

FundMax Account

Monthly Custodian Fee	<ul style="list-style-type: none">Monthly Custodian Fee is calculated based on the average holding balance of FundMax and is subject to a minimum charging balance<table><tr><td>Average Holding Balance (TWD)</td><td>Premier</td><td>Advance</td></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 periodMonthly 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.	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.
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.														
Minimum charging balance	<p>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.</p> <table><tr><td></td><td>Premier</td><td>Advance</td></tr><tr><td>Minimum charging balance</td><td>TWD 750,000</td><td>TWD 250,000</td></tr></table>		Premier	Advance	Minimum charging balance	TWD 750,000	TWD 250,000									
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Minimum charging balance	TWD 750,000	TWD 250,000														
Account Closure Fee	<ul style="list-style-type: none">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	<ul style="list-style-type: none">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. <ul style="list-style-type: none">● 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><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

