

# DBS Bank (Hong Kong) Limited

## Terms and Conditions of "Call-a-loan" Service

### Acceptance

1. Your request for "Call-a-loan" Service (the "Loan"), either in writing, by telephone or through other means as DBS Bank (Hong Kong) Limited ("the Bank") considers appropriate from time to time, will be deemed to be acceptance of these terms and conditions which shall operate in addition to the applicable credit card terms and conditions which you have previously accepted and agreed.
2. Loan availability is subject to account status checking, then available credit limit and final acceptance by the Bank at its absolute discretion. Successful applicants will be notified in writing. The Bank is authorised to credit the Loan to your nominated bank account(s).

### Loan Amount

3. The Bank will set a minimum limit on the Loan amount for each Loan application which will be stated on the marketing materials of the Loan programme.
4. The Loan amount for each Loan application must not exceed the maximum limit stated on the marketing materials of the Loan programme (the "Maximum Loan Limit").
5. The Loan amount (together with any additional Loan allowed under paragraph 10 below) must be a multiple of HK\$1,000.
6. The Loan amount is not eligible for bonus point / cash rebate / COMPASS Dollar or other reward or benefit scheme.

### Interest

7. Interest on the Loan is charged according to the rate(s) printed on the application form, marketing materials or other notices provided by the Bank from time to time. The interest rate is set at the time when the Loan is drawn and remains unchanged. The interest rate applicable will be shown on the Loan confirmation.
8. Interest is calculated on a monthly basis. Each instalment is equal to the full Loan amount plus the total interest divided by number of instalments and will be debited monthly from the relevant credit card account (the "Account"). You shall, on or before each repayment date, pay the Bank the full instalment amount. The Bank may apportion the periodic repayments between principal, interest and fees (as applicable) as the Bank shall at its discretion determine.
9. The monthly instalment amount, the interest rate, the amounts of the Loan and the term of the Loan may not be altered after the Loan has been approved. These will be shown in the Loan confirmation issued if the Loan is approved.
10. The full Loan amount plus interest will be withheld from the available credit of the Account. You can obtain more than one Loan as long as the Loan amount remains within the Maximum Loan Limit under the Loan programme.

11. The first instalment will be normally debited from the Account on the same business day of Loan drawdown and become due on the next statement due date.

### Charges

12. No additional finance charge will be applied if you pay the full amount shown on the Account statement on or before the due date. However, if the entire amount stated in any Account statement is not received in full by the payment due date, the usual finance charge for retail transaction will be applied until full payment is credited to the Account. All finance charges will be calculated and accrued on a daily basis.
13. You shall pay the Bank all applicable fees and charges as stipulated in the Bank's Fee Schedule (available on request from its branches, Customer Services Hotline and website) or other notices provided by the Bank from time to time.

### Early Repayment

14. Early repayment is permitted subject to a handling charge and upon written request that should be received by the Bank at least seven days before the proposed date of prepayment. You should first pay all outstanding principal amount of the Loan and interest up to the next monthly repayment date.

### Termination of Loan

15. The total outstanding Loan and interest will become immediately due and payable upon cancellation of the Account for whatever reason. The handling charge (equal to the handling charge for early repayment) will apply if the termination of the Account is initiated by you.
16. The Bank reserves the right to foreclose the Loan and debit the entire outstanding amount to the Account if any instalments are overdue.

### Amendments

17. The Bank reserves the right to reject any Loan application and may change these terms and conditions from time to time, where recommended by the Code of Banking Practice, 30 days prior written notice will be given; and reserves the final decision on all matters and disputes.

### Law

18. These Terms and Conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administration Region. In case of inconsistencies between the Chinese and English version, the English version of these terms and conditions shall prevail.