



WEALTH MANAGEMENT PRICING GUIDE, FEES & CHARGES SCHEDULE

1 January 2024

SECURITIES LISTED ON SINGAPORE STOCK EXCHANGE

EQUITY TRADE SETTLEMENT FEES

(i) Commission	Up to 0.50% (or minimum charge of SGD200)
(ii) Transaction Fee (Trades performed through the Bank)	SGD9.81 (inclusive of GST) per transaction
(iii) Transaction Fee (Trades performed with Broker but settled through the Bank)	SGD54.50 (inclusive of GST) per transaction

TRANSFER-IN OF SECURITIES

On/Off-Exchange Transactions	SGD10.90 (inclusive of GST) per transaction plus CDP Charges
------------------------------	--

TRANSFER-OUT OF SECURITIES

On/Off-Exchange Transactions	
(i) Transfer to CDP Own Account	SGD21.80 (inclusive of GST) plus CDP Charges
(ii) Other Depository Agent CDP Sub-Accounts	0.10% of Market Value (or minimum charge of SGD20 per security transfer) plus CDP Charges

CUSTODY CHARGES

Annual Fee	(i) 0.03% per annum (or minimum charge of SGD60 every 6 months) (ii) Charge twice a year in arrears on: - 15th of July (for January to June) - 15th of January of the following year (for July to December) <i>Please ensure to have sufficient funds in your account</i> (iii) Calculated based on the average month-end market value
------------	---

CORPORATE ACTION HANDLING FEES

All Corporate Actions

Out-of-pocket expenses apply

Note:

- (a) Any out-of-pocket expenses such as stamp duties, transfer agent fees, CDP charges, clearing fees, courier charges, postage, telex charges, insurance and other miscellaneous charges will be borne by clients.
- (b) Fees and charges listed are exclusive of the applicable local taxes such as Goods and Services Tax (being 9% in Singapore as at the date of print) which is payable by you in addition to these fees and charges.
- (d) Any other services not covered in this Guide will be charged at the Bank's discretion.
- (e) The above Fee Schedule is subject to the Bank's revision at our sole discretion from time to time

SECURITIES LISTED ON BURSA MALAYSIA

EQUITY TRADE SETTLEMENT FEES

- | | | |
|-------|---|--|
| (i) | Commission | Up to 0.50% (or minimum charge of SGD200) |
| (ii) | <u>Purchase</u> Transaction Fee (Trades performed through the Bank) | RM30 (CDS Charges) + RM20 (Bank Charges) |
| (iii) | <u>Sale</u> Transaction Fee (Trades performed through the Bank) | Outward Transfer Fee of 0.10% of Market Value (or minimum charge of RM30, maximum charge of RM1,000) per counter plus MCD charges (RM10) |

TRANSFER-IN OF SECURITIES

On/Off-Exchange Transactions

0.10% of market value (or minimum charge of RM30, maximum charge of RM1,000) per counter

TRANSFER-OUT OF SECURITIES

On/Off-Exchange Transactions

(Own CDS Direct Account/Other Depository Agent CDS Sub-Accounts)

0.10% of market value (or minimum charge of RM30, maximum charge of RM1,000) per counter plus MCD charges (RM10) and SGD54.50 (inclusive of GST) per counter

ACCOUNT CHARGES

(i) Opening of Pledged Securities Account HLB Nominees Sdn Bhd	RM20
(ii) Opening of Trading Account with HL Investment Bank Sdn Bhd	RM20
(iii) Quarterly CDS Maintenance Charges	SGD10.90 (inclusive of GST) per quarter per account plus MCD Charges (RM0.01 on average balance for every 1,000 units per quarter or minimum charge of SGD0.50)

CORPORATE ACTION HANDLING FEES

(i) Dividends Collections Fee for Equities/Interest or Coupon Payments for Bonds	1% of Dividend Payment/Interest or Coupon Payments (or minimum charge of RM5, maximum charge of RM500) plus remittance charges of up to RM15
(ii) General Offers (Cash/Tender Offer)	0.10% of "Offer Price" x no. of shares accepted (min. RM30, max. RM1,000) and RM10 BURSA Transfer Fee
(iii) All other Corporate Actions	Up to RM70 plus Remittance Charges of up to RM15

Note:

- (a) Any out-of-pocket expenses such as stamp duties, transfer agent fees, CDS charges, MCD & Custodian charges, clearing fees, courier charges, postage, telex charges, insurance and other miscellaneous charges will be borne by clients.
- (b) Fees and charges listed are exclusive of the applicable local taxes such as Goods and Services Tax (being 9% in Singapore as at the date of print) which is payable by you in addition to these fees and charges.
- (c) All charges in RM are subject to Malaysia GST, where applicable
- (d) Any other services not covered in this Guide will be charged at the Bank's discretion.
- (e) The above Fee Schedule is subject to the Bank's revision at our sole discretion from time to time

SECURITIES LISTED ON OTHER FOREIGN EXCHANGES (APPLICABLE FOR PWM CLIENTS ONLY)

EQUITY TRADE SETTLEMENTS

(i) Commission	Australia/HK/UK/US: Up to 0.50% (or minimum charge of SGD200)
	All others: Up to 0.75% (or minimum charge of SGD200)
(ii) Transaction Fee (Trades performed through the Bank)	Australia/HK/UK/US: USD38.15 (inclusive of GST) per transaction
	All others: USD81.75 (inclusive of GST) per transaction

TRANSFER-IN OF SECURITIES

On/Off-Exchange Transactions	Australia/HK/UK/US: USD38.15 (inclusive of GST) per transaction
	All others: USD81.75 (inclusive of GST) per transaction

TRANSFER-OUT OF SECURITIES

On/Off-Exchange Transactions	(Other Financial Institutions)
	Australia/HK/UK/US: 0.10% of Market Value (or minimum charge of SGD20 per security transfer) plus USD38.15 (inclusive of GST) per transaction
	All Others: 0.10% of Market Value (or minimum charge of SGD20 per security transfer) plus USD81.75 (inclusive of GST) per transaction

CUSTODY FEES

Annual Fee

(i) 0.15% per annum (or a minimum charge of SGD60 every 6 months)

(ii) Charge twice a year in arrears on:

- 15th of July (for January to June)
- 15th of January of the following year (for July to December)

Please ensure to have sufficient funds in your account

(iii) Calculated based on the average month-end market value

CORPORATE ACTION HANDLING FEES

All Corporate Actions

Out-of-pocket expenses apply

Note:

- (a) Any out-of-pocket expenses such as stamp duties, transfer agent fees, CDP charges, clearing fees, courier charges, postage, telex charges, insurance and other miscellaneous charges will be borne by clients. For example, for stock listed in US Exchanges (the ADR Fees), for stocks listed on Hong Kong Stock Exchange, CCASS fee (for cash payment) and Scrip Fee (for scrip payment and based on per increase trading board lot charged by Registrar)
- (b) Fees and charges listed are exclusive of the applicable local taxes such as Goods and Services Tax (being 9% in Singapore as at the date of print) which is payable by you in addition to these fees and charges
- (c) Any other services not covered in this Guide will be charged at the Bank's discretion
- (d) The above Fee Schedule is subject to the Bank's revision at our sole discretion from time to time

OTHER INVESTMENT PRODUCTS (APPLICABLE FOR PWM CLIENTS ONLY)

FUNDS/MUTUAL FUNDS

Front-End Sales Charge	Up to 5% of Transaction Volume (or a minimum charge of transaction volume of SGD50,000)
------------------------	---

Fees and charges listed are exclusive of the applicable local taxes such as Goods and Services Tax (being 9% in Singapore as at the date of print) which is payable by you in addition to these fees and charges

IPO SUBSCRIPTION

Commission	Up to 0.50% above the Vendor's Placement Fee plus remittance charges (if applicable) and custodian charges
------------	--

Fees and charges listed are exclusive of the applicable local taxes such as Goods and Services Tax (being 9% in Singapore as at the date of print) which is payable by you in addition to these fees and charges

OTHER INVESTMENT PRODUCTS

(i) Foreign Exchange /Foreign Exchange Margin Trading	Up to Bank's Board Rates
(ii) Foreign Exchange Option/Foreign Exchange Margin Trading Option	Up to 50% of the option premium in the case of a Single Option or of each option constituting the Bundle of Options
(iii) Dual Currency Investment	Up to 50% of Premium (or a minimum charge of SGD100 or its equivalent in foreign currencies)
(iv) OTC Derivatives	Tenor up to 1 year – Up to 100 basis points
(v) Listed Equity Option	Up to 0.5% of Gross Premium (or minimum charge of USD300)
(vi) FX Spot and Forward	Up to 100 basis points
(vii) Structured Notes (Equity-linked notes/Fixed Coupon Notes/Other Linked Notes, etc)	- Tenor up to 1 year: Up to 2% of notional amount - Tenor greater than 1 year and up to 3 years: Up to 3% of the notional amount - Tenor greater than 3 years and up to 5 years: Up to 5% of notional amount

- | | |
|---|--|
| (viii) Bonds (Primary and Secondary Market) | <ul style="list-style-type: none"> - Tenor up to 5 years: Up to 1% of the notional amount - Tenor greater than 5 years and up to 10 years: Up to 2% of the notional amount - Tenor beyond 10 years: Up to 3% of the notional amount |
| (ix) Bonds (Rebates for Primary Issuance) | <p>SGD-Denominated</p> <ul style="list-style-type: none"> - Up to 0.25% of the notional amount of the trade and will be disclosed to the client on a pre-trade basis <p>Non-SGD-Denominated</p> <ul style="list-style-type: none"> - Up to 1% of the notional amount of the trade and will be disclosed to the client on a pre-trade basis |

Note:

- (a) Any out-of-pocket expenses such as clearing fees, courier charges, postage, telex charges, insurance and other miscellaneous charges will be borne by clients.
- (b) Fees and charges listed are exclusive of the applicable local taxes such as Goods and Services Tax (being 9% in Singapore as at the date of print) which is payable by you in addition to these fees and charges.