



## FEE SCHEDULE AND DISCLOSURE OF OTHER REMUNERATION

### 收費表及報酬揭露

This document, together with the schedules, as may be amended, revised, supplemented, renamed or replaced from time to time ("Disclosure") is made by Cathay United Bank, Singapore Branch ("CUBSG" or the "Bank").

This Disclosure sets out the fees charged or chargeable for the products and services offered by CUBSG to you, and other fees, commissions, benefits and/or remuneration that CUBSG may receive from time to time (collectively, the "Remuneration"). Unless otherwise notified to you separately, this Disclosure applies to each and every transaction you enter into through CUBSG, and each and every product and service provided to you by CUBSG. CUBSG may also provide additional disclosures to you from time to time during the pre-sale process (orally or otherwise) and /or other documentation. Any such additional disclosure will override the disclosures set out in this Disclosure, unless otherwise indicated.

Notwithstanding anything in this Disclosure, please note that the products and services offered by CUBSG remain governed under CUBSG's client agreement(s) with you.

The tables show the Remuneration received by CUBSG for services and products offered and, if applicable, the way in which such Remuneration is calculated. The Remuneration listed below is not exhaustive. In some cases, the Remuneration for certain products or services may fall outside the scope of the list below and, in such event, you will be separately notified of the same. If you have any queries about the below, please contact your Relationship Manager.

本文件以及附表，可能會不時進行修改、修訂、補充、重新命名或更換（下稱“本揭露事項”），由國泰世華銀行新加坡分行（下稱“CUBSG”或“銀行”）制定。

本揭露事項列出 CUBSG 向您提供產品和服務時收取的費用，以及 CUBSG 得向您不時收取的其他費用、佣金、利益和/或報酬（下合稱為“報酬”）。除非另行通知，否則本揭露事項適用於您透過 CUBSG 進行的每筆交易，以及 CUBSG 向您提供的每一項產品與服務；CUBSG 得在銷售前（透過口頭或其他方式）不時向您提供其他揭露事項和/或其他文件，若無額外說明，前述提供的其他揭露事項和/或其他文件將優先適用。

儘管有本揭露事項，請注意，CUBSG 提供的產品和服務仍應受您與 CUBSG 間的合約拘束。



下表列示了 CUBSG 就所提供的服務和產品收到的報酬，以及該收費的計算方式（如適用）。以下所列示的費用並非詳盡無遺，若有某些產品或服務的收費不在下表範疇內，將另行通知您。如果您對以下內容有任何疑問，請聯繫您的客戶經理。

## GENERAL FEES 帳戶通用收費

Unless indicated otherwise, all fees, charges and commissions are not subject to GST.

除非另有說明，否則下文提到的所有收費和佣金不涉及消費稅。

項目 Item	收費基準 Base	最低收費 Min.	最高收費 Max.
<b>(A) REMITTANCES 匯款</b>			
Inward Telegraphic Transfer 電匯匯入	Waived 免費	-	-
Outward Telegraphic Transfer 電匯匯出	USD30 according to currency (exclusive of agent/correspondent bank charges) 美金 30 元依幣別不同 (不包括代理銀行費用)	-	-
<b>(B) ACCOUNT SERVICES 帳戶服務</b>			
Account Maintenance Fee <sup>Note 2</sup> 帳戶管理費 <sup>備註 2</sup>	2.0% per annum of AUM, payable semi-annually in June and December *AUM not inclusive of bonds and equities 管理資產金額之 2%，半年(6 月和 12 月) 收取一次 * 管理資產不包括債券和股 票	SGD800 equivalent 等值新加坡幣 800 元	-

For transactions where the Bank acts as principal, the Bank will generally quote an “all-in” price which includes the interbank price and a sales and trading mark-up. Such sales and trading mark-up will not exceed the maximum dollar amount or percentage range detailed below, unless the client agrees otherwise. Where the Bank is able to execute the transaction at a better interbank price, the Bank may, subject to the above, retain the benefit from such price improvement. However, where the Bank has committed to a different charging structure, including a fixed sales and trading mark-up, the Bank will honour all such arrangements.



對於銀行作為委託人的交易，一般而言，銀行會以“總額”價格報價 (即價格包括銀行同業拆借價格加上銷售交易加價)。除非客戶另行同意，否則此類交易加價不會超過下表的最高收費金額或百分比範圍。如果銀行能夠以更優惠的同業拆借價格執行交易，銀行可以在符合上述條件的情況下保留該利潤空間。然而，若銀行已承諾採用不同的收費結構，包括採用固定的銷售交易加價來報價，銀行將遵守此類安排。

### INVESTMENT SERVICE RELATED FEES 投資服務有關收費

項目 Item	收費基準 Base	最低收費 Min.	最高收費 Max.
<b>(A) LISTED SECURITIES COMMISSIONS 股票佣金</b>			
United States Market <sup>Note 2</sup> 美國市場 <sup>備註 2</sup>	1.0% of contract value 交易金額之 1.0%	USD50 equivalent 等值美金 50 元	-
Hong Kong Market <sup>Note 2</sup> 香港市場 <sup>備註 2</sup>	0.5% of contract value (exclusive of stock exchange fee) 交易金額之 0.5% (不含證券交易所稅)	HKD100 equivalent 等值港幣 100 元	-
Singapore Market <sup>Note 2</sup> 新加坡市場 <sup>備註 2</sup>	0.5% of contract value 交易金額之 0.5%	SGD100 equivalent 等值新加坡幣 100 元	-
All other markets <sup>Note 2</sup> 其它市場 <sup>備註 2</sup>	1.0% of contract value 交易金額之 1.0%	USD65 equivalent 等值美金 65 元	-
<p>Handling Fees: Charges imposed by various stock exchanges or other service providers are payable by the customer and are subject to change without prior notice. Such charges will be disclosed to you on a pre-trade basis (if the information is available) and in the trade confirmation.</p> <p>手續費:各股票交易所收取的費用由客戶承擔，費用如有變化將不會事前通知。收取之費用(如可知悉該資訊)將於交易前之交易確認書中揭露。</p>			
<b>(B) FIXED INCOME (OVER THE COUNTER) 固定收益產品</b>			



Spread 價差	0.3%-3.0% of the notional amount of the trade 每筆交易面額 之 0.3%-3.0%	-	-
<b>(C) STRUCTURED NOTES (OVER THE COUNTER) 結構性票據</b>			
Commission 佣金	0.1%-5.0% of the notional amount of the trade 每筆交易面額 之 0.1%-5.0%	-	-
<b>(D) STRUCTURED DEPOSITS 結構性存款</b>			
Spread 價差	0.1%-5.0% of the notional amount of the trade 每筆交易面額 之 0.1%-5.0%	-	-
<b>(E) INVESTMENT FUNDS 基金</b>			
Subscription Fee <sup>Note 2</sup> 認購費 <sup>備註 2</sup>	Up to 5.0% of the subscription amount (depending on the fund house) 最高為認購金額之 5.0% ( 因基金公司而異 )	-	-
Redemption Fee 贖回費	Depending on the fund house 因基金公司而異	-	-
Conversion Fee 轉換手續費	Depending on the fund house 因基金公司而異	-	-
<b>(F) TRANSFER OF SECURITIES 證券資產提取和轉移</b>			
Securities Withdrawal Fee <sup>Note 2</sup> 證券轉出費 <sup>備註 2</sup>	SGD80 equivalent per counter, plus any third party charges 每只證券收取等值新加坡幣 80 元, 外加協力廠商費用	-	-
Securities Deposit Fee 證券存入費	Waived 免費	-	-
Internal Transfer Fee 內部轉移費	Waived 免費	-	-



<b>(G) SECURITIES ADMINISTRATIVE FEE 證券保管費</b>			
Securities Administrative Fee Note 2 證券保管費備註 2	0.5% per annum of month-end securities assets, in quarterly tranches (of equal amounts) in March, June, September and December 月末證券資產金額之 0.5% · 每季度(三月、六月、九月及十二月)收取一次	SGD250 equivalent per quarter 每季度收取新加坡幣 250 元等值	-
<b>(H) PROCESSING RELATED FEES 業務處理費</b>			
Initial Public Offering Handling Fee Note 2 首次公開募股手續費備註 2	Up to 1.0% of contract value 最高為交易金額之 1.0%	SGD100 equivalent 等值新加坡幣 100 元	-
<b>(I) FOREIGN EXCHANGE PRODUCTS 外匯類產品</b>			
FX Spot / Forward 外匯即期/遠期	Spread up to 2.0% of the notional amount 價差最高為面額之 2.0%	-	-
FX Non- Deliverable Forward 外匯無本金交割遠期	Spread up to 2.0% of the notional amount 價差最高為面額之 2.0%	-	-
Dual Currency Investment 雙貨幣投資	Spread up to 2.0% of the notional amount 價差最高為面額之 2.0%	-	-

## DISCLOSURE OF MONETARY BENEFITS RECEIVABLE BY THE BANK

### 銀行金錢形式收益之揭露

This section provides the monetary benefits or income received or generated by the Bank that is derived from the Bank's relationship with you. The benefits listed below are not exhaustive. In exceptional cases, the benefits for certain products may fall outside the scope of the list below and, in such event, you will be notified accordingly. If you have any queries, please contact your Relationship Manager.



本部分提供銀行從與您的交易中可產生或取得的金錢形式收益。下面列出的收益並非詳盡無遺。在例外情況下，某些產品的收益可能不在下面列表的範圍內，在這種情況下，您將收到相應的通知。如果您有任何疑問，請聯繫您的客戶經理。

<b>TRAILER COMMISSION 尾隨佣金</b>
Up to 1.25% of Assets Under Management or 50% of Annual Management Fee <sup>^</sup> 不超過資產管理規模(AUM)的 1.25%或基金年度管理費的 50%
<sup>^</sup> The Annual Management Fee is a charge levied by a fund manager for managing an investment fund. Please refer to the Mutual Fund Factsheet for the details of annual management fee which is available upon request. <sup>^</sup> 基金年度管理費是支付給基金管理人的年度管理報酬,其數額按基金管理規模的固定比例，每年從基金資產中扣除。關於具體基金產品的管理費細節，請參閱基金的產品說明書。

### Important Notes:

#### 重要注釋:

Note 1: Additional agent banks' charges may apply for inward/outward remittance, which are not shown here.

備註 1: 代理銀行可能收取匯入/匯出匯款的費用。

Note 2: The fee/charge/commission is subject to the prevailing GST at the relevant time if the service is provided to a customer who "belongs in Singapore" as based on the guidelines of the Inland Revenue Authority of Singapore and the Goods and Services Tax Act (Chapter 117A). Where the fee/charge/commission is subject to GST, the GST amount will be added to the relevant fee/charge/commission.

備註 2: 如服務提供給“屬於新加坡”的客戶，按照新加坡稅務局條例及新加坡消費稅稅法(第 117A 章)要求，收費/佣金需外加相關時間的現行消費稅。

#### 我們及集團公司單位與產品發行方、基金公司的關係

CUBSG is a Singapore branch of Cathay United Bank Co., Ltd. ("CUB"). CUBSG engages third party product issuers and fund houses and other product providers (which may be members of the CUB group). CUB and any of these third parties may, from time to time, engage in various financial deals, or assume advisory roles or act as a book runner, issuer or arranger of a product that it sells, recommends, offers or refers to clients, and thereby derive remuneration therefrom. Remuneration or monetary benefits derived by CUBSG from a particular transaction with you will be disclosed to you where available.

CUBSG 是國泰世華 (“我行”)的海外分行，向 CUBSG 提供投資產品的產品發行方或基金公司，包括集團公司單位或第三人(下稱“協力廠商”)。我行和這些協力廠商可能不定期進行各種金融交易，或為其銷售的產品擔任諮詢、帳簿管理人、發行方或主辦方，將其推薦、提供或引薦給客戶，從而獲得相應報酬。CUBSG 從與您的交易中可獲得報酬或其他金錢形式的收益，將會向您揭露。

### **Disclosure of non-monetary benefits in relation to product distribution**

與產品銷售相關“非金錢”利益的揭露

The Bank may receive non-monetary benefits from product issuers and fund houses including, but not limited to, free security price quotation, research publications and invitations to seminars. Such non-monetary benefits received may be based on the relationships with the product issuers and fund houses and may not be linked to any particular client transaction.

銀行可能會從產品發行方和基金公司收到各種“非金錢”形式的利益,包括但不限於免費證券行情報價、研究報告以及研討會邀請等。這些“非金錢”形式利益的獲取可能基於銀行與產品發行方、基金公司以往所建立的良好關係，可能與特定客戶交易沒有關聯。

### **Our capacity in various transactions**

在不同交易中我們的角色

Where the Bank acts as your agent, the Bank enters into a transaction on your behalf. Where the Bank acts as principal, the Bank sources an investment product upon your request and then sells it to you. Unless otherwise notified to you separately, the Bank acts as your agent for the transactions in funds, structured notes and exchange traded instruments (including listed securities and investment funds indicated above), and the Bank acts as principal for transactions in products that are traded over-the-counter (including fixed income, structured investments (other than structured notes) and foreign exchange products indicated above).

當作為您的代理人時，銀行將代表您進行交易;當作為委託人時，銀行將根據您的要求挑選投資產品並銷售給您。除非另行通知，在承作基金、結構債和交易所交易產品等業務時 (包括上市公司股票及投資基金)，銀行是您的代理人；在承作場外交易產品時 (包括固定收益、結構性投資產品 (結構債 除外)及外匯產品)，銀行是委託人。

### **Others**

其他

For fees not listed herein, please refer to CUBSG Deposit and Account Services Pricing Guide. Commission and fees are subject to change as may be stipulated from time to time. Any fees or charges not listed herein



**國泰世華銀行**  
Cathay United Bank

**Cathay United Bank Singapore Branch**

Co. Reg. No. T08FC7284E  
8 Marina Boulevard #13-01/02/03  
Marina Bay Financial Centre Tower 1  
Singapore 018981  
Tel (65)6593 9280 Fax (65)6509 8172  
Swift: UWCBSGSG

will be notified to you prior to the relevant transaction or upon your request. Should you be eligible to benefit from a discount on the above fees and charges, our staff will inform you. If you have any questions, please feel free to contact our staff.

收費表中未列出的項目，請參考 CUBSG 產品與服務費率表。佣金和費率可能會變化和調整。收費表中未列出的項目，將於您進行交易前或是您詢問時告知您。如果您符合我們減免費用的資格，我們將會通知您。如果您有任何疑問，請與我們聯繫。

## Disclaimer

### 免責聲明

This Disclosure has been provided by CUBSG Private Banking for general purposes only. It does not constitute and shall not be viewed as an offer or a recommendation to buy or sell securities or financial instruments, or an offer on other financial services. Nothing herein shall limit or restrict the particular terms of any specific offering. No offer of any interest in any product will be made in any jurisdiction in which the offer, solicitation or sale is not permitted, or to any person to whom it is unlawful to make such offer, solicitation or sale. Not all products and services are available to citizens or residents of all countries/regions. 本揭露事項由 CUBSG 私人銀行提供，僅作為通用資訊參考。它既不構成也不可作為金融產品或服務買賣的建議和要約。本揭露事項中的任何內容均不得限定或限制任何特定產品的特定條款。任何產品均不得在任何不允許提供、招攬或銷售的司法管轄區內獲取任何利益，或向任何人非法提供、招攬或銷售。並非所有國家的公民或居民都可以使用所有的產品和服務。

In case of any inconsistency between the English and Chinese languages, the English version shall apply and prevail. This Disclosure may not be reproduced without the written permission of CUBSG.

如果本揭露事項中的英文和中文內容不一致時，以英文內容為準。在未獲得 CUBSG 書面同意的情況下，本揭露事項嚴禁複製。

\*\*\*\*\*

Should you have any questions concerning the above, please contact your Relationship Manager for additional information.

如果您有任何疑問，請聯繫您的客戶經理。