

Trust Account Application				
Item	Fee (USD)			
	Lite	Standard	Premium	Supreme
Application Fee	Free	USD 120	USD 360	USD 15,000
Waiver condition - Account balance over at time of application ¹	N/A	USD 10,000	USD 30,000	USD 500,000
Account Monthly Fee* Waiver condition - Monthly average account balance over ¹	Free	USD 10	USD 30	USD 500
1 Complimentary Mastercard at time of application	N/A	USD 10,000	USD 30,000	USD 500,000
Virtual	Virtual	Platinum	World	World Elite Metal >USD 1M (World Elite Ceramic) (by invitation) ⁵
Visa	Coming soon	Coming soon	Coming soon	Coming soon
Eligible card level for additional cards	N/A	Platinum	Platinum/World	Platinum/World/ World Elite Metal/ World Elite Ceramic (by invitation) ⁵
Maximum number of cards per Trust account	N/A	3	5	10
Additional Card Application Fee	N/A	Platinum: USD 60	Platinum: USD 60 World: USD 180	Platinum: USD 60 World: USD 180 World Elite Metal: USD 750 World Elite Ceramic (by invitation) ⁵
Number of Beneficiaries	1	2	3	Unlimited

Special Feature Highlights				
Item	Fee (USD)			
	Lite	Standard	Premium	Supreme
Enable international prime brokerage accounts ²	N	N	USD 50	Free
Enable preferential interest rate fixed deposit service ²	N	N	USD 50	Free
World Elite Ceramic Eligibility	N	N	N	Y (by invitation)
Segregated SPV (HK/BVI) under Trust	N	N	N	Y (Subject to Annual Management Fee)

USD Card repayment exchange rate				
Item	Fee (USD)			
	Lite	Standard	Premium	Supreme
USD (USDC USDT DAI)	1:1	1:1	1:1	1:1
Others:	No handling fee (Refer to portal spot rate only)	No handling fee (Refer to portal spot rate only)	No handling fee (Refer to portal spot rate only)	No handling fee (Refer to portal spot rate only)
Fiat to Fiat ⁹				
Digital Asset to Fiat ⁹				

Local and Overseas Spending				
Item	Fee (USD)			
	Lite	Standard	Premium	Supreme
Local Spending	Free	Free	Free	Free
Cross Border Fee ³	5%	5%	5%	5%
Cross Border Cash Back ⁴	0%	Platinum: 1.5% Cashback	World: 2.5% Cashback Platinum: 1.5% Cashback	World Elite Ceramic: up to 5% Cashback (by invitation) ⁵ World Elite Metal: up to 4% Cashback World: 2.5% Cashback Platinum: 1.5% Cashback
Net Cross Border Fee	5%	Platinum: 3.5%	World: 2.5% Platinum: 3.5%	World Elite Ceramic: 0% (by invitation) ⁵ World Elite Metal: 1% World: 2.5% Platinum: 3.5%

Local and Overseas ATM				
Item	Fee (USD)			
	Lite	Standard	Premium	Supreme
Local ATM	N/A	USD 3	USD 3	USD 3
Overseas ATM	N/A	3%	3%	3%
Overseas ATM Cash Back	N/A	Platinum: 0%	World: 1% Cashback Platinum: 0%	World Elite Metal/World Elite Ceramic: 1.5% Cashback World: 1% Cashback Platinum: 0%
Net Overseas ATM Fee	N/A	Platinum: 3%	World: 2% Platinum: 3%	World Elite Metal/World Elite Ceramic: 1.5% World: 2% Platinum: 3%

OD Interest rate				
Item	Fee (USD)			
	Lite	Standard	Premium	Supreme
Interest on Outstanding Balance ¹²	0.06% per day (24.48% per annum)	0.06% per day (24.48% per annum)	0.06% per day (24.48% per annum)	0.06% per day (24.48% per annum)

Other fees ⁵				
Item	Fee (USD)			
	Lite	Standard	Premium	Supreme
Card Cancellation Fee	N/A	Platinum: USD 10	World: USD 20 Platinum: USD 10	World Elite Metal/World Elite Ceramic: USD 150 World: USD 20 Platinum: USD 10
Card Replacement Fee	Free	Platinum: USD 120	World: USD 360 Platinum: USD 120	World Elite Metal/World Elite Ceramic: USD 1,200 World: USD 360 Platinum: USD 120
Card Renewal Fee	Free	Platinum: USD 120	World: USD 360 Platinum: USD 120	World Elite Metal/World Elite Ceramic: USD 1,200 World: USD 360 Platinum: USD 120
Card Replacement Fee and Renewal Fee Waiver condition - Account balance at the time of Replacement or Renewal	N/A	Platinum: USD 10,000	World: USD 30,000 Platinum: USD 10,000	World Elite Metal/World Elite Ceramic: USD 100,000 World: USD 30,000
Card Non-active Fee (Verification Need) ⁶	USD 100/month	USD 100/month	USD 100/month	USD 100/month
Charge Dispute Handling Fee (per transaction or charge) ⁷	USD 20	USD 20	USD 20	USD 20
Document Request Fee (per copy)	Statement issued within the latest 12 months : USD 8 Statement issued earlier than the latest 12 months : USD 10	Statement issued within the latest 12 months : USD 8 Statement issued earlier than the latest 12 months : USD 10	Statement issued within the latest 12 months : USD 8 Statement issued earlier than the latest 12 months : USD 10	Statement issued within the latest 12 months : USD 8 Statement issued earlier than the latest 12 months : USD 10
Sales Draft Retrieval Fee (per copy)	USD 8	USD 8	USD 8	USD 8
Online small transaction fee (per transaction) ⁸	USD 0.15	USD 0.15	USD 0.15	USD 0.15
Authorisation Failure Fee (Cardholder Error per failed transaction)	USD 0.3	USD 0.3	USD 0.3	USD 0.3
Refund Transaction Fee (per refund transaction)	USD 0.3	USD 0.3	USD 0.3	USD 0.3

Injection from account holder to currencies account via the following banking channels (by approval)

Item	Fee (USD)			
	Lite	Standard	Premium	Supreme
FPS	N/A	N/A	bank charges	bank charges
CHATS	N/A	N/A	bank charges	bank charges
TT / SWIFT	N/A	N/A	bank charges	bank charges
IBAN	N/A	N/A	bank charges	bank charges
Cheque/Cashier order	N/A	N/A	bank charges	bank charges
Offshore account (US/SINGAPORE)	N/A	N/A	bank charges	bank charges
Third-Party (other than settlor and beneficiaries) Bank injection Whitelist Service (by approval)	N/A	N/A	USD 100	USD 100
Third-Party (other than settlor and beneficiaries) injection to Local/Offshore Accounts via Banking Tools	N/A	N/A	bank charges	bank charges

Offshore Digital Asset and Foreign Exchange Service

Item	Fee (USD)			
	Lite	Standard	Premium	Supreme
Fiat to Fiat ⁹ Digital Asset to Digital Asset ⁹ Digital Asset to Fiat ⁹	No handling fee (Refer to portal spot rate only)	No handling fee (Refer to portal spot rate only)	No handling fee (Refer to portal spot rate only)	No handling fee (Refer to portal spot rate only)

Offshore Digital Asset Custody Service

Item	Fee (USD)			
	Lite	Standard	Premium	Supreme
Digital Asset Injection	Free	Free	Free	Free
Digital Asset Withdrawal (min USD 35)	5%	0.5%	0.2%	0.1%
Digital Asset Recovery Instruction fee ¹⁸	USD 250 / request	USD 250 / request	USD 250 / request	USD 250 / request
Digital Asset Recovery fee	10% of the recovered assets (min USD 500)	10% of the recovered assets (min USD 500)	10% of the recovered assets (min USD 500)	10% of the recovered assets (min USD 500)
Non-Fungible Tokens (NFT) Instruction Fee (In/Out)	USD 250	USD 250	USD 250	USD 250
Non-Fungible Tokens (NFT) Custody service (per NFT per annum)	USD 3	USD 3	USD 3	USD 3
Digital assets address whitelist services (In/Out)	Free	Free	Free	Free
Request injection wallet address replacement (per address)	USD 250	USD 250	USD 250	USD 250

Payment Service ²				
Item	Fee (USD)			
	Lite	Standard	Premium	Supreme
Bill Payment with invoice	N/A	N/A	Local Payment: 1% (Min. USD 25) Overseas Payment: 1% (Min. USD 50)	Local Payment: 0.5% (Min. USD 25) Overseas Payment: 0.5% (Min. USD 50)
Beneficiary Payout fee	N/A	N/A	Local Payment: 1% (Min. USD 25) Overseas Payment: 1% (Min. USD 50)	Local Payment: 0.5% (Min. USD 25) Overseas Payment: 0.5% (Min. USD 50)
Beneficiary Payout limit (per month per beneficiary)	0	N/A	USD 3,000	USD 20,000
China Union Pay Money Express (min USD 5)	N/A	N/A	refer to portal spot rate	refer to portal spot rate
Alipay Remittance Service (min USD 8)	N/A	N/A	refer to portal spot rate	refer to portal spot rate
Electronic Cashier Order Payout	N/A	N/A	USD 100	USD 100
Physical Cashier Order Payout	N/A	N/A	USD 200	USD 200
Stop Cheque service fee ¹⁰	N/A	N/A	USD 8 per instruction for a single cheque/ USD 15 per instruction for multiple cheques	USD 8 per instruction for a single cheque/ USD 15 per instruction for multiple cheques
Stop Cashier Order service fee ¹⁰	N/A	N/A	USD 15	USD 15
Other Payment Amendment, Cancellation or Enquiry	N/A	N/A	USD 200	USD 200
Payment to Payroll (upon request)	N/A	N/A	N/A	0.5% + bank charges

Cash Handling (available in selected regions)				
Item	Fee (USD)			
	Lite	Standard	Premium	Supreme
Hong Kong Dollars (HKD 100,000 or below same day)	N/A	Free	Free	Free
Hong Kong Dollars (above HKD 100,000 same day)	N/A	1% of the total amount	1% of the total amount	1% of the total amount
US Dollars ¹⁵	N/A	From 2% of the total amount	From 2% of the total amount	From 2% of the total amount
Other currencies	N/A	By quotation	By quotation	By quotation
Secure Logistics with Security Truck (fully insured)	N/A	USD 500 per trip	USD 500 per trip	USD 500 per trip

ADDITIONAL SERVICES				
Item	Fee (USD)			
	Lite	Standard	Premium	Supreme
Enable DBS Static Bank Account ²	N/A	N/A	USD 100	USD 100
Enable Digital Assets Exchange sub-account ²	N/A	USD 1,000	USD 1,000	USD 1,000
Transfer from Trust Account to Exchange sub-account	N/A	Free	Free	Free
Transfer from Exchange sub-account to Trust Account	N/A	1%	1%	1%
Enable Digital Assets Interest-bearing product	N/A	Free	Free	Free
Enable Digital Assets Algo trade services	N/A	USD 150	USD 150	USD 150
Enable Digital Assets Staking Service	N/A	Free	Free	Free
Enable Basic Fiat Interest-bearing product	N/A	Free	Free	Free

Injection from 3rd party to currencies account ¹¹				
Item	Fee (USD)			
	Lite	Standard	Premium	Supreme
Third-Party (other than settlors and beneficiaries) Bank Injection Whitelist Service (by approval)	N/A	N/A	USD 100	USD 100
Third-Party (other than settlors and beneficiaries) Injection to Local/ Offshore Accounts via Banking Tools	N/A	N/A	bank charges	bank charges
Injection from online businesses via Licensed Payment Gateway (Youtube, Patreon, Google adsense, Merchant, Paypal, etc)	N/A	N/A	0.5%+Channel Charges	0.5%+Channel Charges

Securities				
Item	Fee (USD)			
	Lite	Standard	Premium	Supreme
Enable international prime brokerage accounts ²	N/A	N/A	USD 50	Free
Transfer from Trust Account to Broker's Bank Account	N/A	N/A	Free	Free
Transfer from Broker's Bank Account to Trust Account ¹⁰	N/A	N/A	1%	1%
Monthly Maintenance Fee	N/A	N/A	USD 35 per brokerage account	USD 35 per brokerage account
Placing purchasing order via Relationship Manager	N/A	N/A	USD 20 per instruction	USD 20 per instruction

Earning Function				
Item	Fee (USD)			
	Lite	Standard	Premium	Supreme
Enable Earn & Yield Service	N/A	N/A	Free	Free
Enable preferential interest rate fixed deposit service ²	N/A	N/A	USD 50	Free
Minimum fixed deposit instruction amount	N/A	N/A	USD 1M	USD 1M

Insurance Custody				
Item	Fee (USD)			
	Lite	Standard	Premium	Supreme
Purchase Insurance policy under Trust	N/A	N/A	N/A	USD 500 per application
Transfer/assign existing insurance policy to Trust	N/A	N/A	N/A	USD 200 per policy
Any other correspondence with the Insurance Company	N/A	N/A	N/A	Per Professional Hour
Annual Maintenance Fee	N/A	N/A	N/A	USD 50 per policy

Optional Services				
Item	Fee (USD)			
	Lite	Standard	Premium	Supreme
Card Customization	N/A	N/A	N/A	USD 13,000 up
Annual Fee of SPV(BVI/HK) [#]	N/A	N/A	N/A	1% of the asset value held by each SPV per year or USD 13,000 per year per SPV (whichever is higher)
Setup additional SPV(BVI/HK) with nominee shareholder and director	N/A	N/A	N/A	USD 13,000
Annual Fee of SPV(BVI/HK) waiver condition - Average account balance is maintained ¹	N/A	N/A	N/A	Above USD 1,000,000

Special Purpose Vehicle Management Fee				
Item	Fee (USD)			
	Lite	Standard	Premium	Supreme
Certificate of Good Standing	N/A	N/A	N/A	USD 500 (BVI Company only)
Certificate of incumbency	N/A	N/A	N/A	USD 400 (BVI Company only)
Annual Return with AGM minutes / resolution (exclude disbursement)	N/A	N/A	N/A	USD 1,000 (HK Company only)
Change of Director (per head)	N/A	N/A	N/A	HK Company: USD 500 BVI Company: USD 500
Transfer of shares (per transfer) (exclude disbursement)	N/A	N/A	N/A	HK Company: USD 650 BVI Company: USD 650
Increase share capital (per class of share)	N/A	N/A	N/A	HK Company: USD 850 BVI Company: Contact us
Allotment of shares (per allottee)	N/A	N/A	N/A	HK Company: USD 650 BVI Company: USD 650
Registration of branch office	N/A	N/A	N/A	USD 500 (HK Company only)
Change of company name (including reprinting of M&A) (exclude disbursement)	N/A	N/A	N/A	HK Company: USD 1,000 BVI Company: USD 1,500
Written Minutes/Resolution of Directors'/ Members' Meeting	N/A	N/A	N/A	HK Company: USD 320 BVI Company: USD 400
Deregistration (exclude disbursement)	N/A	N/A	N/A	USD 4,000 (HK Company only)
Certified True Copy (per signature)	N/A	N/A	N/A	USD 150
Certified True Copy of a set of Corporate Documents	N/A	N/A	N/A	USD 450

Professional Services				
Item	Fee (USD)			
	Lite	Standard	Premium	Supreme
Legal Consultation (Counsel)	USD 1,000 per hour	USD 1,000 per hour	USD 1,000 per hour	USD 1,000 per hour
Legal Consultation (Solicitor)	USD 500 per hour	USD 500 per hour	USD 500 per hour	USD 500 per hour
Trust Director Consultation	USD 500 per hour	USD 500 per hour	USD 500 per hour	USD 500 per hour
Trust Consultant Consultation	USD 150 per hour	USD 150 per hour	USD 150 per hour	USD 150 per hour
Customize Private Trust Deed	Per Professional Hour	Per Professional Hour	Per Professional Hour	Per Professional Hour

Miscellaneous				
Item	Fee (USD)			
	Lite	Standard	Premium	Supreme
Trust Revocation Fees ¹⁷	N/A	USD 1,000 - 3,000	USD 1,000 - 3,000	USD 1,000 - 3,000
Account negative balance charge	Account balance + USD 300	Account balance + USD 300	Account balance + USD 300	Account balance + USD 300
Trust Confirmation Letter	N/A	USD 50 per letter	USD 50 per letter	USD 50 per letter
Declaration of Trust	N/A	USD 150 per request	USD 150 per request	USD 150 per request
Certificate of Balance of Asset	N/A	USD 70 per request	USD 70 per request	USD 70 per request
Change of Beneficiary ¹³	N/A	USD 50 per change request	USD 50 per change request	USD 50 per change request
Paper Statement Fee	N/A	USD 8 per month per statement	USD 8 per month per statement	USD 8 per month per statement
Trust Distribution ¹⁴	N/A	5% of the total Asset Value	5% of the total Asset Value	5% of the total Asset Value

*Account monthly fee shall be charged on the anniversary date if the monthly average account balance is below the waiver condition.

¹Eligible financial assets include fiat currencies and digital assets (excluding NFTs).

²To enable such function, client must sign and deliver the original copy of the executed documents to our office. Further supporting documents and/or wealth proof might be required.

³Including transactions fee and Foreign Currency made overseas and transactions at any merchant registered overseas.

⁴USD cashback on all overseas transactions.

⁵UTGL World Elite Ceramic/Metal cardholder shall be subject to a separate fee schedule.

⁶If there is no successful credit card transaction for 6 consecutive months after activation, such monthly fee will apply.

⁷Mastercard Chargeback application fee shall be applied. Should additional charges apply, we will notify the cardholder.

⁸Online transactions of USD2 or less are considered small-value transactions.

⁹For the spot price, please refer to the latest portal rate.

¹⁰Subject to bank charges.

¹¹Please acquire whitelist approval in the portal before injecting assets from a 3rd Party. Charges may be applicable to different channels.

¹²Trustee has the discretion to liquidate the trust assets if the outstanding balance is carried forward for 3 months from the last repayment instruction.

¹³Settlor can add/remove beneficiaries and modify the distribution percentage for free in 3 times.

¹⁴Upon the demise of the settlor, the asset will be distributed to the beneficiary (ies) in accordance with the Trust Deed and the Letter of Wishes.

¹⁵Some versions of banknotes may be subject to different handling fees or refusal.

¹⁶The account will be disabled if the negative balance remains for 3 consecutive months.

¹⁷Subject to types of assets held under Trust.

¹⁸The instruction fee is non-refundable, without regard to the technical recoverability of assets subsequent to the instruction.

#Included Company Secretary Service
2 Certificate of Incumbency
2 Certificate of Good Standing
5 Board Resolution
Annual un-audited account