

Private Banking Services Charges -

Fees and Charges of Investment Services (Effective from 1st April 2025)

Local Securities (The following service fees are charged according to the transaction currency)

| Services | Item | Rate / Fee | | Min Charge | Max Charge | Remarks |
|------------------------|--|---|-------|-------------------|------------|--|
| Trade-related services | Brokerage Fee (Applicable to HKEx Listed Stocks) | Transaction amount per trade | 0.25% | HKD100/ CNY100 | - | 1. For trading of listed bonds, maximum 0.25% 2. Calculation based on the original channel of placing order |
| | Stamp Duty*# | 0.1% of transaction amount | | HKD1/ CNY1 | - | 1. Payable by both the buying and selling parties 2. Charges are rounded up to the nearest dollar |
| | Transaction Levy# | 0.0027% of transaction amount | | - | - | 1. SFC charge 2. Payable by both the buying and selling parties |
| | Trading Fee# | 0.00565% of transaction amount | | - | - | 1. HKEx charge 2. Payable by both the buying and selling parties |
| | Financial Reporting Council (FRC) Transaction Levy # | 0.00015% of transaction amount | | - | - | 1. FRC charge 2. Payable by both the buying and selling parties |
| | Italian Financial Transaction Tax (IFTT) (For buying shares issued by the companies resident in Italy) | 0.2% (Tax amount is calculated based on the weighted average purchase price and the net purchase share quantity executed on the same day) | | - | - | Collected for Italian Government |
| | Italian Financial Transaction Tax (IFTT) (For both of the buyer and seller in a financial derivatives transaction) | 0.125 Euros for each transaction with Notional Value 0-2,500 Euros; 0.25 Euros for each transaction with Notional Value 2,500-5,000 Euros; 0.50 Euros for each transaction with Notional Value 5,000-10,000 Euros; 2.5 Euros for each transaction with Notional Value 10,000-50,000 Euros; 5 Euros for each transaction with Notional Value 50,000-100,000 Euros; 25 Euros for each transaction with Notional Value 100,000-500,000 Euros; 50 Euros for each transaction with Notional Value 500,000-1,000,000 Euros; 100 Euros for each transaction with Notional Value higher than 1,000,000 Euros * Notional Value = Quantity of the financial derivatives purchased or sold X Purchase or Selling price of the financial derivatives Remark: The above IFTT table is only applicable to certain types of the financial derivatives only. | | - | - | Collected for Italian Government |

| Services | Item | | Rate / Fee | Min Charge | Max Charge | Remarks |
|---|---|--|---|--------------------|----------------|--|
| Scrip handling and settlement related service | Transaction Charge* | Purchase through all channels (Manned trading hotline) | HKD2.5/ CNY2.5 per board lot Charge waived if the trading amount of each transaction is HKD1,000,000 or above / CNY1,000,000 or above | HKD30/ CNY30 | HKD200/ CNY200 | 1. Charge is computed for each stock |
| | | Deposit through Central Clearing and Settlement System (CCASS) or physical scrip | Waived | - | - | 1. Through CCASS or physical scrip deposited (including shares and bonds) are subject to the charge 2. Plus Scrip Transfer Service Fee, if applicable, for physical scrip deposited 3. Charge is computed for each stock |
| | Stock Withdrawal Fee* | | HKD10/ CNY10 per board lot | HKD100/ CNY100 | - | 1. Charge is computed for each stock 2. Payable on application 3. Securities sold through our bank are <u>NOT</u> subject to the charge 4. Applies to “Delivery through CCASS” and “physical withdrawal” |
| | Transfer Deed Stamp Duty | | HKD5 per transfer deed/certificate | HKD5 | - | Charged on the selling of physical scrip |
| Nominee services and corporate actions | Dividend Collection Fee* | 0.50% on each dividend | HKD30/ CNY30 | HKD2,500/ CNY2,500 | | |
| | Receipt of securities* | HKD2.5/ CNY2.5 Per board lot | HKD30/ CNY30 | HKD200/ CNY200 | | Applies to receipt of securities, such as bonus issues, scrip in lieu of cash dividends, initial public offer, offers, rights issues, placement etc. |
| | Corporate Action Service Charge* | HKD2/ CNY2 per actionable board lot | HKD100/ CNY100 | HKD2,500/ CNY2,500 | | 1. Corporate actions include special scheme of arrangement, right issues, extra right issues, privatization, offers, change trading board, warrant exercising etc. 2. Plus Share Registrars charges |
| | Share Splitting / Consolidation Handling Charge* | HKD30/ CNY30 per event | - | - | | |
| | Scrip Transfer (to nominee's or client's own name) Service Fee* | HKD10/ CNY10 per board lot | HKD100/ CNY100 | - | | 1. Scrip Fee included 2. Debit the Settlement Account on the settlement date |
| | Stamp Duty Handling Fee* | HKD50/ CNY50 per instruction | HKD50/ CNY50 | - | | 1. Excluding Inland Revenue charges 2. Debit the Settlement Account on the settlement date |

| Services | Item | Rate / Fee | Min Charge | Max Charge | Remarks |
|------------------------------|---------------------------------------|---|-------------------|------------|---|
| Financing and other services | Unclaimed Entitlement Application Fee | HKD150 per claim plus HKD20 per board lot | - | - | 1. Scrip Fee included 2. Application Fee is levied irrespective of result 3. Plus brokers / HKSCC charges |
| | Unclaimed Entitlement Handling Fee | 0.50% on cash dividend claimed, and HKD5 per board lot for bonus shares / rights, etc., claimed | HKD20 | - | Plus brokers / HKSCC charges |
| | New Issue Subscription Charge* | HKD100/ CNY100 per application | HKD100/ CNY100 | - | Subscription charge is levied irrespective of result of allotment |
| | Overdue interest | Ref to the O/D interest of Temporary Overdraft of Current Account | - | - | Calculated on the overdue balance |

Singapore Securities – Jardine Group Stocks and other bonus issue

| Item | Rate / Fee | Minimum / Maximum Charge |
|-------------------------------|---|--------------------------|
| Brokerage Fee | 0.50% of the transaction amount per trade | Minimum USD20 |
| Clearing Fee § | 0.0325% of the transaction amount per trade | |
| Securities deposit / withdraw | Except our Bank charges, plus out-of-pocket expenses. Please contact our Bank for details | |

US Securities listed in Hong Kong

| Item | Rate / Fee |
|---|---|
| Dividend Collection Fee | 30% of dividend deducted as US government withholding tax Remaining dividend charged at the same rate as local securities |
| Withdrawal Fee for Physical Scrip | HKD100 handling charge per instruction, plus HKD600 CCASS and Depository Trust Company (DTC) fee per instruction, as well as out-of-pocket expenses incurred by HKSCC |
| Cross Border Transfer Fee for Receipt / Delivery of Securities | HKD100 handling charge per instruction, plus HKD200 CCASS and Depository Trust Company (DTC) fee per instruction, as well as out-of-pocket expenses incurred by HKSCC |
| Warrant Conversions, Voluntary Takeovers, Tender Offers & Open Offers Service Fee | HKD100 handling charge per instruction, plus HKD600 CCASS and Depository Trust Company (DTC) fee per instruction, as well as out-of-pocket expenses incurred by HKSCC |

Mutual Funds/Unit Trusts/Hedge Funds/Private Equity Funds and Real Estate Funds
(The following service fees are charged according to the transaction currency)

| Services | Item | Charges | Remarks |
|------------------------|--|---|--|
| Trade -Related Service | Subscription Fee | Up to 5% of subscription amount as commission. | Subject to the terms and conditions of the fund. |
| | Redemption Fee | | |
| | Switching Fee | | |
| Unit-Trust service | Deposit/Withdrawal in between Retail account and Private Banking Account | Waive | |
| | Deposit to retail bank account from other Bank/Financial institution | Subject to NCB Fees and Charges of Securities Services** Minimum charge of HKD 300 | Plus any charge of other institutions and relevant tax |
| | Withdrawal to other Bank/Financial institution from retail bank account | Subject to NCB Fees and Charges of Securities Services** Minimum charge of HKD 300 | |
| | Dividend Collection | Waive | |

Bonds (The following service fees are charged according to the transaction currency)

| Services | Item | Charges | Remarks |
|------------------------|--|---|--|
| Trade -Related Service | Buy Transaction/Sell Transaction | Up to 2% of notional amount of the transaction | |
| Bonds Service | Deposit/Withdrawal in between Retail account and Private Banking Account | Waive | Plus any charge of other institutions and relevant tax |
| | Deposit to retail bank account from other Bank/Financial institution | Subject to NCB Fees and Charges of Securities Services** Minimum charge of HKD 300 | |
| | Withdrawal to other Bank/Financial institution from retail bank account | Subject to NCB Fees and Charges of Securities Services** Minimum charge of HKD 300 | |
| | Coupon Collection Fee | Waive | |
| | Maturity Redemption | Waive | |

Structured Investment and Notes (The following service fees are charged according to the transaction currency)

| Services | Item | Charges | Remarks |
|---|--|--|---------|
| Trade -Related Service | Commission (for bank Act as agent only) | Up to 4% of notional amount of the transaction | |
| Settlement-Related Service | Deposit/Withdrawal in between Retail account and Private Banking Account | Waive | |
| | Deposit to retail bank account from other Bank/Financial institution | Subject to NCB Fees and Charges of Securities Services** | |
| | Withdrawal to other Bank/Financial institution from retail bank account | Subject to NCB Fees and Charges of Securities Services** | |
| Nominee services and corporate actions | Coupon Collection Fee | Waive | |
| Fees Charged and Payable to Third Parties | Stamp Duties*# | 0.1% of Transaction amount of the settled stock | |

Account Maintenance

| Services | Item | Rate / Fee | Min Charge | Max Charge | Remarks |
|---------------------|----------------------------|--|------------|------------|--|
| Account maintenance | Safe Custody Fee | 0.25% p.a. (payable semi-annually) | - | - | Charged based on average month-end investment portfolio market value |
| | Stock Balance Confirmation | Refer to the charges of "Bank Certification" in Deposit and General Banking Services | - | - | |
| | Reprint Statement | HKD50 per statement | - | - | Up to seven years |

* Fees are charged according to the transaction currency.

** Please visit NCB website: <https://www.ncb.com.hk/> for Fees and Charges of Securities Services**

Fees and charges determined and collected by the Government of the HKSAR, Securities and Futures Commission "SFC", HKEx or Financial Reporting Council "FRC" are subject to change without prior notice.

§ Fees and charges determined and collected by the authorized organization in Singapore are subject to change without prior notice.

Remarks:

1. The Schedule applies to standard transactions and services. Fee and charges for non-standard transactions and services will be handled on a case-by-case basis and subject to negotiation.
2. Odd lot is treated as one board lot in the calculation of fees and charges.
3. Except otherwise mentioned, all charges are charged on the "per transaction", "per stock", and "per day" basis.
4. Except the charges listed above, all other charges for overseas securities are the same as for local securities.
5. Withholding tax (if any) will be deducted when dividends are paid.
6. Charges for specific services and out-of-pocket expenses may not be listed in the above table. For details, please contact our staff.
7. The above charges are for reference only. Nanyang Commercial Bank, Ltd. reserves the right to revise the service fee from time to time.
8. Should there be any discrepancy between the English and Chinese versions, the English version shall prevail.