

## PERSONAL ACCOUNT FEES (EUR)

Currency: EUR	Standard Package
<b>ACCOUNT SERVICE</b>	
Account Opening Fee	Free of charge
Monthly Maintenance Fee	19 EUR
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 EUR+ variety of fees (if any) (*)
SWIFT incoming (SHA/BEN/OUR)	0.2% - min 10 EUR + variety of fees (if any) (*)
<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 EUR
Non-SWIFT Express D <sup>(1)</sup>	0.25% <sup>(2)</sup> + 50 EUR
SWIFT Outgoing (SHA/BEN)	0.3% + 50 EUR
SWIFT Outgoing (OUR)	0.3% + 50 EUR + variety of fees (if any) (*)
Payment cancellation, modification, refund	80 EUR
<b>EXTRA FEE</b>	
Investigation Fee (SWIFT)	80 EUR
Recall Fee (SWIFT)	80 EUR
Due diligence fee on large amount payment <sup>(3)</sup> / complex transaction	0.05% - max 200 EUR
Fee for handling funds on an account (annual rate) <sup>1)</sup>	1%

**Notes:**

(1)	<p>"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.</p> <p>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.</p>
(2)	<p>D – current working date, Hong Kong time zone, cut-off time at 04:00 PM. D+1 – The value date is on the following working day in the Hong Kong time zone.</p>
(3)	<p>0.25% of the total amount of transactions. Based on your request, an additional charge of 25 EUR shall be applied to Express D.</p>

## OTHER SERVICES RENDERED (EUR)

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

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

Information updated as of **April 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 Hong Kong Limited only
Promotion code:

*\*Information updated as of October, 2025. The fees and charges are subject to change from time to time.*

## PERSONAL ACCOUNT FEES (HKD)

Currency: HKD	Standard Package
<b>ACCOUNT SERVICE</b>	
Account Opening Fee	Free of charge
Monthly Maintenance Fee	149 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 + variety of fees (if any) (*)
SWIFT incoming (SHA/BEN/OUR)	0.2% - min 80 HKD + variety of fees (if any) (*)
<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 + variety of fees (if any) (*)
Payment cancellation, modification, refund	660 HKD
<b>EXTRA FEE</b>	
Investigation Fee (SWIFT)	660 HKD
Recall Fee (SWIFT)	660 HKD
Due diligence fee on large amount payment (3) / complex transaction	0.05% - max 1,650 HKD
Fee for handling funds on an account (annual rate)	1%

**Notes:**

(1)	<p>"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.</p> <p>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.</p>
(2)	<p>D – current working date, Hong Kong time zone, cut-off time at 04:00 PM. D+1 – The value date is on the following working day in the Hong Kong time zone.</p>
(3)	<p>0.25% of the total amount of transactions. Based on your request, an additional charge of 200 HKD shall be applied to Express D.</p>

## 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
Fee for a copy of SWIFT transfer	80 HKD	
SMS notification about account transactions	1.6 HKD	Per message
Email notification about account transactions	Free of charge	
Beneficiary Confirmation Letter	160 HKD	
Account Reference Letter	400 HKD	

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 **April 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 Hong Kong Limited only
Promotion code:

*\*Information updated as of October, 2025. The fees and charges are subject to change from time to time.*