

# Personal Banking Services Tariff Table

Effective Date : 2018.05.21

Service Item		Customer	Total Assets Under Management <NT\$1 million	Total Assets Under Management < NT\$2 million	Treasures Client (Treasures Private Client applicable)
Auto-transaction service	Interbank cash withdrawal-ATM		NT\$5 / each <sup>2</sup>		Free / 30 times per month <sup>1</sup>
	Interbank fund transfer		NT\$15 / each		Free / 5 times per month <sup>1</sup>
	Overseas withdrawal-ATM		Commission NT\$100+ International Settlement fee 1% / each		Commission Free+ International Settlement fee 1% / each
			(International settlement fee is not bank commission, and based on international settlement organization regulation to adjust.)		
Chequeing Account Credibility Enquiry	1st type of chequeing account credibility enquiry		NT\$100 / each		
	2nd type of chequeing account credibility enquiry		NT\$200 / each		
Cheque	Issuance of cheque book		NT\$10 per cheque if latest 3 months savings account average balance < NT\$150,000 Free if latest 3 months savings account average balance ≥ NT\$150,000		
	Bounced cheque handling		NT\$225 / per cheque		
	Represent bounced cheque charges		NT\$150 / per cheque		
	Deposit cheque via partnered bank		Partnered Bank Charges + NT\$5 / per cheque	Partnered Bank Charges / per cheque	
	Deposit cheque withdrawal		NT\$100 / per cheque		
	Cheque revocation payment committal		NT\$100 / per cheque		
	Cheque loss and stop payment		NT\$150 / per request		
	Retrieval of post dated cheque(PDC) images		NT\$50 / per cheque		
	Issuance of cashier order		NT\$50 / per cheque		
	Issuance of Bank of Taiwan cheque		Cheque amount of < NT\$1,000,000, NT\$400 / per piece Cheque amount of ≥ NT\$1,000,000, NT\$200 / per piece		
Others	Local currency remittance		Remittance Amount ≤ TWD\$2,000,000, NT\$30 / each Remittance Amount > TWD\$2,000,000, NT\$10 every additional TWD\$1,000,000 / each		
	Deposit / investment balance certificate		NT\$200 / per copy, 2 <sup>nd</sup> & above is NT\$100 / per copy		
	Lost of seal/ change of seal/ reissuance of passbook/ reissuance of TD certificate		NT\$100 / per change		
	Copy of historical records		NT\$100 / per paper		
	Print account details		Period requested within 1 year, Free Period requested over 1 year, NT\$100 / per year copy (max charge NT\$2,000)		
	Re-issue Receipt		Period requested within 1 month, Free NT\$50 per copy if within 1 year. NT\$100 per copy if over 1 year.		
	Health insurance supplementary premium deductions certificate		NT\$100 / per paper		
	Credit card loss and stop payment		NT\$200 / per card (Free for Treasures Credit Card)		
	Re-issue ATM card		NT\$100 / per card		
	Re-issue Magic card		NT\$200 / per card		
	Request for Home Loan certificate of balance / repayment		NT\$100 / each		
	Home Loan statements for more than 6 months ago		NT\$200 / each		
	Re-issue Home Loan welcome pack		NT\$200 / each		
	Re-issue copy of Home Loan contract		NT\$500 / each		
	Re-issue agreement of Home Loan lien release		NT\$500 / each		
	Re-issue of Home Loan settlement certificate		NT\$200 / per paper		
	Re-issue Auto Loan settlement certificate		NT\$200 / per paper		
	Auto Loan payment due date change		NT\$600 / each		
	Auto Loan replacement of postal giro deposit slips		NT\$200 / each		
	Treasures Client related fee	Account maintenance fee		-----	
Special fee		-----		Account closure within two months after account opening, NT\$200 / each	
Foreign Currency Inward Remittance	Commission	Normal inward	NT\$200 / each		Free
		Local currency valuation international inward draft remittance	NT\$500 / per draft (Applicable to the payment bank is DBS TW only. Foreign currency outward remittance fee charge will apply if request for foreign currency outward remittance service.)		
		Local currency valuation international inward remittance	NT\$500 / each		
Foreign	Commission	Normal outward	NT\$600 / each		Remit to DBS Group's account:

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Currency Outward Telex Remittance	(Postage excluded)				Free														
		Remittance rejection		NT\$300 / each	Remit to non-DBS Group's account: NT\$600 / each														
		Re-remit after rejection		NT\$800 / each															
	Postage	Normal outward		NT\$300 / each <sup>3</sup>															
		Full Payment outward	(In addition to the postage fees above, the overseas bank charges is subject to the actual amount occurred)	NT\$600 / each <sup>3</sup>															
		Amendment / Remittance Rejection		NT\$300 / each															
	Cancel/ Inquiry/ Re-remit after rejection		NT\$300 / each																
Foreign Currency Outward Draft Remittance	Commission (Postage excluded)	Normal Outward		NT\$50 / each															
		Amendment	NT\$50 / each (Customer returns the original issued draft, and asks to issue a new draft)																
		Stop Payment		NT\$1,000 / each															
	Postage (Normal Outward, Amendment, Stop Payment, Inquiry)	(Amendment is 2 telex messages. In addition to the postage fees above, the overseas bank charges is subject to the actual amount occurred (if any))	NT\$300 / each																
Foreign Currency Cash Notes	Deposits and withdrawal		Fee charge is based on the foreign currency exchange spread between the Spot rate with Notes rate. (Minimum: NT\$100 / each) Example: The customer withdraws USD 5,000, fee charge is 5,000 × (29.225-29.025) = NT\$1,000																
			<table border="1"> <thead> <tr> <th rowspan="2">Currency</th> <th colspan="2">Stop</th> <th colspan="2">Notes</th> </tr> <tr> <th>Bank Sell</th> <th>Bank Buy</th> <th>Bank Sell</th> <th>Bank Buy</th> </tr> </thead> <tbody> <tr> <td>USD</td> <td>29.02500</td> <td>28.92500</td> <td>29.22500</td> <td>28.72500</td> </tr> </tbody> </table>			Currency	Stop		Notes		Bank Sell	Bank Buy	Bank Sell	Bank Buy	USD	29.02500	28.92500	29.22500	28.72500
	Currency	Stop		Notes															
		Bank Sell	Bank Buy	Bank Sell	Bank Buy														
USD	29.02500	28.92500	29.22500	28.72500															
TWD exchange to foreign currency		1.0% of exchange amount (Minimum: NT\$100 / each)	Free																
Foreign currency exchange to TWD		1.0% of exchange amount (Minimum: NT\$100 / each)	Free																
Foreign Currency Clean Bills	Clean bill collection <sup>4</sup>	Commission	0.05% of clean bill amount. (Minimum: NT\$200 / each, Maximum NT\$800 / each)																
		Postage	Payment bank location		Fee / each														
			Taiwan / Hong Kong / Macau		NT\$200														
Asia / Australia and New Zealand			NT\$250																
Europe, America and other regions		NT\$300																	
(Note: The same payment bank, the same currency, the same applicant shall be deemed one)																			
Travelers Cheques	Travelers cheques collection <sup>5</sup>	Commission	0.05% of Cheques amount. (Minimum: NT\$200 / each, Maximum: NT\$800 / each) (Note: The same payment bank, the same currency, the same applicant, each considered as a sum of 10, less than 10 in a computing)																
		Postage	Fee collected based on postage of Clean bill collection																

Remarks :

1. Treasures Client /Treasures Private Client :

- If monthly average assets-under-management with the Bank reaches or exceeds equivalent NT\$2 million, the customer can apply for Treasures Client service and enjoy relevant banking benefits. If monthly average assets-under-management with the Bank reaches or exceeds equivalent NT\$30 million, can apply for Treasures Private Client service and enjoy relevant banking benefits. The "assets-under-management" includes the customer's balance of his/her deposit accounts, the Net Assets Value of investment product holdings (based on the reference price, if there is no reference price available, the value shall be calculated based on the principal of the investment item) and the accumulated premium paid for the effective insurance policies purchased through the DBS Bank (Taiwan). If customer monthly average assets-under-management fails to meet the Treasures Client minimum threshold as above, should be pay every monthly account maintenance fee NT\$500.
- Treasures Client / Treasures Private Client will enjoy the above preferential fee charges if last month average assets-under-management with the Bank reaches or exceeds equivalent NT\$2 million and the following additional fee waiver for over-the-counter transactions (excluding foreign currency outward telex/draft remittance postage, clean bill collection and Traveler's cheques collection). For those with "last month assets-under-management with the Bank >= equivalent NT\$4 million", 10 times fee waiver is entitled for the following month. For those with "last month assets-under-management with the Bank >= equivalent NT\$2 million", 5 times fee waiver is entitled for the following month. If customer is applying the transaction fee waiver for "Foreign Currency Cash Notes Deposits and withdrawal", every USD 5,000 of transaction amount will be counted as one transaction, e.g. If the customer withdrawal USD 12,000 in cash over the counter and apply for the transaction fee waiver, it will consume 3 times of transaction fee waiver of the month.
- If the actual usage of interbank cash withdrawal-ATM is over monthly benefit offerings, the over-used transactions will be charged based on the service tariff.
- For more details of Treasures Client /Treasures Private Client benefits, please refer to DBS TW website.

2. Interbank transaction monthly fee waiver:

- For TWD savings accounts with monthly average balance ≥NT\$30,000, the customer is entitled for 3 times ATM interbank cash withdrawal fee waiver next month.
- For Payroll and 50-Plus Savings Account, the customer is entitled for 5 times ATM interbank cash withdrawal fee waiver beginning from next month of account opening date.
- For Savings Plus Account, the customer is entitled for 10 times ATM interbank cash withdrawal and 5 times interbank fund transfer fee waiver.
- For disability, the customer is entitled for additional 3 times ATM interbank cash withdrawal fee waiver beginning from application completion via counter.
- Interbank fund transfer monthly fee waiver is applicable to cross channel auto-transactions. If the actual usage is over monthly waiver entitled, the over-used transactions will be charged based on the service tariff.

3. Foreign currency outward remittance to overseas DBS group account, will be full payment and postage waiver when accord following service scope: beneficiary countries are Singapore /Hong Kong /China /India /Indonesia and payment currencies are USD /EUR /GBP /CAD /CHF /AUD /NZD /JPY /SGD /HKD.

- Only applicable to Treasures with last month assets-under-management with the Bank >= equivalent NT\$2 million and relationship with bank up to six months. For USD cheques, only accept face value no greater than US\$50,000, and with clear MICR. Any change, amendment, endorsement on the cheque or refunded cheque is not acceptable. (Only if DBS placement cheque can accept all customers.)
- Only applicable to Travelers cheques sold by the Bank (including ex-Bowa Bank and ex-PAN ASIA BANK) with the purchasing proof provided by customers.
- Additional per application /data NT\$800 for every month records if retrieving data from the external centralized storage. Different category data will be charged separately.
- This services tariff table apply to all personal banking customer.