

## BUSINESS ACCOUNT FEES ( )

Currency:	SERVICE	BUSINESS ACCOUNT	BUSINESS PLUS ACCOUNT
<b>1. DNBC BUSINESS ACCOUNT</b>			
<b>ACCOUNT SERVICE</b>	Account Opening Fee	Free of charge	
	Monthly Maintenance Fee <sup>(1)</sup>	99	130
	Internet banking, mobile banking	Free of charge	
	Total Currencies Support	5	5 plus 18 (Global Wallet)
<b>INCOMING TRANSACTION</b>	Incoming payments from another DNBC Account	Free of charge	
	Non-SWIFT incoming	5	+ variety of fees (if any) <sup>(2)</sup>
	SWIFT incoming (SHA/BEN/OUR)	0.2% - min 10	+ variety of fees (if any) <sup>(2)</sup>
<b>OUTGOING TRANSACTION</b>	Outgoing to another DNBC account	Free of charge	
	Non-SWIFT Urgent D+1 <sup>(3)</sup>	0.25% <sup>(4)</sup> + 25	
	Non-SWIFT Express D <sup>(3)</sup>	0.25% <sup>(4)</sup> + 50	
	SWIFT Outgoing (SHA/BEN)	0.35% + 50	
	SWIFT Outgoing (OUR)	0.35% + 50	+ variety of fees (if any) <sup>(2)</sup>
	Payment cancellation, modification, refund	80	
<b>2. GLOBAL WALLET</b>			
Wallet Transfer Fee	<b>×</b>	Variety <sup>(8)</sup>	
Global Account <sup>(5)</sup>	<b>×</b>	<b>✓</b>	
FX Exchange	<b>×</b>	<b>✓</b>	
Multiple Direct IBAN	<b>×</b>	<b>✓</b>	
Domestic Transfer	<b>×</b>	<b>✓</b>	

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3. OTHER SERVICE FEE	
Investigation Fee (SWIFT)	80
Recall Fee (SWIFT)	80
Due diligence fee on large amount payment <sup>(6)</sup> / complex transaction	0.05% - max 200
Fee for handling funds on an account (annual rate) <sup>(7)</sup>	1%

**Notes:**

(1)	The monthly maintenance fee is free of charge for business account holders who make monthly transactions (exchanged to EUR) of 30,000 or more via SWIFT Transfer. The monthly Maintenance Fee shall be applied if the monthly transaction does not meet the above conditions.
(2)	"Variety of fees" encompasses charges that intermediary banks may impose according to their policies. These fees, if applicable, may have been deducted from the transaction amount. DNBC does not have control over these intermediary bank fees. An intermediary bank is a bank that acts on behalf of the sending bank to facilitate international money transfers via the SWIFT network. This type of bank is needed when the sending and beneficiary banks don't have an established relationship. They'll often charge their fee for their services, impacting the amount your recipient gets.
(3)	D – current working date, Canada time zone, cut-off time at 04:00 PM. D+1 – The value date is on the following working day in the Canada time zone. D+2 - within 2 days from the current working day, Canada time zone.
(4)	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.
(5)	A Global Account is a collection capability offered by DNBC Global Wallet for the sole purpose of receiving deposits. It grants you access to account details that enable you to collect funds in the currency preferred by your sender, either locally or through the SWIFT network
(6)	Applicable with a transaction amount of 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 based on the information in the above table.
(7)	The adverse interest is calculated at the end of each day. The adverse interest is debited at the end of each month for the previous month and debited directly from the respective account. The negative interest rate is currently 1% annually. The calculation for each month is 1/12th of the interest rate. The adverse interest will be charged as of 01 May 2022 until further notice.
(8)	For more details, please read the Global Wallet Transfer Fee PDF file.

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## OTHER SERVICES RENDERED (            )

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
The fee for a copy of the SWIFT transfer	80	
SMS notification about account transactions	0.2	Per message
Email notification about account transactions	Free of charge	

ACCOUNT CLOSURE	
Closing the BUSINESS account after one year	Free of charge
Closing the BUSINESS PLUS account after one year	Free of charge
Closing the BUSINESS account within 12 months	1000
Closing the BUSINESS PLUS account within 12 months	1200

Information updated as of **October 2024**. 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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## BUSINESS ACCOUNT FEES (HKD)

Currency: HKD	SERVICE	BUSINESS ACCOUNT	BUSINESS PLUS ACCOUNT
<b>4. DNBC BUSINESS ACCOUNT</b>			
<b>ACCOUNT SERVICE</b>	Account Opening Fee	Free of charge	
	Monthly Maintenance Fee <sup>(1)</sup>	799 HKD	1099 HKD
	Internet banking, mobile banking	Free of charge	
	Total Currencies Support	5	5 plus 18 (Global Wallet)
<b>INCOMING TRANSACTION</b>	Incoming payments from another DNBC Account	Free of charge	
	Non-SWIFT incoming	40 HKD + variety of fees (if any) <sup>(2)</sup>	
	SWIFT incoming (SHA/BEN/OUR)	0.2% - min 80 HKD + variety of fees (if any) <sup>(2)</sup>	
<b>OUTGOING TRANSACTION</b>	Outgoing to another DNBC account	Free of charge	
	Non-SWIFT Urgent D+1 <sup>(3)</sup>	0.25% <sup>(4)</sup> + 200 HKD	
	Non-SWIFT Express D <sup>(3)</sup>	0.25% <sup>(4)</sup> + 410 HKD	
	SWIFT Outgoing (SHA/BEN)	0.35% + 410 HKD	
	SWIFT Outgoing (OUR)	0.35% + 410 HKD + variety of fees (if any) <sup>(2)</sup>	
	Payment cancellation, modification, refund	660 HKD	
<b>5. GLOBAL WALLET</b>			
Wallet Transfer Fee	<b>×</b>	Variety <sup>(8)</sup>	
Global Account <sup>(5)</sup>	<b>×</b>	<b>✓</b>	
FX Exchange	<b>×</b>	<b>✓</b>	
Multiple Direct IBAN	<b>×</b>	<b>✓</b>	
Domestic Transfer	<b>×</b>	<b>✓</b>	

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6. OTHER SERVICE FEE	
Investigation Fee (SWIFT)	660 HKD
Recall Fee (SWIFT)	660 HKD
Due diligence fee on large amount payment <sup>(6)</sup> / complex transaction	0.05% - max 1,650 HKD
Fee for handling funds on an account (annual rate) <sup>(7)</sup>	1%

**Notes:**

(1)	The monthly maintenance fee is free of charge for business account holders who make monthly transactions (exchanged to EUR) of 250,000 HKD or more via SWIFT Transfer. If the monthly transaction does not meet the above conditions, the monthly Maintenance Fee shall be applied.
(2)	"Variety of fees" encompasses charges that intermediary banks may impose according to their policies. These fees, if applicable, may have been deducted from the transaction amount. DNBC does not have control over these intermediary bank fees. An intermediary bank is a bank that acts on behalf of the sending bank to facilitate international money transfers via the SWIFT network. This type of bank is needed when the sending and beneficiary banks don't have an established relationship. They'll often charge their fee for their services, impacting the amount your recipient gets.
(3)	D – current working date, Canada time zone, cut-off time at 04:00 PM. D+1 – The value date is on the following working day in the Canada time zone. D+2 - within 2 days from the current working day, Canada time zone.
(4)	0.25% of the total amount of transactions. Maximum transaction fee capped at 1,445 HKD for Urgent D+2. Based on your request, an additional charge of 200 HKD shall be applied to Express D+1.
(5)	A Global Account is a collection capability offered by DNBC Global Wallet for the sole purpose of receiving deposits. It grants you access to account details that enable you to collect funds in the currency preferred by your sender, either locally or through the SWIFT network
(6)	Applicable with a transaction amount of 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 based on the information in the above table.
(7)	The adverse interest is calculated at the end of each day. The adverse interest is debited at the end of each month for the previous month and debited directly from the respective account. The negative interest rate is currently 1% annually. The calculation for each month is 1/12th of the interest rate. The adverse interest will be charged as of 01 May 2022 until further notice.
(8)	For more details, please read the Global Wallet Transfer Fee PDF file.

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## OTHER SERVICES RENDERED (HKD)

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
The fee for a copy of the SWIFT transfer	80 HKD	
SMS notification about account transactions	1.6 HKD	Per message
Email notification about account transactions	Free of charge	

ACCOUNT CLOSURE	
Closing the BUSINESS account after one year	Free of charge
Closing the BUSINESS PLUS account after one year	Free of charge
Closing the BUSINESS account within 12 months	8,450 HKD
Closing the BUSINESS PLUS account within 12 months	10,140 HKD

Information updated as of **October 2024**. The fees and charges are subject to change from time to time.

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Date:

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Promotion code:

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