

## CTBC Private Banking Schedule of Fees and Charges

### 中國信託私人銀行費用和收費表

(Effective from 1<sup>st</sup> Jan 2024 自2024年1月1日起生效)

The costs associated with our products and services vary based on each client's wealth management preferences and needs.

本行產品及服務之相應成本，因客戶理財偏好及需求而異。

Please speak with your Relationship Manager if you have any queries on the schedule of fees and charges below.

若您對下方的費用和收費表有任何疑問，請洽詢您的客戶關係經理。

Item 項目	Charge Frequency 收費頻率	Maximum fees, commissions and charges <sup>1,2</sup> 最高收費 <sup>1,2</sup>
Account Management Fee 帳戶管理費用	Quarterly 每季	1.00% of Managed Assets <sup>4</sup> per annum 管理資產 <sup>4</sup> 的1.00%/年
Discretionary Portfolio Management (DPM) Fee 全權委託投資組合管理 (DPM) 費用	Quarterly 每季	2.00% of DPM Assets per annum (minimum USD2,400 per quarter) 全權委託投資組合管理資產2.00%/年 (每季度至少2,400美元)
Account Maintenance Fee <sup>5</sup> 帳戶維護費用	Quarterly 每季	USD 3,200 per annum 每年3,200美元
Equities, major markets <sup>6</sup> 股票·主要市場 <sup>6</sup>	Per trade 每筆交易	0.50% <sup>7,8</sup> of investment amount 投資金額的0.50% <sup>7,8</sup>
Equities, other markets 股票·其他市場	Per trade 每筆交易	1.50% <sup>7,8</sup> of investment amount 投資金額的1.50% <sup>7,8</sup>
IPO Equities, all markets <sup>6</sup> 首次公開發行股票·所有市場 <sup>6</sup>	Per trade 每筆交易	2.50% <sup>7,8</sup> of investment amount 投資金額的2.50% <sup>7,8</sup>
Mutual Funds 共同基金	Per buy 每次買入	2.00% <sup>9</sup> of investment amount 投資金額的2.00% <sup>9</sup>
Mutual Funds 共同基金	Per sell 每次賣出	2.00% of investment amount 投資金額的2.00%
Alternative / Hedge Funds 另類 / 對沖基金	Per buy 每次買入	3.00% <sup>9</sup> of investment amount 投資金額的3.00% <sup>9</sup>
Alternative / Hedge Funds 另類 / 對沖基金	Per sell 每次賣出	2.00% of investment amount 投資金額的2.00%
Bonds 債券	Per trade 每筆交易	2.00% <sup>10</sup> of nominal amount 名目金額的2.00% <sup>10</sup>
FX Spot and Forward 外匯現貨和遠期	Per trade 每筆交易	0.45% of spot price 現貨價格的0.45%
FX Swap and Cross Currency Swap 外匯交換及換匯換利	Per trade 每筆交易	0.45% of spot price 現貨價格的0.45%
FX Option (Single Option) 外匯選擇權 (單一選擇權)	Per trade 每筆交易	0.70% of notional amount 名目金額的0.70%
Dual Currency Investments (Tenor ≤ 1 year) 雙元貨幣組合式產品 (天期 ≤ 1年)	Per trade 每筆交易	2.00% of notional amount 名目金額的2%
Dual Currency Investments (Tenor > 1 year) 雙元貨幣組合式產品 (天期 > 1年)	Per trade 每筆交易	3.00% of notional amount, subject to a minimum of equivalent USD200 名目金額的3%·等值最低200美元
Structured Products 結構型商品	Per buy 每次買入	3.00% of nominal amount 名目金額的3%
Structured Products 結構型商品	Per Sell 每次賣出	3.00% of nominal amount 名目金額的3%
Inward Cash Remittance 匯入匯款	Per remittance 每筆匯款	Free of charge 免費
Inward Transfer of Assets 轉入資產	Per transfer 每筆移轉	Free of charge 免費

Item 項目	Charge Frequency 收費頻率	Maximum fees, commissions and charges <sup>1,2</sup> 最高收費 <sup>1,2</sup>
Outward Cash Remittance 匯出匯款	Per remittance 每筆匯款	USD25 + any agent/correspondent bank or other third party charges 25美元 + 任何代理商/代理銀行或其他第三方收費
Outward Transfer of Assets (Excluding cash) 資產轉出 (不包括現金)	Per transfer 每筆移轉	0.25% of market value as at date of transfer 轉帳日市價的0.25%
Charge (De-) Registration 債權設定(塗銷)費	Per (de-) registration 每次申請 (或取消申請)	At cost 依銀行成本計算
Loan Spread 貸款利差	Per drawdown 每次動用	Up to 2.00% over the Bank's Cost of Funds per annum on drawdown amount 按銀行動用金額的資金成本 + 最高不超過2.00%/年之利息
Standby Letter of Credit Issuance 開立擔保信用狀	Per issuance 每份	Cable charge USD100 + up to 1.00% per annum on issuance amount 電報費100美元 + 依開狀金額最高不超過1.00%/年計收
Dormant Account 靜止戶	Monthly 每月	USD200 per month 每月 200 美元
Term Deposit Spread 定期存款利差	Per TD 每筆定存存款	Up to 2.00% over the Bank's Cost of Funds per annum on drawdown amount 按銀行動用金額的資金成本 + 最高不超過2.00%/年之利息
Certificate of Deposit 存款保證函	Per trade 每筆交易	1.50% of nominal amount 名目金額的1.5%
Certificate of Balance / Credit 餘額 / 信用證明	Per Document 每份	USD 15 15美元
Audit Confirmation 審計詢證	Per Document 每份	USD 25 25美元
Letter of Reference 資信證明	Per Document 每份	USD 15 15美元
Standard SGD Cheque Clearing <sup>11</sup> 新幣支票簽發 <sup>11</sup>	Per Cheque 每張支票	SGD 50 50新幣
Foreign Currency Cheque Clearing <sup>11</sup> 外幣支票簽發 <sup>11</sup>	Per Cheque 每張支票	0.125% comm. (min. SGD 20, max SGD 100) 0.125%佣金(最少新幣30元·最多新幣100元)
Marked Cheque <sup>11</sup> 保付支票 <sup>11</sup>	Per Cheque 每張支票	SGD 100 100新幣
Stop Payment of Cheque <sup>11</sup> 停止付款 <sup>11</sup>	Per Cheque 每張支票	SGD 50 50新幣
Outward Return Cheque due to insufficient funds <sup>11</sup> 支票退票 (因餘額不足) <sup>11</sup>	Per Cheque 每張支票	SGD 50 50新幣
Retrieval of physical Cheque (within 1 year) <sup>11</sup> 支票調閱 (1年內結算的支票) <sup>11</sup>	Per Cheque 每張支票	SGD 50 50新幣
Retrieval of image Cheque (within 1/2/3 year) <sup>11</sup> 支票影像調閱 (1年/2年/3年之內結算的支票) <sup>11</sup>	Per Cheque 每張支票	SGD 20/30/50 20/30/50新幣

1. These fees, commissions and charges are applicable to CTBC Private Banking ("CTBC") clients only. The maximum spread refers to the benefits received by CTBC and/or CTBC associates. This schedule is not exhaustive; in the exceptional circumstances where the fees, commissions and charges for certain products and services are not listed above, CTBC will notify clients accordingly. All fees, commissions and charges listed above are correct as at the effective date stated above. CTBC may review and amend its fees, commissions and charges from time to time at its sole discretion after giving clients the requisite notice under applicable law.

上述收費僅適用於中國信託私人銀行(以下簡稱"中國信託")客戶。最高收費是指中國信託及/或中國信託關係企業獲得的利益。本表並非詳盡無遺;如遇上述未列情況產生之產品及服務費用、手續費和收費,中國信託將告知客戶。於上述生效日期,上列所有費用、手續費和收費均屬正確。根據適用法律向客戶發出必要通知後,中國信託可審視並不時全權酌情修訂費用、手續費和收費。

2. Unless otherwise stated, all percentage-based fees, commissions and charges are calculated based on the investment amount of the trade. The applicable fee, commission or charge for each transaction is subject to the minimum amount of USD 100.00 (equivalent to AUD 155.00, CAD 135.00, CHF 90.00, CNY 720.00, EUR 95.00, GBP 80.00, HKD 780.00, JPY 14,500.00, MYR 470.00, SEK 1,100.00, SGD 135.00. Other currencies not mentioned are converted at market rate) or such other amount as notified by CTBC in writing to client.

除非另有說明，所有按百分比計算之費用、手續費和收費均按交易投資金額計算。每筆交易費用、手續費或收費最低金額為 100 美元（等同 155 澳幣、135 加拿大幣、90 瑞士法郎、720 人民幣、95 歐元、80 英鎊、780 港幣、14,500 日圓、470 馬來西亞幣、1,100 瑞典幣、135 新加坡幣。其他未提及的貨幣按市場匯率換算）或以中國信託書面通知客戶之金額為準。

3. Price improvements occur when client orders are executed at better prices than the indicative prices quoted from the available counterparties when the order is taken. This means that if CTBC is buying (selling) a product on behalf of the client, it manages to buy (sell) it at a lower (higher) price than that quoted to the client with a spread. CTBC could either retain the benefit from price improvement, or pass the benefit to the client partially or in full. As part of internal policy, CTBC will not retain, but will allocate to a client, the full amount of benefit from price improvement arising from the client's transaction.

價格改善(price improvement)是指當客戶下單的執行價格優於銀行接受訂單時交易對手的參考價格。這意味著當中國信託代表客戶購買（出售）產品時，中國信託會設法以低於（高於）向客戶報價的價差購買（出售）該產品。中國信託可以選擇保留價格改善帶來的收益，或將收益的部分或全部讓利給客戶。依中國信託內部規範，中國信託會將客戶交易時價格改善帶來的收益全數讓利給客戶，不會保留價格改善帶來的收益。

4. Account Management Fee is levied at the end of each calendar quarter on Managed Assets, which is calculated based on the total Assets under Management (AuM) as of each month-end of the quarter. Total AuM for purpose of calculation of Account Management Fee excludes cash, deposits, as well as structured products and derivatives invested with CTBC. For avoidance of doubt, structured products and derivatives invested with CTBC include currency-linked investments, dual currency investments, FX options and any other derivative transactions where CTBC acts as the issuer. No Account Management Fee is levied in addition to DPM Fee on DPM Assets.

帳戶管理費用於每季度末依據託管資產收取，該費用根據每月月底的管理資產總值（AuM）計算。需收取帳戶管理費用的管理資產總值不包括現金、存款，以及於中國信託投資的結構型商品和衍生性商品。為避免疑義，於中國信託投資的結構型商品和衍生性商品包括貨幣掛鉤投資、雙元貨幣組合式產品、外匯選擇權以及任何其他中國信託為發行人的衍生性商品交易。全權委託投資組合管理資產除全權委託投資組合管理費用外，不另收取帳戶管理費用。

5. Account Maintenance Fee is levied at the end of each calendar quarter and it is waived at the sole discretion of CTBC if the AuM is more than USD 1,000,000 in any month of the past calendar quarter.

帳戶維護費於每季度末收取，若過去季度中有任一個月的管理資產總值（AuM）高於 1,000,000 美元，中國信託將豁免帳戶維護費（由中國信託全權決定）。

6. Major Markets include Australian Securities Exchange, Hong Kong Stock Exchange, Shanghai/Shenzhen Stock Connect, Tokyo Stock Exchange, Osaka Securities Exchange, Singapore Exchange, London Stock Exchange, NYSE Euronext Paris, Xetra Germany, Frankfurt Stock Exchange, NYSE Euronext Amsterdam, SIX Swiss Exchange, US Stock Exchanges, NYSE, NASDAQ, Canadian National Stock Exchange, Toronto Stock Exchange, Euronext Brussels.

主要市場包括澳洲證券交易所、香港交易所、滬港通及深港通、東京證券交易所、大阪證券交易所、新加坡交易所、倫敦證券交易所、紐約泛歐巴黎交易所、德國 Xetra、法蘭克福證券交易所、紐約泛歐阿姆斯特丹交易所、瑞士證券交易所 SIX、美國證券交易所、紐約證券交易所、那斯達克證券交易所、加拿大國家證券交易所、多倫多證券交易所、布魯塞爾泛歐交易所。

7. Fees include broker charges (if any) but exclude (quasi-)government and other third party charges, where applicable. Such charges include stamp duties, transaction levy, exchange trading and clearing fees and government taxes, etc. Government taxes include the French financial transaction tax (FTT), Italian financial transaction tax (FTT) and the Singapore Goods & Services Tax (GST).

費用包括經紀商佣金（如有），但不包括政府、準政府組織、和其他第三方收費（如適用）。該收費包括印花稅、交易徵費、交易所交易費和結算費及政府稅等。政府稅包括法國金融交易稅（FTT）、義大利金融交易稅（FTT）和新加坡消費稅（GST）。

8. CTBC may place clients' equities orders via the order entry system provided by Bloomberg Tradebook LLC and may receive rebates based on the commissions paid by CTBC to a third-party executing broker or Bloomberg Tradebook LLC for such orders. Bloomberg Tradebook LLC and/or its affiliates may permit CTBC to receive market information subscription services and other eligible services offered by Bloomberg Finance L.P. and its affiliates, through applying the rebates against the cost, at reduced or no additional charge.

中國信託可透過彭博交易簿有限責任公司（Bloomberg Tradebook LLC）提供的訂單輸入系統下單客戶股票，此類訂單中國信託並可從第三方執行經紀商或彭博交易簿有限責任公司獲得佣金回饋。彭博交易簿有限責任公司及/或其關係企業允許中國信託將佣金回饋與費用相抵，以降低或不收取額外費用的方式接收彭博財經社（Bloomberg Finance L.P.）及其關係企業提供之市場消息訂閱服務及其他可用服務。

9. CTBC and/or its affiliates will receive from the fund management companies up to \*(refer to below table) of your investment in the Fund as ongoing commission every year throughout the term of your investment. This is paid out of the fund management companies management fees receivable from the Fund.)

中國信託和/或其附屬公司會從基金管理公司最多收取閣下于基金投資金額的\*（請參考以下表格），作為我們在閣下的整段投資期間內每年持續收取的佣金，此費用乃從基金可收取的管理費中撥付。

Product Type / 基金類型	*Max / 最高
Bond Fund / 債券基金	0.90%
Equity Fund / 股票基金	1.10%
Balanced Fund / Multi Asset / 平衡基金	0.90%
Hedge Fund / 對沖基金	0.80%

Private Equity Fund / 私募基金	1.00%
Real Assets Fund / 實質資產基金	1.00%

10. CTBC may receive rebates from the issuer for sale or distribution of primary issuance of bonds. Any rebates will be up to 1% of the investment amount of the trade and will be disclosed to the client on a pre-trade basis. For SGD denominated bonds, any rebates will be up to 0.25% of the investment amount of the trade.  
中國信託可就出售或分銷初級市場債券向發行機構收取佣金回饋。任何回饋最高不超過交易投資金額的 1%，並會在交易前向客戶披露。新加坡幣債券回饋最高不超過交易投資金額的 0.25%。
11. Applicable to the accounts in Singapore .  
適用於新加坡帳戶。
12. CTBC and/or its associates may receive non-monetary benefits from product issuers for distributing investment product. Such non-monetary benefit may include, but not limited to, access to research materials and market information and etc.  
中國信託及/或中國信託關係企業可從產品發行機構獲得分銷投資產品的非金錢利益。此類非金錢利益可能包括但不限於獲得研究資料和市場信息等。
13. CTBC and/or its affiliates may from time to time offer you a discount on the fees and/or charges payable by you at our absolute discretion. Unless otherwise specified by CTBC, CTBC does not offer any discount of the fees and/or charges payable by you.  
中國信託及/或其關係企業可全權酌情決定，不時提供您應付費用及/或收費優惠。除中國信託另有規定外，中國信託不會提供您應付費用及/或收費的任何優惠。
14. CTBC should give a 30 days' notice before any variation of the terms and conditions which affects fees and charges with liabilities or obligation on customers.  
任何條款和條件的變更，如果影響到客戶費用和收費的權利和義務，中國信託會在變更前 30 天發出通知。
15. As the official version of the document, the English version shall always prevail in case of any discrepancy or inconsistency between English version and the Chinese translation.  
英文版是本文件的正式版本，如果英文版本與中文譯本之間有任何差異或不一致時，應以英文版為準。