投資產品相關費用說明

更新日期：民國 112 年 11 月 21 日

服務內容	收費標準	單位：新臺幣(元)
特定金錢信託投資國內或境外基金 (UT)		
一般信託帳戶		
申購手續費	● 費率：最高 3% (會依申購標的有所不同) ● 計算方法：**國內/境外基金之投資金額 × 申購手續費率 = 申購手續費** ● 收取時間及方法：客戶應在申請投資國內或境外基金交易時另行支付本行。 相關基金通路報酬說明，請參閱基金相關須知及說明	
轉換手續費	● 本行收取之費用為卓越理財/運籌理財客戶每筆新臺幣 500 元，其他客戶每筆新臺幣 800 元 (OBU 客戶每筆收美金 15 元)。部份基金公司另收取固定比率之轉換手續費，將依各基金公司之公開說明書辦理，並自轉出款項中扣除。 ● 收取時間及方法：於客戶執行基金轉換指示時，本行自客戶之約定帳戶扣除。	
差額轉換手續費	● **客戶承作下列基金轉換時，本行將收取差額轉換手續費：** ● 境外貨幣型基金轉至境外股票型基金：費率 **1.25%**； ● 境外貨幣型基金轉至境外債券型基金：費率 **0.75%**； ● 國內貨幣市場基金轉至國內其他類型基金(如股票型、平衡型、組合型、債券型等)：費率 **0.75%** ● 計算方法：**轉出基金現值 × 差額轉換手續費率**；收取時間及方法：客戶在執行轉換交易時，本行自客戶之約定帳戶扣除。如為外幣計價基金，其差額轉換手續費將收取等值新臺幣。(OBU 客戶將收取等值美金)	
遞延至贖回時收取手續費 (特定之境外基金)	於客戶贖回該標的時，按其持有該投資標的之期間長短，收取「遞延申購手續費」，持有期間越長，該費用逐年遞減，詳細費率及計算基礎依各投資標的公開說明書之規定。	
信託管理費	依客戶持有之實際天數計算收取, 最多收取三年, 超過三年則以三年計算。 ● 費率如下： 基金類型 / 信託管理費費率 (年利率/每年) 境外基金 / **0.4%** 國內基金(國內貨幣市場基金除外) / **0.2%** 國內貨幣市場基金 / **0%** ● 計算方法：**(贖回單位數 × 贖回價格) × 匯率 (贖回分配當日本行牌告匯率) × 信託管理費率 × 持有天數/365 = 信託管理費。** ● 收取時間及方法：**當客戶執行贖回交易時，本行從贖回款項中扣除。**	

<table>
<tr><th colspan="2">FundMax 帳戶</th></tr>
<tr><td>FundMax 信託管理費</td><td>

- 費率：信託管理費係依客戶其 FundMax 帳戶之「基金平均市值」，按月以適用之年費率收取「信託管理費」。

<table>
<tr><th>帳戶基金平均市值
(新臺幣)</th><th>卓越理財專戶-
信託管理費率
(年費率)</th><th>運籌理財專戶-
信託管理費率
(年費率)</th></tr>
<tr><td>15,000,000 元以上</td><td>0.75%</td><td>1.00%</td></tr>
<tr><td>5,000,000 元至 15,000,000 元以下</td><td>1.00%</td><td>1.25%</td></tr>
<tr><td>2,000,000 元至 5,000,000 元以下</td><td>1.25%</td><td>1.50%</td></tr>
<tr><td>2,000,000 元以下</td><td>2.00%</td><td>2.50%</td></tr>
</table>

- 計算方法：自 FundMax 帳戶首次申購基金日起開始計算，計算方法如下：**帳戶基金平均市值(新臺幣) x 適用費率(年率) x 收費天數/全年天數。**
  “帳戶基金平均市值”係以新臺幣計算，**其計算方法如下: 收費期間之 [每日基金單位淨值(如基金的贖回價格與基金之單位淨值不同時，以贖回價格計算) x 每日持有基金單位數] 之加總 / 收費天數。**外幣計價產品將依本行系統匯率折算等值新臺幣。
- 收取時間及方法：**依本行約定之扣款日(遇假日順延) 按月自客戶指定之新臺幣存款帳戶中扣除。若客戶透過 FundMax 帳戶首次申購基金日非為當月份第一日(日曆日)時，該月份的信託管理費將併於次月收取。若客戶帳戶中有已累積但尚未支付的 FundMax 帳戶信託管理費，該費用將於客戶贖回其 FundMax 帳戶內之基金時，自贖回款中逕行扣除。**

</td></tr>
<tr><td>FundMax
最低帳戶餘額</td><td>

最低帳戶餘額：如帳戶平均市值低於下列最低帳戶餘額時，將以此最低帳戶餘額計算該月份 FundMax 帳戶信託管理費。

<table>
<tr><th></th><th>卓越理財專戶</th><th>運籌理財專戶</th></tr>
<tr><td>最低帳戶餘額</td><td>新臺幣 75 萬</td><td>新臺幣 25 萬</td></tr>
</table>

</td></tr>
<tr><td>關閉帳戶費用</td><td>

- 計算方法：**若客戶之最後一次申購或轉換日至帳戶關閉日相距不足一年者，客戶須繳付以自關閉帳戶日至該交易滿一年之剩餘天數為計費期間，以最低帳戶餘額與及其相對應之費率所計算出的關閉帳戶費用。**
- 收取時間及方法：**此費用會於關戶時自客戶約定的新臺幣存款帳戶中扣除或於贖回 FundMax 帳戶內之基金時，自贖回款中扣除。**

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<tr><td>帳戶轉換手續費</td><td>

- 客戶申請轉換 FundMax 帳戶內之持有基金單位數至一般信託帳戶時，本行將額外收取信託帳戶轉換手續費**新臺幣五百元**。
- 收取時間及方法：**申請轉換 FundMax 帳戶內之基金單位數至一般信託帳戶時，本行將額外收取信託帳戶轉換手續費，此費用會於轉換時自客戶之新臺幣活期存款帳戶中扣除。**

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特定金錢信託投資海外股票(Stock)/指數股票型基金(ETF)	
申購手續費	● 費率：最高 1% ● 計算方法：**投資金額 × 申購手續費率 = 申購手續費** ● 收取時間及方法：於買進時需支付申購手續費。 ● 最低收取費用不少於「最低手續費」之金額
贖回手續費	● 費率：最高 1% ● 計算方法：**贖回金額 × 贖回手續費率 = 贖回手續費** ● 收取時間及方法：於賣出時需支付贖回手續費。 ● 最低收取費用不少於「最低手續費」之金額
最低手續費	(香港交易所)港幣 250 元 / 人民幣 250 元 (美國交易所) 美金 30 元
信託管理費	依客戶持有之實際天數計算收取, 最多收取三年, 超過三年則以三年計算。 ● 費率：0.2% (年利率/每年) ● 計算方法：(贖回單位數 x 贖回價格) x 匯率 (贖回分配當日本行牌告匯率) x 信託管理費率x 持有天數/365 = 信託管理費。 ● 收取時間及方法：當客戶執行贖回交易時，本行從贖回款項中扣除。

交易所規費項目	香港交易所 (%)		美國交易所(%)	
	買進	賣出	買進	賣出
股票印花稅	0.1	0.1	無	無
交易所交易費	0.00565	0.00565	無	0.0008 (2023 年 2 月 23 日生效)
交易徵費	0.0027	0.0027	無	無
財匯局交易徵費	0.00015	0.00015	無	無

上述股票印花稅、交易所交易費及交易徵費(含財匯局交易徵費)為參考費率，實質以交易所公告為主

特定金錢信託投資指數股票型基金(ETF)(本行代碼 7 字頭 2019/10/16 前申購之 ETF 適用)	
贖回手續費	● 費率：最高 1% ● 計算方法：**贖回金額 × 贖回手續費率 = 贖回手續費** ● 收取時間及方法：於賣出時將內扣贖回手續費。
信託管理費	依客戶持有之實際天數計算收取, 最多收取三年, 超過三年則以三年計算。 ● 費率：外國上市之境外 ETF: 0.4% (年利率/每年); 在台上市之境外 ETF: 0.2% (年利率/每年); ● 計算方法：**(贖回單位數 × 贖回價格) × 匯率 (贖回分配當日本行牌告匯率) × 信託管理費率 × 持有天數/365 = 信託管理費。** ● 收取時間及方法：**當客戶執行贖回交易時，本行從贖回款項中扣除。**

特定金錢信託投資海外債券 (BOND)	
申購手續費	● 費率：**最高 1.625%** ● 計算方法：**債券面額 × 手續費% (以各產品之計價幣別支付)** ● 收取時間及方法：**投資人應在申請投資債券交易時，支付本行申購手續費**
到期賣出手續費	● 費率：最高 **0.5%** (若為發行機構提前買回及債券到期者，則不收取該手續費) ● 計算方法：**債券面額 × 手續費% (以各產品之計價幣別支付)** ● 收取時間及方法：**於賣出債券時內扣賣出手續費**
信託管理費	● 費率：**年率 0.1%** ● 計算方法：**賣出金額 ×信託保管費率 × 持有天數/365** ● 收取時間及方法：**以投資人持有該產品之實際天數計算，最多收取三年，超過三年則以三年計算，並自賣出款項中扣除**

特定金錢信託投資境外結構型商品			
受託或銷售機構服務費用	申購價金的 0%~4%	商品發行日	由發行機構於商品價格中扣除，支付予受託或銷售機構，於左列費率範圍內列為受託或銷售機構之報酬。 受託機構將於收取此申購通路服務費後告知投資人有關申購通路服務費率及其確實收取之金額。
管理費用(包括投資人給付之信託管理費或管銷費用等)	無	不適用	不適用
投資人提前贖回通路服務費(如投資人提前贖回本商品)	無	不適用	不適用
其他費用	無	不適用	不適用

投資人請注意，商品受託或銷售機構服務費用的收取，將使商品之淨值由發行價格減去受託或銷售機構服務費用後的水準開始變動，也就是受託或銷售機構服務費的收取將使商品之淨值的起始水準同幅下降，例如，假設發行價格為 99.5%，其他條件不變(例 如，市場利率不變等與訂價相同之情況下)，申購通路服務費收取 0.3%，淨值將由 99.5%下降至 99.2%，然投資人亦須注意，影 響商品之淨值的因素係包括但不僅限於受託或銷售機構服務費的收取。

雙元雙利投資組合 (DCI)	
申購手續費	無
提前終止手續費率	0.50%

活利投資組合 (SD)	
申購手續費	無
提前終止手續費率	無

Investment Products Fees and Charges Date: 21 Nov 2023

Service	Fees & Charges	Unit: TWD
Non-Discretionary Trust- Unit Trust		
Regular Unit Trust Account		
Subscription Fee	● 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	● 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	● 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)	● 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	Annual custodian fee is calculated based upon the duration of investment holding, up to 3 years (subject to respective Fund Type) 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% ● 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.	

<table>
<tr><th colspan="2">FundMax Account</th></tr>
<tr><td>Monthly Custodian Fee</td><td>

- Monthly Custodian Fee is calculated based on the average holding balance of FundMax and is subject to a minimum charging balance

<table>
<tr><th>Average Holding Balance (TWD)</th><th>Premier</th><th>Advance</th></tr>
<tr><td>Above 15,000,000</td><td>0.75% p.a.</td><td>1.00% p.a.</td></tr>
<tr><td>5,000,000 - 15,000,000</td><td>1.00% p.a.</td><td>1.25% p.a.</td></tr>
<tr><td>2,000,000 - 5,000,000</td><td>1.25% p.a</td><td>1.50% p.a.</td></tr>
<tr><td>Below 2,000,000</td><td>2.00% p.a.</td><td>2.50% p.a.</td></tr>
</table>

- 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 place 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.

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<tr><td>Minimum charging balance</td><td>

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.

<table>
<tr><th></th><th>Premier</th><th>Advance</th></tr>
<tr><td>Minimum charging balance</td><td>TWD 750,000</td><td>TWD 250,000</td></tr>
</table>

</td></tr>
<tr><td>Account Closure Fee</td><td>

- 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

</td></tr>
<tr><td>Account Transfer Fee</td><td>

- 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

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</table>

Non-Discretionary Trust- Stock/ ETF	
Subscription Fee	● 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	● 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	● 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	0.0008 (effective 2023/2/23)
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	● 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	● 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)

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%

	● 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	● 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	● The early redemption fee rate is up to 0.5% , 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	● 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