

Service	Fees & Charges	Unit: TWD								
Non-Discretionary Trust- Unit Trust										
Regular Unit Trust Account										
Subscription Fee	<ul style="list-style-type: none"> Subscription Fee Rate: The front-end subscription board rate is up to 3.00% (Please refer to respective Unit Trust Fee Disclosure for details) Subscription Fee = Investment Amount * Subscription Fee Rate Collecting time and method: The payment needs to be made at the time of purchase. Channel fee disclosure: The channel fee of each fund from fund house is up to 60% of the management fee of the fund. 									
Switch Fee	<ul style="list-style-type: none"> TWD 500 (for Premier and Advance) and TWD 800 (for other clients) are applicable to switch orders. Some fund houses collect additional switch fee in a certain percentage of switch amount, which is disclosed in Fund Prospectus and deducted from switch amount by fund houses directly. Collecting time and method: The payment needs to be made at the time of switch. The payment will be subtracted from the designated account. 									
Marginal Switching Fee	<ul style="list-style-type: none"> The Marginal Switching Fee is collected when the client place the following switch orders: Off-Shore Money Market Fund switch to Off-Shore Equity Fund: 1.25% ; Off-Shore Money Market Fund switch to Off-Shore Bond Fund: 0.75% ; On-Shore Money Market Fund switch to other on-shore funds (such as equity fund, balanced fund, fund of funds, bond fund): 0.75% Calculation: Market value of switch-out fund x marginal switching fee rate Collecting time and method: The payment will be subtracted from the designated account at the time of switch. Should the fund be denominated in foreign currency; the marginal switching fee will be charged by TWD equivalent amount. (will charge in USD for OBU customers) 									
Cumulative Defer Service Charge (CDSC)	<ul style="list-style-type: none"> Investors will pay a Cumulated Deferred Service Charge (CDSC) at the time of redemption for specific off-shore funds only. The rate of such fee varies with the duration of holding. In general, the rate of such deferred charge will incrementally decrease annually. Applicable CDSC are disclosed in the Fund Prospectus. 									
Custodian Fee	<p>Annual custodian fee is calculated based upon the duration of investment holding, up to 3 years (subject to respective Fund Type)</p> <table border="1"> <thead> <tr> <th>Fund Type</th> <th>Custodian Fee Rate (p.a)</th> </tr> </thead> <tbody> <tr> <td>Off-shore Fund</td> <td>0.4%</td> </tr> <tr> <td>On-shore Fund (exclude on-shore money market fund)</td> <td>0.2%</td> </tr> <tr> <td>On-shore Money Market Fund</td> <td>0%</td> </tr> </tbody> </table> <ul style="list-style-type: none"> Custodian Fee = (Number of Units Redeemed x Redemption Price) x Exchange Rate (Board Rate of the Day of Settlement) x Custodian Fee Rate x Numbers of Days Holding / 365 Collecting time and method: The fee will be subtracted from the redemption proceeds upon redemption. 	Fund Type	Custodian Fee Rate (p.a)	Off-shore Fund	0.4%	On-shore Fund (exclude on-shore money market fund)	0.2%	On-shore Money Market Fund	0%	
Fund Type	Custodian Fee Rate (p.a)									
Off-shore Fund	0.4%									
On-shore Fund (exclude on-shore money market fund)	0.2%									
On-shore Money Market Fund	0%									

FundMax Account

Monthly Custodian Fee

- Monthly Custodian Fee is calculated based on the average holding balance of FundMax and is subject to a minimum charging balance
- | Average Holding Balance (TWD) | Premier | Advance |
|-------------------------------|------------|------------|
| Above 15,000,000 | 0.75% p.a. | 1.00% p.a. |
| 5,000,000 - 15,000,000 | 1.00% p.a. | 1.25% p.a. |
| 2,000,000 - 5,000,000 | 1.25% p.a. | 1.50% p.a. |
| Below 2,000,000 | 2.00% p.a. | 2.50% p.a. |
- Monthly Custodian Fee is calculated from the first subscription date. "Average Holding Balance" is calculated in TWD and Foreign currency denominated products will be converted to equivalent TWD using the system foreign exchange rate. It is accumulated by daily holding balance (= Net Asset Value of Funds * holding units) during the charging period (If the redemption price differs from the net value, the redemption price is used) / no. of calendar days in charging period
 - Monthly Custodian Fee= Average Holding Balance (TWD) x Fee Rate% x no. of calendar days in charging period / no. of calendar days for the full year.
 - Collecting time and method: The fee will be subtracted from the designated TWD account monthly on the agreed date (if holiday, defer to the next working day). The monthly custodian fee of the first month will be collected in the next month if the customer places the fund subscription order later than the first calendar day of the month. Should there be any accumulative unpaid fees the amount will be subtracted from the redemption proceeds upon redemption.

Minimum charging balance

Minimum charging balance to be used for monthly custodian fee calculation when the actual average balance falls below the threshold of TWD 750,000 for HSBC Premier customers and TWD 250,000 for HSBC Advance customers.

	Premier	Advance
Minimum charging balance	TWD 750,000	TWD 250,000

Account Closure Fee

- If the period between the date of the last subscription or switching and the date of account closure is less than one year, an account closure fee based on the minimum charging balance with its relevant fee rate will be charged for the remaining period up to the first anniversary of the transaction.
- Collecting time and method: The fee will be subtracted from the designated TWD

Account Transfer Fee

- For transfer-out of funds from the Fund Max account to regular UT account, TWD 500 will be subtracted from the designated TWD account upon customer's application

Non-Discretionary Trust- Stock/ ETF

Subscription Fee	<ul style="list-style-type: none"> The subscription rate is up to 1% Subscription Fee = Investment Amount * Subscription Fee Rate Collecting time and method: The fee will be made at the time of purchase The minimal charged fee will be no less than the “lowest transaction fee” 				
Redemption Fee	<ul style="list-style-type: none"> The redemption fee rate is up to 1%. Redemption Fee = Redemption Amount x Redemption Fee Rate. Collecting time and method: The fee will be made at the time of redemption. The minimal charged fee will be no less than the “lowest transaction fee” 				
Lowest transaction fee	(Hong Kong Exchange) HKD 250 / CNY 250 (US Exchange) USD 30				
Custodian Fee	<ul style="list-style-type: none"> Annual custodian fee is calculated based upon the duration of investment holding, up to 3 years (subject to custodian fee rate in respective Fund Type) Custodian Fee Rate= 0.2% Custodian Fee=(Number of Units Redeemed x Redemption Price) x Exchange Rate (Board Rate of the Day of Settlement) x Custodian Fee Rate x Numbers of Days Holding / 365 Collecting time and method: The fee will be subtracted from the redemption 				
Exchange charges and Taxes	HK Exchange (%)	US Exchange (%)			
		Buy trade	Sell trade	Buy trade	Sell trade
	STAMP DUTY	0.1	0.1	NIL	NIL
	TRADING FEE(SEC FEE)	0.00565	0.00565	NIL	0.00278
	TRANSACTION LEVY	0.0027	0.0027	NIL	NIL
	FRC TRANSACTION LEVY	0.00015	0.00015	NIL	NIL

The actual exchange charges and taxes amount will be based on the confirmation details notified by relevant exchange/custodian

Non-Discretionary Trust- ETF(the ETF product code start from 7 existing ETF holdings before 16 Oct'19)

Redemption Fee	<ul style="list-style-type: none"> The redemption fee rate is up to 1%. Redemption Fee = Redemption Amount x Redemption Fee Rate. Collecting time and method: The fee will be subtracted from the redemption proceeds upon redemption. 						
Custodian Fee	<ul style="list-style-type: none"> Annual custodian fee is calculated based upon the duration of investment holding, up to 3 years (subject to custodian fee rate in respective Fund Type) 						
	<table border="1"> <tr> <td>Fund Type</td> <td>Custodian Fee Rate (n/a)</td> </tr> <tr> <td>Offshore ETF 0.4%</td> <td>Off shore ETF 0.4%</td> </tr> <tr> <td>On shore ETF 0.2%</td> <td>On shore ETF 0.2%</td> </tr> </table>	Fund Type	Custodian Fee Rate (n/a)	Offshore ETF 0.4%	Off shore ETF 0.4%	On shore ETF 0.2%	On shore ETF 0.2%
	Fund Type	Custodian Fee Rate (n/a)					
	Offshore ETF 0.4%	Off shore ETF 0.4%					
On shore ETF 0.2%	On shore ETF 0.2%						
<ul style="list-style-type: none"> Custodian Fee= (Number of Units Redeemed x Redemption Price) x Exchange Rate (Board Rate of the Day of Settlement) x Custodian Fee Rate x Numbers of Days Holding / 365 Collecting time and method: The fee will be subtracted from the redemption proceeds upon redemption. 							

Non-Discretionary Trust- Off-Shore Bond	
Subscription Fee	<ul style="list-style-type: none"> ● The subscription rate is up to 1.625%. ● Subscription Fee = Nominal Value * Subscription Fee Rate ● Collecting time and method: The payment needs to be made at the time of purchase.
Early Redemption Fee	<ul style="list-style-type: none"> ● The early redemption fee rate is up to 0.8% , not applicable to early call by issuer and hold-to-maturity ● Early redemption fee= Nominal Value x Early Redemption Fee Rate ● Collecting time and method: The fee will be subtracted from the redemption proceeds upon redemption.
Custodian Fee	<ul style="list-style-type: none"> ● Annual custodian fee rate is 0.1%, up to 3 years. ● Custodian Fee= Redemption Amount x Custodian Fee Rate x Numbers of Days Holding / 365 ● Collecting time and method: The fee will be subtracted from the redemption proceeds upon redemption.

Non-Discretionary Trust- Off-Shore Structured Product			
Item	Charge	Time of Charge	Method
Intermediary Service Fee	0%~4% of the Subscription Amount	Issue Date	The Fee is payable to the intermediary and is deducted from the subscription amount by the issuer. The Fee may range from 0%~4% of the Subscription amount as indicated under the "Charge" column in this table. The intermediary shall disclose the exact amount of fee charged to the investors after receiving the proceeds from issuer.
Management Fee (including custodian fee and sales distribution fee)	NIL	N.A	N.A
Early Redemption Fee	NIL	N.A	N.A
Other Fees	NIL	N.A	N.A

Note: The initial NAV of this product will be the issuing price net of the Intermediary Service Fee if holding 5 of 5 other pricing factor constant. For example, if the issuing price is 99.5%, while holding other pricing factor constant (i.e. all price factors remain unchanged) and the Intermediary Service Fee is 0.3%, the NAV then will drop from 99.50% to 99.20%. Please also note that the Intermediary Service Fee is not the only factor that has an impact on product NAV.

Dual Currency Investment (DCI)	
Subscription Fee	NIL
Early Redemption Fee	0.50%

Structured Investment (SD)	
Subscription Fee	NIL
Early Redemption Fee	NIL

