT$200 / 每筆	免費
		國外票匯 (以台幣計價)	NT$500 / 每張（限解付行為本行之匯票，解款為台幣後若需匯至本國他行需另依台幣匯出匯款收費標準計收匯費）	
		國外電匯 (以台幣計價)	NT$500 / 每筆	
外幣電匯匯出	手續費 (郵電費另計)	匯出	NT$600 / 每筆	電匯至海外星展集團帳戶：免費[註3]
				電匯至非海外星展集團帳戶：NT$600 / 每筆
		退匯	NT$300 / 每筆	
		退匯後重匯	NT$800 / 每筆	
	郵電費	一般匯款	NT$300 / 每筆[註3]	
		全額到行	NT$600 / 每筆[註3]	
		改匯/退匯	NT$300 / 每通	
		取消/查詢/退匯後重匯	NT$300 / 每通	
外幣票匯匯出 (註:不包含歐元與紐幣)	手續費 (郵電費另計)	匯出	NT$50 / 每筆	
		改匯	NT$50 / 每筆 (客戶須退回原開票據，並由本行重行開立另一票據)	
		票匯止付	NT$1,000 / 每筆	
	郵電費 (匯出 / 改匯/ 止付/		NT$300 / 每通 (改匯以 2 通郵電費計收)	

	查詢)			
*外幣匯入與匯出除上述費用外，若有國外銀行費用，按實際金額另行計收註1				
外幣現鈔	存入與提領		依本行之外匯牌告即期及現鈔匯率之價差收費 (最低 NT$100 / 筆) 例：客戶提領 USD5,000，手續費即為 5,000×(現鈔匯率 29.225-即期匯率 29.025)=NT$1,000	
	台幣與外幣間現鈔兌換		交易金額 1% (最低收費 NT$100/筆)	免收
外幣光票	光票託收註4	手續費	依票面金額 0.05%計收 (每張最低 NT$200，最高 NT$800)	
		郵電費	付款行所在地	收費/每筆
			台灣 / 香港 / 澳門	NT$200
			亞洲 / 澳洲	NT$250
			美國及其他地區	NT$300
			(註:不包含歐元及紐幣，且同一付款行，同一幣別，同一申請人視為一筆；另國外銀行費用，按實際金額另行計收)	

1. 星展豐盛理財/星展豐盛私人客戶/星展頂級私人客戶：

(1)客戶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，於銀行之月均額總資產如達等值新台幣壹億元以上且取得本行高資產客戶資格，得申請成為星展頂級私人客戶並享有星展頂級私人客戶之相關權益。前述「總資產」係包括客戶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之最低要求者，應支付銀行帳戶管理費每月等值 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/星展頂級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：

- 星展頂級私人客戶上月月均額總資產達等值 NT$1 億元(含)以上享當月減免 15 次、上月月均額總資產達等值 NT$3,000 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)以上享當月減免 5 次，減免次數不予累加。
- 星展豐盛私人客戶上月月均額總資產達等值 NT$3,000 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)以上享當月減免 5 次，減免次數不予累加。
- 星展豐盛理財客戶上月月均額總資產達等值 NT$300 萬元(含)以上享當月減免 5 次。

(3)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 300 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。客戶需同時符合：(A)依客戶所屬客群，客戶「上

	查詢)			
*外幣匯入與匯出除上述費用外，若有國外銀行費用，按實際金額另行計收註1				
外幣現鈔	存入與提領		依本行之外匯牌告即期及現鈔匯率之價差收費 (最低 NT$100 / 筆) 例：客戶提領 USD5,000，手續費即為 5,000×(現鈔匯率 29.225-即期匯率 29.025)=NT$1,000	
	台幣與外幣間現鈔兌換		交易金額 1% (最低收費 NT$100/筆)	免收
外幣光票	光票託收註4	手續費	依票面金額 0.05%計收 (每張最低 NT$200，最高 NT$800)	
		郵電費	付款行所在地	收費/每筆
			台灣 / 香港 / 澳門	NT$200
			亞洲 / 澳洲	NT$250
			美國及其他地區	NT$300
			(註:不包含歐元及紐幣，且同一付款行，同一幣別，同一申請人視為一筆；另國外銀行費用，按實際金額另行計收)	

1. 星展豐盛理財/星展豐盛私人客戶/星展頂級私人客戶：

(1)客戶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，於銀行之月均額總資產如達等值新台幣壹億元以上且取得本行高資產客戶資格，得申請成為星展頂級私人客戶並享有星展頂級私人客戶之相關權益。前述「總資產」係包括客戶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之最低要求者，應支付銀行帳戶管理費每月等值 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/星展頂級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：

- 星展頂級私人客戶上月月均額總資產達等值 NT$1 億元(含)以上享當月減免 15 次、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)以上享當月減免 5 次。
- 星展豐盛私人客戶/星展豐盛理財客戶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)以上享當月減免 5 次。

(3)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 300 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。客戶需同時符合：(A)「上個月總資產」達新台幣 300 萬元(含)以上/1,500 萬元(含)以上/1 億元(含)以上；及(B)「當次完成服務後總資產」達等值新台幣 300 萬元(含)以上；與(C)當月可減免之優惠次數尚未使用完畢；且(D)申

個月總資產」符合上述(2)各點對應之指定門檻；及(B)「當次完成服務後總資產」達等值新台幣 300 萬元(含)以上；與(C)當月可減免之優惠次數尚未使用完畢；且(D)申請減免之項目非屬前述不適用服務手續費減免次數者，始可使用金融服務手續費優惠減免次數進行減免。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。

(4)星展豐盛理財/星展豐盛私人客戶/星展頂級私人客戶更多詳細優惠內容請參閱本行官網。

2. 跨行轉帳交易每月手續費減免：

(1)50 樂活 / 樂利活儲帳戶，享每月 15 筆跨行轉帳免手續費。

(2)升級星禧數位帳戶，2019/6/15 日終前持有本行有效信用卡正卡、持有房屋貸款、汽車貸款、個人貸款且尚未結清或投資產品且尚未贖回之客戶，享跨行轉帳每月 15 筆免手續費，未升級星禧數位帳戶或未符合前列條件之客戶不適用前列轉帳手續費優惠。本行將定期檢視客戶與本行往來情形，若客戶已不符合前列資格，自客戶喪失前開資格起，客戶即不適用手續費減免次數優惠。

(3)薪資轉帳帳戶，享每月 15 筆跨行轉帳免手續費，或依據客戶個別簽定之合約書（委託轉帳代發薪資約定書）辦理。

(4)國內跨行轉帳，每月免費次數係就所有自動化通路交易合併計算。國內跨行轉帳交易超過每月免費次數時，依該項目收費標準收費。

3. 本行依客戶指示辦理全額到行，但中間行/受款行仍有可能逕自匯款金額內扣取費用，造成該筆匯出款無法全額到達。外幣匯出至海外星展集團帳戶，且符合後列服務範圍者，本行將一律採全額到行方式匯出，並免收匯出郵電費，星展豐盛理財/星展豐盛私人客戶/星展頂級私人客戶則免收匯出郵電費及手續費。服務範圍：受款國別為新加坡、香港、中國、印度、印尼、澳洲、越南，且匯出幣別為美金、歐元、英鎊、加拿大幣、瑞士法郎、澳幣、紐西蘭幣、日圓、新加坡幣、港幣。(服務範圍不包含匯出加拿大幣、瑞士法郎至澳洲及匯出加拿大幣、瑞士法郎、紐西蘭幣、港幣至越南) 。

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$300 萬元（含）(或等值外幣）以上之星展豐盛理財客戶/星展豐盛私人客戶/星展頂級私人客戶辦理（惟 DBS 開立之票券不在此限，均得受理）。

5. 上述所列服務項目之資料文件，如需由外部倉儲單位調閱者，每次申請每份資料（依月份計算）另加收調閱費用 NT$800，申請不同資料類別採分開計費。

6. 上述各項收費適用於消費金融處客戶，國際金融業務分行(OBU)之客戶將以等值外幣計收。

7. 國外提款扣款本行支援之 14 種外幣，免手續費: 美金、新加坡幣、歐元、澳幣、加拿大幣、英鎊、瑞士法郎、日幣、港幣、紐西蘭幣、瑞典克朗、泰銖、人民幣、南非幣。

英文版

修訂條文

Chapter 11 Appendix
Section 1 Service and Handling Fee Standards

Service Items \ Customer Groups		General Customers	DBS Treasures / DBS Treasures Private Client(星展豐盛私人客戶) / DBS Treasures Private Client(星展頂級私人客戶)
Automated Transaction Service	Domestic Interbank Withdrawal-ATM[Note 2]	Free	Free
	Domestic Interbank Transfer[Note 2]	Transaction Amount =<NT$500, NT$0 /First transaction of each account per day	DBS Treasures: 30 times free per month[Note 1] DBS Treasures Private Client(星展豐盛私人客戶): 50 times free per month[Note 1] DBS Treasures Private Client(星展頂級私人客戶) : 101 times free per month[Note 1]
		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
		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 [Note 7] 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	

現行條文

Chapter 11 Appendix
Section 1 Service and Handling Fee Standards

Service Items \ Customer Groups		General Customers	DBS Treasures / DBS Treasures Private Client(星展豐盛私人客戶) / DBS Treasures Private Client(星展頂級私人客戶)
Automated Transaction Service	Domestic Interbank Withdrawal-ATM[Note 2]	Free	Free
	Domestic Interbank Transfer[Note 2]	Transaction Amount =<NT$500, NT$0 /First transaction of each account per day	DBS Treasures / DBS Treasures Private Client(星展豐盛私人客戶): 30 times free per month[Note 1] DBS Treasures Private Client(星展頂級私人客戶) : 101 times free per month[Note 1]
		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
		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 [Note 7] 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 insitition (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 insitition (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	
Others	NTD Outward Remittance DBS TW customer	Remittance amount ≤ NT$2 million, NT$30 /per transaction NT$2 million < Remittance amount, an addition of NT$10 is collected for each NT$1 million in excess /per transaction	
	NTD Outward Remittance	Remittance amount ≤ NT$2 million, NT$100 /per transaction NT$2 million < Remittance amount, an addition of NT$50 is collected for	

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	
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	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	
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	Issuance of Cashier Order	NT$50 /per check	
Others	NTD Outward Remittance DBS TW customer	Remittance amount ≤ NT$2 million, NT$30 /per transaction NT$2 million < Remittance amount, an addition of NT$10 is collected for each NT$1 million in excess /per transaction	
	NTD Outward Remittance	Remittance amount ≤ NT$2 million, NT$100 /per transaction NT$2 million < Remittance amount, an addition of NT$50 is collected for	

	Non-DBS TW customer		each NT$1 million in excess /per transaction	
	Deposit Balance Certificate/Investment Balance Certificate		NT$200/per copy, NT$100/per copy for second copy and above	
	Report Loss of Seal/Change of Seal Re-issuance of Passbook/Re-issuance of Deposit Slip		NT$100/each application	
	Printing of Voucher		NT$100/per paper	
	Printing of Account Statement		Free (if within one year before the application date)	
			After one year, NT$100/per copy (year) (maximum fee collection of NT$2,000)	
	Re-issuance of Transaction Receipt		Free (if within one month before the application date)	
			Within one year before the application ate, NT$50 / per sheet. Exceeding one year, NT$100 / per sheet	
	Re-issuance of ATM/Debit Card		NT$100/per card	
	National Health Insurance Premium Payment Deduction Certificate		NT$100/per paper	
	Credit Card Report Loss and Stop Payment		NT$200/per card (exempted for DBS Insignia infinite Card/ DBS Cash eco world business Card/ DBS Travel World Elite Card/ DBS Travel World Business Card / DBS Treasures Infinite Card/ DBS Vantage Infinite Card/DBS Treasures SIGNATURE BUSINESS Card)	
	Re-issuance of MORE Card		NT$200/per card	
	Re-issuance of Car Loan Settlement Certificate		NT$200/per paper	
	Car Loan Customer Change of Payment Date		NT$600/per time	
Account Relevant Fees	Account Management Fee		-----------	Less than total asset threshold Note 1, NT$500 is collected monthly
	Special Handling Fee		-----------	Terminate all accounts with the Bank within two months after account opening, NT$200 is collected
Foreign	Handling	General	NT$200 /per transaction	Free

	Non-DBS TW customer		each NT$1 million in excess /per transaction	
	Deposit Balance Certificate/Investment Balance Certificate		NT$200/per copy, NT$100/per copy for second copy and above	
	Report Loss of Seal/Change of Seal Re-issuance of Passbook/Re-issuance of Deposit Slip		NT$100/each application	
	Printing of Voucher		NT$100/per paper	
	Printing of Account Statement		Free (if within one year before the application date)	
			After one year, NT$100/per copy (year) (maximum fee collection of NT$2,000)	
	Re-issuance of Transaction Receipt		Free (if within one month before the application date)	
			Within one year before the application ate, NT$50 / per sheet. Exceeding one year, NT$100 / per sheet	
	Re-issuance of ATM/Debit Card		NT$100/per card	
	National Health Insurance Premium Payment Deduction Certificate		NT$100/per paper	
	Credit Card Report Loss and Stop Payment		NT$200/per card (exempted for DBS Insignia infinite Card/ DBS Cash eco world business Card/ DBS Travel World Elite Card/ DBS Travel World Business Card / DBS Treasures Infinite Card/ DBS Vantage Infinite Card/DBS Treasures SIGNATURE BUSINESS Card)	
	Re-issuance of MORE Card		NT$200/per card	
	Re-issuance of Car Loan Settlement Certificate		NT$200/per paper	
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Foreign	Handling	General	NT$200 /per transaction	Free

Currency Inward Remittance	Fee	Inward Remittance		
		Overseas D/D (In NTD)	NT$500 /per sheet (limited to draft with the Bank as the paying bank and after payment in NTD, if further remittance to other banks in the R.O.C., remittance fee is to be further collected according to the NTD outward remittance fee standards)	
		Overseas T/T (In NTD)	NT$500 /per transaction	
Foreign Currency Outward T/T	Handling Fee (Cable fee not included)	Outward Remittance	NT$600 /per transaction	T/T to overseas DBS account: Free [Note 3] T/T to non-DBS account: NT$600 /per transaction
		Remittance Rejection	NT$300 /per transaction	
		Re-remit after Rejection	NT$800 /per transaction	
	Cable Fee	General Remittance	NT$300 /per transaction [Note 3]	
		Full Payment	NT$600 /per transaction [Note 3]	
		Amendment /Rejection of Remittance	NT$300 /per transaction	
		Cancellation /Inquiry/ Re-remit after Rejection	NT$300 /per transaction	
Foreign Currency Draft Remittance (Note: EUR	Handling Fee (Cable fee not included)	Outward Remittance	NT$50 /per transaction	
		Amendment of Remittance	NT$50 /per transaction (Customer is required to return the originally issued draft, and the Bank then reissues another draft)	

Currency Inward Remittance	Fee	Inward Remittance		
		Overseas D/D (In NTD)	NT$500 /per sheet (limited to draft with the Bank as the paying bank and after payment in NTD, if further remittance to other banks in the R.O.C., remittance fee is to be further collected according to the NTD outward remittance fee standards)	
		Overseas T/T (In NTD)	NT$500 /per transaction	
Foreign Currency Outward T/T	Handling Fee (Cable fee not included)	Outward Remittance	NT$600 /per transaction	T/T to overseas DBS account: Free [Note 3] T/T to non-DBS account: NT$600 /per transaction
		Remittance Rejection	NT$300 /per transaction	
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<tr><td colspan="2">Cable Fee (Outward Remittance/Amendment of Remittance / Stop Payment/ Inquiry)</td><td colspan="2">NT$300 / per request
(Amendment of Remittance, cable fee is calculated as 2 requests for fee collection.</td></tr>
<tr><td colspan="5">**Foreign Currency Remittance in addition to the cable fee, in case of overseas bank service charge, additional fee is collected according to the actual amount) [Note 1]</td></tr>
<tr><td rowspan="2">Foreign Currency Cash</td><td colspan="2">Deposit and Withdrawal</td><td colspan="2">The standard fee-collection is based on the cash deposit amount and exchange-rate differential announced at the Customers' acceptance (minimum of NT$100/ per transaction)
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(1) If your monthly average total asset at the Bank reaches above equivalent NT$ 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</td></tr>
</table>

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<tr><td rowspan="2">Foreign Currency Clean Bill</td><td rowspan="2">Collection[Note 4]</td><td>Handling Fee</td><td colspan="2">0.05% of check's face value (minimum of NT$200 per check, and maximum of NT$800)</td></tr>
<tr><td>Cable Fee</td><td colspan="2"><table><tr><td>Paying Bank Location</td><td>Fee/per transaction</td></tr><tr><td>Taiwan/Hong Kong/Macau</td><td>NT$200</td></tr><tr><td>Asia/ Australia</td><td>NT$250</td></tr><tr><td>America and Other Regions</td><td>NT$300</td></tr></table>(Notice: EUR and NZD are excluded. Cheque of the same paying bank, same currency and same applicant are treated as one transaction. Overseas bank's service charge is collected additionally according to the actual amount.)</td></tr>
<tr><td colspan="5">1. DBS Treasures / DBS Treasures Private Client(星展豐盛私人客戶)/DBS Treasures Private Client (星展頂級私人客戶):
(1) If your monthly average total asset at the Bank reaches above equivalent NT$ 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</td></tr>
</table>

may apply for the DBS Treasures Private Client(星展豐盛私人客戶) and become eligible to enjoy relevant rights and benefits of DBS Treasures Private Client (星展豐盛私人客戶). If your monthly average total asset at the Bank reaches above equivalent NT$ 100 million and with high-net-worth client qualification in DBS, you may apply for the DBS Treasures Private Client (星展頂級私人客戶) and become eligible to enjoy relevant rights and benefits of DBS Treasures Private Client (星展頂級私人客戶). 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 Client(星展豐盛私人客戶)/DBS Treasures Private Client(星展頂級私人客戶) 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.

- DBS Treasures Private Client(星展頂級私人客戶) with the previous month's monthly average total asset reaching above equivalent NT$ 100 million (inclusive) are entitled to 15 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$ 30 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$3 million (inclusive) are entitled to 5 times of exemption of fee collections in the current month.
- DBS Treasures Private Client(星展豐盛私人客戶) with the previous month' s monthly average total asset reaching above equivalent NT$ 30 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$3 million (inclusive) are entitled to 5 times of exemption of fee collections in the current month.
- DBS Treasures Client with the previous month' s monthly average total asset reaching above equivalent NT$ 3 million (inclusive) are entitled to 5 times of exemption of fee collections in the current month.

(3) 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 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. To qualify for an exemption of financial service fee collection, clients must simultaneously meet the following criterion: (A) based on the customer segment, the "total assets last month" meet the designated

may apply for the DBS Treasures Private Client(星展豐盛私人客戶) and become eligible to enjoy relevant rights and benefits of DBS Treasures Private Client (星展豐盛私人客戶). If your monthly average total asset at the Bank reaches above equivalent NT$ 100 million and with high-net-worth client qualification in DBS, you may apply for the DBS Treasures Private Client (星展頂級私人客戶) and become eligible to enjoy relevant rights and benefits of DBS Treasures Private Client (星展頂級私人客戶). 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 Client(星展豐盛私人客戶)/DBS Treasures Private Client(星展頂級私人客戶) 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.

- DBS Treasures Private Client(星展頂級私人客戶) with the previous month's monthly average total asset reaching above equivalent NT$ 100 million (inclusive) are entitled to 15 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$ 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$3 million (inclusive) are entitled to 5 times of exemption of fee collections in the current month.
- DBS Treasures Private Client(星展豐盛私人客戶)/ DBS Treasures Client with the previous month' s monthly average total asset reaching above equivalent NT$ 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.

(3) 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 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. To qualify for an exemption of financial service fee collection, clients must simultaneously meet the following criterion: (A) Total assets of at least NT$3 million or NT$15 million or NT$100 million in the previous month; (B) Total assets equivalent to at least NT$3 million after completion of the current service; (C) Unused fee waivers remaining for the current month; and (D) The service requested is not among those excluded from the fee waiver program. In addition, for "Foreign Currency Cash Deposit and Withdrawal"

thresholds corresponding to each point in (2) above; (B) Total assets equivalent to at least NT$3 million after completion of the current service; (C) Unused fee waivers remaining for the current month; and (D) The service requested is not among those excluded from the fee waiver program. 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.

(3) For further details on the benefits for DBS Treasures/DBS Treasures Private Client(星展豐盛私人客戶)/DBS Treasures Private Client(星展頂級私人客戶), please visit our Bank's website.

2. Interbank fund transfer transaction monthly handling fee exemption:

(1) 50+ and Savings Plus Account, the account is entitled to 15 times of interbank transfer handling fee exemptions per month.

(2) Upgrade DBS Digital account as of 2019/6/15, customer has valid DBS primary credit card, Mortgage loan, Auto loan, Personal loan not yet pay off or investment product not yet redeemed, can enjoy 15 times inter-bank fund transfer waiver per month. If account didn't upgrade or customer does not meet any of the criteria above, is not applicable for fee waiver.

(3) Payroll account is entitled to 15 times of interbank transfer handling fee exemptions per month, or based on payroll contracts signed individually.

(4) For the domestic interbank transfer, the number of times of exemption per month is calculated consolidated for all automated channel transactions. When it exceeds the monthly number of times the exemption, the fee is calculated according to the fee standards of such item.

3. The foreign currency outward remittance amount may not Pay in Full even if customers instruct such service due to the interbank/beneficiary bank may charge the service fee from the remittance amount directly. For foreign currency outward remittance to overseas DBS account and complying with the following scope of service, the Bank will adopt the full amount method for the outward remittance, and the outward remittance cable fee is exempted, DBS Treasures / DBS Treasures Private Client(星展豐盛私人客戶)/DBS Treasures Private Client(星展頂級私人客戶) are entitled to the exemption of the outward remittance cable fee and handling fee. Scope of service: Beneficiary countries of Singapore, Hong Kong, China, India, Indonesia, Australia, Vietnam, and the outward remittance currency is in USD, EUR, GBP, CAD, CHF, AUD, NZD, JPY, SGD, and HKD. Out of scope: CAD & CHF are not available for Australia. CAD, CHF, NZD, and HKD are not available for Vietnam.

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$50,000 (inclusive) issued by a company/firm and the MICR code shall be clearly visible. Bills subject to any damage, alternation, negotiable endorsement, record of bouncing check are not accepted. This service is only available to DBS Treasures/DBS Treasures Private Client(星展豐盛私人客戶)/DBS Treasures Private Client(星展頂級私人客戶) with a transaction corresponding period above 6 months and the previous month's average total asset amount above NT$ 3 million (inclusive) (or equivalent foreign currency). (However, bills issued by DBS are not restricted by such limitation, and such bills are acceptable.)

5. For the files and documents of the aforementioned service items, if there is a need for retrieval by the external

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.

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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$50,000 (inclusive) issued by a company/firm and the MICR code shall be clearly visible. Bills subject to any damage, alternation, negotiable endorsement, record of bouncing check are not accepted. This service is only available to DBS Treasures/DBS Treasures Private Client(星展豐盛私人客戶)/DBS Treasures Private Client(星展頂級私人客戶) with a transaction corresponding period above 6 months and the previous month's average total asset amount above NT$ 3 million (inclusive) (or equivalent foreign currency). (However, bills issued by DBS are not restricted by such limitation, and such bills are acceptable.)

5. For the files and documents of the aforementioned service items, if there is a need for retrieval by the external warehousing unit, an additional retrieval fee of NT$800 shall be collected for each application of each set of documents (calculated according to the month), and fees are calculated separately for the application of different document types.

6. The aforementioned fee collections are applicable to the customers of the Consumer Financial Division.

warehousing unit, an additional retrieval fee of NT$800 shall be collected for each application of each set of documents (calculated according to the month), and fees are calculated separately for the application of different document types. 6. The aforementioned fee collections are applicable to the customers of the Consumer Financial Division. Customers of Offshore Banking Unit (OBU) will be charged in equivalent foreign currency. 7. Overseas withdrawals link to FCY CASA (supported 14 currencies), free: USD, SGD, EUR, AUD, CAD, GBP, CHF, JPY, HKD, NZD, SEK, THB, CNY, ZAR	Customers of Offshore Banking Unit (OBU) will be charged in equivalent foreign currency. 7. Overseas withdrawals link to FCY CASA (supported 14 currencies), free: USD, SGD, EUR, AUD, CAD, GBP, CHF, JPY, HKD, NZD, SEK, THB, CNY, ZAR

星展（台灣）商業銀行股份有限公司 敬啟

開始公告日：2025年11月1日