

The DBS Black Card Application Form



Fax No.: 2904 7836 or

Mail: DBS Bank (Hong Kong) Limited – (Credit Card Application)
8/F, One Island East, 18 Westlands Road, Island East, Hong Kong

CA2112

SERVICES CURRENTLY ENJOYED BY APPLICANT

Please select from below services of DBS Bank (Hong Kong) Limited (“the Bank”) currently enjoyed by applicant:

- DBS Credit Card (Credit Card No. _____)
(Including DBS credit cards or its co-branded cards, COMPASS VISA or 3Everyday COMPASS VISA)
- DBS Treasures
- DBS Private Banking

TYPE OF CREDIT CARD APPLIED



The DBS Black Card (755)

First 2-year Annual Fee Waiver

Annual income requirement for application of The DBS Black Card is around HK\$100,000. All your personal credit card accounts (including supplementary card accounts) will share a combined credit limit.

WELCOME OFFER

Please select either **one** welcome offer below (7):

- Up to 32,000 Miles (7)

or

- Monthly Flat Rate as low as 0.31% “Call-a-loan” Service* (S) (6.8%)

Repayment Period 6 months or 12 months

Loan amount (HK\$)^

(The loan amount must be in multiples of HK\$1,000, not be less than HK\$5,000)

- 80% of the Approved Credit Limit (The maximum amount is HK\$100,000)

or

- 0% Interest Rate “Funds Transfer” Programme*[▲] (R) (150)

Funds Transfer Amount (HK\$)^

(Funds Transfer Amount should not be less than HK\$5,000)

- 80% of the Approved Credit Limit (The maximum amount is HK\$100,000)

Applicable to applicants who have chosen Monthly Flat Rate as low as 0.31% “Call-a-loan” Service / 0% Interest Rate “Funds Transfer” Programme:

Upon approval of my credit card application, please deduct the above loan amount/funds transfer amount from the credit card account and transfer to below specified HK Dollar current/saving account.

HK Dollar Current/ Saving Account No. for Transfer [#]	Bank Code	Branch Code	Account Number (Joint Account will not be accepted)
_____	_____	_____	_____

Bank Name of HK Dollar Current / Saving Account

* For the annualized percentage rate of 0% Interest Rate “Funds Transfer” Programme/Monthly Flat Rate as low as 0.31% “Call-a-loan” Service, please refer to clause 20 and 22 of Welcome Offer Terms and Conditions.

^ The maximum transfer amount/loan amount are subject to Welcome Offer Terms and Conditions clause 19 and 21 respectively. If the requested transfer amount/loan amount exceeds the maximum transfer amount/loan amount, or if this field is left blank, the maximum transfer amount/loan amount will apply.

Must be a valid Hong Kong Dollar bank account maintained in Hong Kong under applicant’s name. Please provide account proof.

▲ During the period of enjoying the Interest-free cash, every new transaction posted to the Card Account will be subject to the finance charge, with effect from the date of such transaction.

Welcome Offer Terms and Conditions apply for the above offers.

PERSONAL DATA

Applicants must be over 18 years old.

Salutation Mr. (M) Ms. (F)

English Name as printed on HKID Card

Surname _____ Given Name _____

Nationality HKSAR (05) Others : _____

Marital Status Single (1) Married (2)

Date of Birth _____ D _____ M _____ Y

HKID No. (Please attach copy) _____ ()

Education Post-secondary or Below (1)

University or Professional (2)

Home Address (in **BLOCK LETTERS**, overseas address and P.O. Box are not accepted) (If you are not the holder of HK permanent ID Card and the below home address is not your permanent home address, please also provide the permanent home address proof)

HK (01) KLN (02) NT (03) Years There _____ Y _____ M

Mortgaged (2) Rented (3)

Monthly Instalment / Rental (HK\$) _____

Self-owned (No contribution required) (1) Company Provided (4)

Live with Parents (5) Others (6)

E-mail Address[#]

[#] Provision of this information is not mandatory

Home Tel. No. _____

(Mobile Phone & Pager No. are not accepted)

Mobile Phone / Pager No. _____

APPLICANT OCCUPATION

Employed (2) Temporary / Part-time / Contract (3)

Self-employed (1)

(Please attach Business Registration Certificate copy)

Non-Working Group (e.g. Housewife/Retired etc.) (98, 701) (2)

Company Name (in **BLOCK LETTERS**)

Remark 1

Office Address (in **BLOCK LETTERS**)

HK (01) KLN (02) NT (03) Year(s) of Service _____ Y _____ M

By signing below I give the declaration and agree to the matters set out in this application.

X

Signature of Principal Card Applicant

Date

This is the first page of the application form, please continue to fill in the second page.

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WELCOME OFFER TERMS AND CONDITIONS

General Terms and Conditions

1. The welcome offer is only available to applicants who have been successfully approved to be the principal cardholder of The DBS Black Card issued by DBS Bank (Hong Kong) Limited (“Bank”, which expression shall include its successors and assigns) (“New Card”) on or before 31 March 2012 by submitting the DBS Credit Card Application Form (“Application Form”) to the Bank on or before 29 February 2012 (“Offer Ending Date”). 2. You shall indicate your choice of welcome offer on the Application Form. Once such selection has been made, it cannot be changed. 3. If you have not indicated your choice or you have indicated more than one choice as to what you would like to receive under the welcome offer in the Application Form, you will automatically be assigned the “Up to 32,000 Miles” as your welcome offer. 4. If you have successfully applied for more than one New Card with the Bank by submitting multiple Application Forms to the Bank, you will only be entitled to ONE welcome offer in respect of all applications submitted before the Offer Ending Date. 5. Any fraud and/or abuse of the welcome offer (as determined by the Bank at its sole discretion) will result in forfeiture of your entitlement to the welcome offer and/or cancellation of all or part of your account(s) with the Bank. The Bank reserves the right to deduct an amount equivalent to the value of any gift or reward awarded to you inappropriately pursuant to any fraud and/or abuse directly from your account(s) held with the Bank without prior notice and/or to take legal action in such instances to recover any such amounts. 6. The Bank reserves the right to vary these terms and conditions and/or to change or terminate the welcome offer. In the event of any dispute, decision of the Bank shall be final and binding. 7. Should there be any discrepancy or inconsistency between the English version of these terms and conditions and the Chinese version, the English version shall prevail.

Terms and Conditions applicable to applicants who have selected “Up to 32,000 Miles” (“Welcome Gift”)

8. Welcome Gift is only available to applicants who do not currently hold or have not in the 6 months prior to the date of application for the New Card held and/or cancelled any principal The DBS Black Card issued by the Bank. 9. You will receive a notification letter within 3 months of the New Card issuance date and you are required to follow the instructions on the letter to provide the Asia Miles membership number before the designated date as stated on the letter (please refer to the notification letter for details). 10. You must activate the New Card within 2 months of the New Card issuance date (“Spending Period”) to be eligible for 500 miles. If you accumulate retail spending and/or cash advance (“Eligible Transaction”) reaches the below designated amount within the Spending Period, you will be eligible to the extra reward as set out in the table below:

Eligible Transaction	Reward	Equivalent DBS\$ (calculated base on the Asia Miles Conversion Rate)	Total Reward including the Reward from Card Activation	Equivalent DBS\$ (calculated base on the Asia Miles Conversion Rate)
Card Activation	500 miles	DBS\$24	500 miles	DBS\$24
>HK\$5,000	500 miles	DBS\$24	1,000 miles	DBS\$48
>HK\$10,000	1,000 miles	DBS\$48	1,500 miles	DBS\$72
>HK\$15,000	1,500 miles	DBS\$72	2,000 miles	DBS\$96

If you are able to meet the above requirements within the Spending Period, reward will be credited within 3 months after the end of Spending Period to the Asia Miles account provided by you. If you do not provide Asia Miles membership number, you will be rewarded with the equivalent DBS\$ (calculated base on the Asia Miles conversion rate, that is DBS\$48 = 1,000 Asia Miles) for redemption of miles on your own. The DBS\$ will be credited within 3 months after the end of Spending Period to your applicable credit card account and shown in the monthly statement.

11. If you accumulate retail spending and/or cash advance in the amount of HK\$20,000 or above within the Spending Period, you can enjoy DBS\$3 for every HK\$250 worth of local Eligible Spending (that is in addition of the original DBS\$2 for every HK\$250 worth of local Eligible Spending, will be rewarded with an extra DBS\$1 for every HK\$250 worth of local Eligible Spending) during the Spending Period (local Eligible Spending is defined in clause 1 of The DBS Black Card DBS\$ Conversion Rates, please refer to www.dbs.com/hk/blackcard for details). The original DBS\$2 for every HK\$250 worth of local Eligible Spending will be credited to your applicable credit card account after the posting of the relevant local Eligible Spending transaction and shown on the monthly statement. The Bank will automatically deduct the DBS\$ originally earned from the local Eligible Spending during the Spending Period from the applicable credit card account within 3 months after the end of the Spending Period and shown on the monthly statement, then recalculate the DBS\$ based on DBS\$3 for every HK\$250 worth of local Eligible Spending and convert the DBS\$ into Asia Miles based on the miles conversion rate of every DBS\$48 = 1,000 Asia Miles and automatically credit to the Asia Miles account provided by you within 3 months after the end of the Spending Period. The

maximum local Eligible Spending limit to enjoy this offer is HK\$120,000 (that is convertible to 30,000 miles at maximum). **You must reserve all the DBS\$ originally earned from the local Eligible Spending conducted during the Spending Period in the applicable credit card account within 3 months after the end of the Spending Period for the Bank to make the deduction. Otherwise, the conversion will be cancelled automatically and no rewards will be awarded to you.** If you do not provide the Asia Miles membership number, the local Eligible Spending conducted during the Spending Period will not be automatically converted into Asia Miles. Alternatively, the Bank will credit the extra DBS\$1 for every HK\$250 worth of local Eligible Spending during the Spending Period to your applicable credit card account within 3 months after the end of the Spending Period and shown on the monthly statement. After the Spending Period, the DBS\$ conversion rate will be changed back to DBS\$2 for every HK\$250 worth of local Eligible Spending and DBS\$3 for every HK\$250 worth of overseas Eligible Spending. 12. Only posted Eligible Transactions are to be counted towards fulfilment of the spending requirement (for Eligible Transactions being settled with an instalment loan, only posted monthly instalments shall be counted). The following types of transactions shall not be considered as Eligible Transaction: cash advance handling/administration fees, casino chips, foreign exchange, finance charges, reversed transactions, late charges, credit card annual fee, Call-a-loan, Balance Transfer, Funds Transfer, Fee Based Instalment, tax payment, all other bill payment transactions made via JETCO/Internet/24-hour Customer Services Hotline or other available means, transactions that have been subject to cancellation, charge-back, return of goods and/or refund and any other categories of transactions specified by the Bank from time to time. 13. The Bank accepts no liability for any loss should you provide incorrect or invalid Asia Miles membership number and/or name. 14. Fulfilment of the spending requirement shall be calculated based on Eligible Transactions conducted with each New Card successfully applied before the Offer Ending Period. If you have successfully applied for more than one New Card, Eligible Transactions conducted with different New Cards cannot be combined for the purpose of calculating fulfilment of the spending requirement.

Terms and conditions applicable to applicants who have selected interest-free cash under the 0% Interest Rate Funds Transfer Programme (“Interest-free Cash”) or Monthly Flat Rate as low as 0.31% “Call-a-loan” Service (“Call-a-loan”):

15. The Interest-free Cash and Call-a-loan are only available to applicants who do not currently hold or have not in the 6 months prior to the date of application of the New Card held and/or cancelled any credit card issued by the Bank. 16. If you have selected the Interest-free Cash, you are deemed to have read and accepted the Terms and Conditions for Funds Transfer Programme as set out in the Application Form and shall be bound by them; if you have selected the Call-a-loan, you are deemed to have read and accepted the Terms and Conditions of “Call-a-loan” Service as set out in the Application Form and shall be bound by them. 17. In respect of the account to which the Interest-free Cash/Call-a-loan should be transferred, you must submit to the Bank a copy of a bank statement (except online statement) or the first page of a passbook showing the bank’s name, your name and the relevant account number. Joint accounts will not be accepted to receive the Interest-free Cash/Call-a-loan. If the Bank does not receive such information, the Bank will not be able to process your application for Interest-free Cash/Call-a-loan. 18. You hereby authorise the Bank to debit the funds and any applicable fees and charges in relation to the provision of the Interest-free Cash/Call-a-loan from the New Card account before you activate your New Card. If you terminate the New Card for any reason, you shall repay in full any due amount in your applicable credit card account, including the outstanding balance of the Interest-free Cash/Call-a-loan, finance charge (if applicable) and all applicable fees and charges.

Applicable to Interest-free Cash:

19. The amount of Interest-free Cash to be transferred must be at least HK\$5,000, but such amount (plus any interest, fees, charges and any additional transfer amount allowed) must not exceed 80% of the credit limit of the New Card account or HK\$100,000 (whichever is lower). 20. **The interest rate applicable to the outstanding balance of the Interest-free Cash is 0% (i.e. Annualized Percentage Rate (APR) including handling fee is 0.11%) for the period commencing from the Transfer Effective Date to the date of the 4th monthly statement issued after the Transfer Effective Date, both dates inclusive (“Interest-free Period”). After the end of the Interest-free Period, a finance charge calculated based on the prevailing rate for cash advance (as set out in the card mailer shall be payable by you each month. The Bank will charge a handling fee of HK\$150 on the approved transfer amount, which will be deducted from the New Card account once the approval is granted.**

Applicable to Call-a-loan:

21. The loan amount of each Call-a-loan must be at least HK\$5,000, but such amount (plus any interest, fees, charges and any additional loan allowed) must not exceed 80% of the credit limit of the New Card account or HK\$100,000 (whichever is lower). 22. Monthly flat rate of as low as 0.31%, its Annualized Percentage Rate is 6.80%. The Annualized Percentage Rate is calculated according to the guidelines as set out in the Code of Banking Practice. The Bank will charge a handling fee of

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HK\$80 on the approved Call-a-loan, which will be deducted from the New Card account once the approval is granted. 23. The loan amount will normally be disbursed to your designated Hong Kong dollar bank account opened in Hong Kong within 3 working days after the Call-a-loan is approved, and a Loan Confirmation Letter will be sent to you to confirm the loan. 24. The Call-a-loan is only applicable to applicants whose credit card accounts are in good standing. If the account status has changed, the Bank reserves the right to terminate the Call-a-loan and charge all outstanding to the applicable credit card account immediately without prior notice. 25. If you early repay the entire loan, the Bank will charge you in accordance to clause 14 of the Terms and Conditions of "Call-a-Loan" Service all outstanding principal amount of the loan, interest up to the next monthly repayment date and a handling charge. The handling charge is equal to the difference of the following two items: (a) total interest (calculated based on the interest rate on the "Loan Confirmation Letter") for all instalments you originally applied for and (b) total interest posted to the applicable credit card account.

DBS CREDIT CARD APPLICATION TERMS AND CONDITIONS

1. By making an application to DBS Bank (Hong Kong) Limited ("**Bank**", which expression shall include its successors and assigns) for the designated credit card ("**Card**"), you are deemed to have read and accepted these terms and conditions and shall be bound by them. 2. Use of the Card shall be subject to the DBS Credit Card Terms and Conditions and any terms and conditions applicable to the use of any related services (such as Internet Account, "Call-a-loan" Service and Balance Transfer) which you have applied or may apply to use. Copies of such terms and conditions are available on request from the 24-hour Customer Services Hotline at 2290 8888 or from the Bank's website at www.dbs.com/hk or at any branches of the Bank. 3. There is a minimum annual income requirement for application of The DBS Black Card of HK\$100,000. 4. You declare and warrant to the Bank that the information provided in the application for the Card and all the supporting documents are true, correct and complete. You hereby authorize the Bank to verify your information contained in the application and any supporting documents from any source that the Bank may deem appropriate. The information you have provided to the Bank in the application is required and will be used by the Bank to assess your application for the Card and provide ongoing services to you. Failure by you to provide any such required information to the Bank may result in your application for the Card to be rejected. 5. You agree that the DBS Bank Group Data Policy Notice for Hong Kong Operations in force from time to time together with any other notices and communications concerning your data issued by the Bank from time to time ("**Data Policy**") shall apply to all information related to you that you have provided to the Bank in the application for the Card or that the Bank has obtained from any other sources or that arises from your relationship with the Bank or any other DBS Group company ("**Data**"). You are deemed to have read and understood the Data Policy and you agree that the Data Policy shall form part of the DBS Credit Card Terms and Conditions. Copies of the Data Policy are available on request from the 24-hour Customer Services Hotline at 2290 8888 or from the Bank's website at www.dbs.com/hk or at any branches of the Bank. Your Data may be used for such purposes and disclosed to such persons (whether in or outside Hong Kong) in accordance with the Data Policy. You hereby agree, in particular, that the Bank may: (a) verify, provide and collect information about you from other organizations, institutions or other persons; (b) transfer the Data outside Hong Kong SAR including to Singapore; (c) compare your Data with any data the Bank has obtained and use the results for taking of any action including actions that may be adverse to your interests (including declining the application for the Card); and (d) provide your Data to credit reference agencies, or, in the event of default, to debt collection agencies. 6. You understand that you have the right to: (a) request to be informed which items of Data are routinely disclosed to credit reference agencies or debt collection agencies; (b) request to be provided with further information to enable an access and/or correction request to be made to the relevant credit reference agency or debt collection agency; and (c) ask the Bank to request the relevant credit reference agencies to delete your consumer credit data upon termination of the credit card account if there is no payment default for a period in excess of 60 days on the account within 5 years immediately before the termination of the account. If there is any payment default, you are liable to have your consumer credit data retained by the relevant credit reference agencies for a period of up to 5 years from the final settlement date of the default amount or 5 years from the date of discharge of your bankruptcy as notified to the credit reference agency, whichever is earlier. **7. The annual fee chargeable for The DBS Black Card is HK\$1,800, while that for each supplementary card issued thereunder is HK\$900. 8. The current annualized percentage rate ("APR") applicable for calculating any finance charge is as follows:**

	The DBS Black Card
Cash Advance	36.12%-37.72%
Retail Transaction	34.49%-36.07%

The Bank reserves the right to revise the APRs from time to time without prior notice.

HIGHLIGHTS OF DBS CREDIT CARD TERMS AND CONDITIONS

You must read the entire DBS Credit Card Terms and Conditions carefully. Your attention is drawn to the following key terms and conditions.

1. Immediately after you receive a Card, please review the DBS Credit Card Terms and Conditions and if you accept it, please (i) complete the Card acknowledgment/activation procedure; and (ii) sign the back of the Card without delay. 2. You must keep your Card securely and ensure that your PIN is not disclosed to any other person. You must take all reasonable steps to keep your Card safe and your PIN secret and to help prevent fraud. 3. Should you discover that your Card or PIN is lost, stolen or used in an unauthorised way, you must notify us as soon as reasonably practicable upon discovery of the loss, theft or unauthorised use. 4. Provided that you have not acted fraudulently or with gross negligence and you have not failed to inform us of the loss, theft or unauthorised use of your Card and/or the PIN, you shall not be liable for any unauthorised transactions (except cash advances). If you have acted fraudulently or with gross negligence, then you shall be liable for all unauthorised transactions. 5. You shall be liable for all transactions effected or authorised through the use of the Card. If there is a Supplementary Card, you are jointly and severally liable with the Supplementary Cardholder for such part of the outstanding balance in connection with the Supplementary Card. The Supplementary Cardholder is liable, jointly and severally with you, only for such part of the outstanding balance as relates to the use of his/her Supplementary Card. 6. On or before the payment due date in each month, you must pay us the statement balance in full or at least pay the minimum payment as specified in any monthly statement in accordance with the Fee Schedule or any other notice. If you fail to pay the minimum payment on the payment due date as specified in any monthly statement, then your Card Account will be regarded as in a delinquent status and a late fee and a finance charge will be charged. 7. You agree to examine each Card Account statement received from us and to notify us of any alleged error or omission within 60 days after such statement was provided. After such 60-day period, such statement shall be deemed accepted and conclusively settled and no claim to the contrary by you shall be admissible. 8. We may (where the circumstances are considered reasonable) at any time suspend, withdraw, cancel or terminate your right to use the Card, Card Account and/or any related services offered. You may terminate your Card and Card Account at any time by giving us notice. Upon the termination of your Card and Card Account, all outstanding debit balances shall become immediately due and payable. 9. We shall be entitled at any time and without notice to you, to combine or consolidate any credit balance on any of your accounts maintained with us (whether matured or not) with the settlement of any debit balance on your Card Account and to set off any such credit balance against any such debit balance. 10. If you report an unauthorised transaction to us before the payment due date, you may withhold payment of the disputed amount during the investigation period. 11. We may, at our discretion, appoint debt collection agents and/or lawyers for collection of any moneys owing by you to us or for enforcement of any of our rights against you hereunder. You shall indemnify us on demand in respect of all collection costs and expenses that we reasonably incur. The total collection costs to be recovered shall in normal circumstances not exceed 30% of the amount owing by you to us.

FUNDS TRANSFER PROGRAMME TERMS AND CONDITIONS

Please read these Terms and Conditions carefully before you apply for the "Funds Transfer Programme" (unless otherwise specified, this Programme shall be referred to as "the Programme"). When you read these Terms and Conditions, bear in mind that "you" and "your" mean the Principal Cardholder of a credit card issued by DBS Bank (Hong Kong) Limited ("the Bank", which expression includes its successors and assigns). Your request for the Programme, either in writing, by telephone or through other means as the Bank considers appropriate from time to time, will be deemed to be acceptance of these terms & conditions. 1. You can apply to: (a) transfer available funds from the account of your credit card issued by the Bank (for which you have applied for the Programme) ("Card Account") to your designated bank account; or (b) transfer available funds from the Card Account to repay the debit balances of any Hong Kong dollar credit card/revolving loan account maintained with any recognized financial institutions in Hong Kong (excluding those maintained with the Bank). Transferring available funds to repay debit balances of a revolving loan account is only applicable to Pay Less VISA Account. If such application is approved by the Bank, you are deemed to have authorised the Bank to: (i) debit the Card Account by the transfer amount approved by the Bank; and (ii) transfer the transfer amount to your designated Hong Kong dollar current/saving bank account/credit card account/revolving loan account maintained with any recognized financial institutions in Hong Kong under your name (not applicable to repay any of your credit card/revolving loan/personal loan account maintained with the Bank). The Bank shall be entitled to determine how the approved amount shall be deposited to the designated accounts, and you will be responsible for all fees and charges imposed by those financial institutions. 2. The Bank will set a minimum and maximum limit on the total transfer amount for each application of the

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Programme which will be stated on the application form or marketing materials of the Programme. The total transfer amount for each application of the Programme must not exceed the maximum and must not be less than the minimum limit.

3. Application and the transfer amount of the Programme are subject to the approval of the Bank at its absolute discretion. Reasons need not be given for any non-approval or partial approval. The Bank may approve a transfer amount less than the amount requested in the application.

4. Application processing will normally be completed within 7 working days following receipt of all required documentation. You will receive a confirmation letter following approval.

For applicants of transferring transfer amount to repay debit balances of credit card/revolving loan account maintained with any recognized financial institutions in Hong Kong, you should continue to make payment to the relevant recognized financial institutions for which fund transfer is sought until the transfer is fully completed. The Bank will not be liable for any interest or other charges incurred.

5. The approved transfer amount will be withheld from the available credit limit of the Card Account upon approval. 6. The transfer amount transferred under the Programme is not eligible for DBS\$/cash rebate/COMPASS Dollar or other reward or benefits scheme. 7. The Bank shall be entitled to levy an administration fee and other related charges, as the case may be, arising from each successful application. A non-refundable administration fee calculated at the rate from time to time determined by the Bank will be payable immediately upon approval of the Programme and debited to the Card Account.

8. A finance charge will be debited on the outstanding transfer amount on a daily basis, from the date of transfer, according to the rate printed on the application form, marketing materials or other notices issued by the Bank from time to time provided that the Card Account is normal, in good standing and with no delinquent record. If you fail to pay the minimum payment on the due date as specified on any monthly statement, your Card Account will be regarded as in delinquent status and the finance charge on the outstanding transfer amount will be charged by an adjusted interest rate, which is: (a) the applicable standard annual rate for cash advance (which is shown on your monthly statement or other notices issued by the Bank from time to time); PLUS (b) the delinquency adjustment rate (which shall be notified by the Bank to you from time to time). Once such adjusted interest rate applies, it will continue until you pay in full or at least the minimum payment due on or before the due date shown on any subsequent statement. The original applicable rate for finance charge shall resume from the following day of the coming statement date of such statement.

9. Any payment to your Card Account shall be applied to repay the outstanding balances of the Programme first or be applied to repay any due amount in your Card Account in any order as from time to time determined in the Bank's absolute discretion. 10. If the entire outstanding amount stated in any monthly statement is not received in full on or before the payment due date, apart from the finance charge of the Programme, you shall pay the Bank all other applicable finance charges (such as the finance charge of retail transaction and cash advance, delinquency adjustment etc) as stipulated in the Bank's Fee Schedule or other notices provided by the Bank from time to time, until full payment is credited to your Card Account. All finance charges are calculated and accrued on a daily basis. The Bank's Fee Schedule is available on request from branches, Customer Services Hotline and can be downloaded from the Bank's website at www.dbs.com/hk.

11. The finance charge will be calculated on a 365-day yearly basis. 12. If any of your Credit Card Account is not maintained in good standing after any funds transfer, the Bank reserves the right to revoke the availability of the Programme at any time without notice. 13. The Bank has the right to conduct a credit checking on you and to request additional documents from you. 14. The Programme shall operate in addition to the applicable credit card terms and conditions. In case of any conflict between these Terms and Conditions and that of the applicable credit card, the former shall prevail. 15. The Bank reserves the right to reject any application under the Programme at its sole discretion. In the event of dispute, the decision of the Bank shall be final and conclusive. 16. The Bank shall be entitled to increase or alter its fees and charges (including the fees and charges in respect of the Programme and any other fees and charges as stipulated by the Bank from time to time), as well as impose new fees and charges, from time to time and may notify you of such increase, alteration or imposition in any manner it thinks fit. You will be bound by such increase, alteration or imposition unless the arrangements in respect of your Card Account(s) under the Programme is cancelled and the outstanding amount(s) due to the Bank under the Programme is repaid in full before the date on which such increase, alteration or imposition becomes effective. 17. The Bank may revise or alter these Terms and Conditions and/or introduce additional terms and conditions from time to time and such revision and/or addition shall become effective subject to the Bank's giving notice to you (for a period of at least 30 calendar days for any variation of terms and conditions affecting fees and charges under the control of the Bank or affecting the liabilities or obligations of you or for such reasonable period as the Bank may prescribe in the case of any other variations). All notices may be given by display at the Bank's branches, advertisement or other means as the Bank thinks fit and shall be binding

on you unless the arrangements in respect of your Card Account(s) under the Programme is cancelled and the outstanding amount(s) due to the Bank under the Programme is repaid in full before the date on which such variation becomes effective. 18. These Terms and Conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region. If there is any inconsistency between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.

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 DBS\$/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 after 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.

DBS Bank Group Data Policy Notice for Hong Kong Operations

The Hong Kong operations of DBS Bank Ltd, ("DBS") and its various Hong Kong subsidiaries are committed to protecting data privacy in accordance with applicable Hong Kong legal and regulatory requirements. Accordingly, each of DBS and such subsidiaries (single a "Company" and collectively "the DBSHK Group"), including DBS Bank (Hong Kong) Limited, adheres to the data policy of the DBSHK Group that applies in Hong Kong and is set out in this Notice.

This Notice is provided to notify data subjects of the data policies of the DBSHK Group.

- (a) The provisions of this Notice form part of the account terms and conditions and/or the agreement or arrangements that a data subject has or may enter into with any Company. If any inconsistency is found, the provisions of this Notice shall prevail.
- (b) From time to time, it is necessary for data subjects to supply the relevant Company with data in connection with various matters such as the opening or continuation of accounts and the establishment, provision or continuation of banking facilities, banking and other financial services by any Company or the provision of supplies or service to any Company and data subjects.
- (c) Failure to supply such data may result in the Company being unable to open or continue accounts or establish or continue banking facilities or provide banking or other financial services, or accept or continue with the provision of supplies or service to the Company and data subjects.
- (d) It is also the case that data are collected from data subjects in the ordinary course of the continuation of the relationships with them, for example, when data subjects write cheques, deposit money or give instructions.
- (e) The purposes for which data relating to a data subject may be used will vary depending on the nature of the data subject's relationship with the relevant Company. Broadly, they may comprise any or all of the following purposes:
 - (i) processing of applications for banking and/or other financial services and facilities;
 - (ii) operation of the services and credit facilities provided by or to the relevant Company or to data subjects with or without provision of a card;
 - (iii) provision of reference (status enquiries);
 - (iv) conducting credit and other status checks;
 - (v) assisting other financial institutions to conduct credit checks and collect debts;
 - (vi) ensuring ongoing credit-worthiness of data subjects;
 - (vii) researching, designing financial services or related products for data subjects' use;
 - (viii) marketing the following services and products (in respect of which the relevant Company may or may not be remunerated):
 - (1) financial, insurance, card, banking and related services and products;
 - (2) reward, loyalty or privileges programmes and related services and products; and
 - (3) services and products offered by the relevant Company's co-branding partners (the names of such co-branding partners can be found in the application form(s) for the relevant services and products, as the case may be); andthese services or products may be provided and/or marketed by:
 - (1) the relevant Company and any Bank Group Company;
 - (2) third party financial institutions, insurers, card companies, securities and investment services providers;
 - (3) third party reward, loyalty or privileges programme providers; and
 - (4) co-branding partners of the relevant Company and any Bank Group Company.

- (ix) operating internal controls including determining the amount of indebtedness owed to or by data subjects;
- (x) performing treasury functions;
- (xi) provision of investment management services, dealing and advisory services, custody accounts and other services under the terms and conditions of the accounts a data subject holds with the Company; the enforcement of data subjects' obligations, including without limitation the collection of amounts outstanding from data subjects and those providing security for data subjects' obligations;
- (xii) for operational purposes, credit assessment, credit scoring models or statistical analysis (including in each case, behaviour analysis and evaluation on overall relationship with the DBS Bank Group), whether on the data subjects or otherwise;
- (xiii) meeting the requirements to make disclosure under the requirements of any applicable law, regulation or court order binding on or applying to or to which the relevant Company or any of its branches is subject, or under and for the purpose of any guidelines issued by regulatory or other authorities with which the relevant Company or any of its branches is expected to comply; meeting the requirements to make disclosure under the requirements of any law, regulation or court order binding on or applying to or to which a Bank Group Company or any of its branches is subject, or under and for the purpose of any guidelines issued by regulatory or other authorities with which the relevant Bank Group Company or any of its branches is expected to comply (but only insofar as such requirement for disclosure of data by a Bank Group Company relates to data already held by such Bank Group Company on behalf of the Company at the time the need for disclosure arises but not any other data);
- (xiv) enabling an actual or proposed assignee of the Company or a Bank Group Company, or participant or sub-participant of the rights of the Company or those of a Bank Group Company in respect of the data subject, to evaluate the transaction intended to be the subject of the assignment, participation or sub-participation;
- (xv) purposes specifically provided for in any particular service or facility offered by the Company. Such procedures include matching procedures (as defined in the Ordinance, but broadly includes comparison of two or more sets of the data subject's data, for purposes of taking actions adverse to the interests of the data subject, such as declining an application); and
- (xvi) all other incidental and associated purposes relating any of the above.

The Company keeps data only for as long as is reasonably required for the above purposes or as required by applicable law.

- (f) Data held by any relevant Company relating to a data subject will be kept confidential but the relevant Company may provide such information to the following categories of persons for any of the purposes set out in paragraph (e):
 - (i) any Bank Group Company, agent, contractor or third party service provider (or a subsidiary, holding company or related company thereof) who provides administrative, telecommunications, computer, payment, debt collection or securities clearing, data processing or other services to the Company or a Bank Group Company in connection with the operation of its business;
 - (ii) any other person (including a Bank Group Company) which has undertaken expressly or impliedly to the Company or a Bank Group Company to keep such information confidential;
 - (iii) any authorized institution (as such term is defined in the Banking Ordinance) or other authorised or regulated entity of similar nature in another jurisdiction with which the data subject has or proposes to have dealings;
 - (iv) the drawee bank providing a copy of a paid cheque (which may contain information about the payee) to the drawer;
 - (v) credit reference agencies; and, in the event of default, to debt collection agencies;
 - (vi) subject to paragraph (e)(xv) any person to whom the Company or a Bank Group Company is under an obligation to make disclosure under the requirements of any law, regulation or court order binding on or applying to or to which the Company or a Bank

Group Company or any of its branches is subject, or under and for the purposes of any guidelines issued by regulatory or other authorities with which the Company or a Bank Group Company or any of its branches is expected to comply;

- (vii) any actual or proposed assignee of the Company or a Bank Group Company, or participant or sub-participant or transferee of the rights of the Company or those of a Bank Group Company in respect of the data subject; and
- (viii)
 - (1) a Bank Group Company;
 - (2) third party financial institutions, insurers, card companies, securities and investment services providers;
 - (3) third party reward, loyalty and privileges programme providers;
 - (4) co-branding partners of the relevant Company and any Bank Group Company (the names of such co-branding partners can be found in the application form(s) for the relevant services and products, as the case may be); and
 - (5) external service providers (including but not limited to mailing houses, telecommunication companies, telemarketing and direct sales agents, call centres, data processing companies, information technology companies and market research firms)that the company engages for the purposes set out in paragraph (e)(viii).

The Company may disclose data to any or all of the parties stated above and may do so notwithstanding that the recipient's place of business is outside Hong Kong including Singapore, or that such information following disclosure will be collected, held, processed or used by such recipient (including the DBS Bank Group) in whole or part outside Hong Kong.

Without limiting the generality of paragraph (e) and this paragraph (f), the Company will disclose data to the DBS Bank Group and/or to any other party who, in each case, may from time to time be duly appointed to carry out data processing, analysis or other services, provided that, in each case, the applicable legal, Hong Kong Monetary Authority and other regulatory requirements have been complied with.

- (g) For the purpose of (e)(iv) above, the Company may from time to time access and obtain consumer credit data of the data subject from a credit reference agency for reviewing any of the following matters in relation to the credit facilities granted:
 - (i) an increase in the credit amount;
 - (ii) the curtailment of credit (including the termination of credit or a decrease in the facility amount); or
 - (iii) the putting in place or the implementation of a scheme of arrangement with the data subject.

When the Company accesses consumer credit data about a data subject held with a credit reference agency, it must comply with the Code and other relevant regulatory requirements.

- (h) Under and in accordance with the terms of the Ordinance and the Code, any data subject has the right:
 - (i) to check whether the Company holds data about him/her and of access to such data;
 - (ii) to require the Company to correct any data relating to him/her which is inaccurate;
 - (iii) to ascertain the Company's policies and practices in relation to data and to be informed of the kind of personal data held by the Company; and
 - (iv) in relation to consumer credit data which has been provided by the Company to a credit reference agency:
 - (1) to request to be informed which items of data are routinely disclosed to credit reference agencies or debt collection agencies;
 - (2) be provided with further information to enable an access and correction request to be made to the relevant credit reference agency or debt collection agency; and
 - (3) to ask the Company to request the relevant credit reference

agencies to delete any account data (which extended to consumer credit involving mortgage(s) from 1st April 2011) upon the termination of the account by full payment, if there is no payment default in excess of 60 days in the past 5 years. If he/she has any such payment default in excess of 60 days, account repayment data may be retained by the relevant credit reference agencies until 5 years from the final settlement date of the default amount or 5 years from the date of discharge of his/her bankruptcy as notified to the credit reference agency whichever is earlier.

- (i) Under and in accordance with the terms of the Ordinance and the Code, on or after 1st April 2011, of all the data which may be collected or held by the Company from time to time in connection with mortgages, the mortgage account general data relating to data subjects (including any updated data thereof) will be provided by the Company to the credit reference agency. The credit reference agency will use the mortgage account general data supplied by the Company for the purposes of compiling a count of the number of mortgages from time to time held by a data subject, as borrower, mortgagor or guarantor respectively, for sharing in the consumer credit database of the credit reference agency by credit providers.
- (j) The relevant Company may charge a reasonable fee for the processing of any data access request.
- (k) Nothing in this Notice shall limit the rights of data subjects under the Personal Data (Privacy) Ordinance.
- (l) The Company may obtain a credit report on or access the database of the data subject from a credit reference agency in considering any application for credit or conducting credit reviews from time to time. In the event the data subject wishes to access the credit report, the Company will advise the contact details of the relevant credit reference agency.
- (m) In accordance with the Ordinance, data subjects may make data access or data correction requests or request information regarding policies and practices and kinds of data held. Such requests should be addressed to:
The Data Protection Officer
DBS Bank Ltd., Hong Kong Branch / DBS Bank (Hong Kong) Limited
10/F One Island East,
18 Westlands Road
Island East, Hong Kong

- (n) In this Notice, the following terms shall have the following meanings:
"account data"
"account repayment data"
and "consumer credit data"
"Bank Group Company"

Bear the same meanings given to them under the Code;
Means any subsidiary of the Company, any direct or indirect holding company of the Company, any subsidiary of any such holding company or any of their related companies (being a company in which an equity interest is held by any of the foregoing) including companies within the DBS Bank Group.
Means any plastic card which may be used to pay for goods and services or to withdraw cash. Common examples include credit cards, debit cards, ATM cards, Cashline cards and stored value cards.
Means the Code of Practice on Consumer Credit Data approved and issued under the Ordinance.

"card"

"Code"

The Code may be obtained from the public website of the Office of the Privacy Commissioner for Personal Data, Hong Kong (www.pcpd.org.hk);
Means customers of the Company and various other persons (including, without limitation, applicants for banking services and facilities, sureties, corporate officers and managers, suppliers, contractors, service providers and other contractual counterparties) supplying data (including personal data (as such term is defined in the Ordinance)) to the Company;

"data subjects"

A banking group the holding company of which is incorporated in Singapore; The Hong Kong Special Administrative Region; Bears the same meaning given to it under the Code, being the following data of the data subject: full name, capacity in respect of each mortgage (as borrower, mortgagor or guarantor), Hong Kong Identity Card or travel document number, date of birth, address, mortgage account number in respect of each mortgage, type of facility in respect of each mortgage, mortgage account status in respect of each mortgage (e.g. active, closed, write-off), (if any) mortgage account closed date in respect of each mortgage;

"DBS Bank Group"

"Hong Kong"

"mortgage account general data"

"Ordinance"

"subsidiary" and "holding company"

You may, at any time and without charge, choose not to receive any direct marketing material from the Company. If you choose not to receive direct marketing material from the Company, please fill out the form below and return to us (applicable to personal customers only). Your request shall apply to all accounts (excluding sole proprietorship or partnership account(s) related to you) maintained by you at the Company. For sole proprietorship or partnership account(s), please complete separate form(s) and indicate the relevant account number(s).

In case of discrepancies between the English and Chinese versions, the English version shall prevail.

June 2011

To: DBS Bank (Hong Kong) Limited
GPO Box 400
Hong Kong
(Opt-out Request Processing Team)

I do not wish to receive any direct marketing material or message from the Company via the following channel(s) * :

- Email, Please provide Email Address(es): _____
- SMS, Please provide Mobile Phone number(s): _____
- All channels (including Email, Mail, SMS, Phone)

Name: _____

HKID/Passport Number: _____

Account Number: _____

Customer's Signature: _____

Date: _____

* If you do not indicate your choice by ticking any of the above boxes, you are deemed to select "All channels".

If you have already provided your opt out request to us, please do not send the same request to us again to avoid duplication.