

DBS Bank (Hong Kong) Limited

Supplementary Terms and Conditions Governing Internet Account

The Person to whom an Internet Account (as defined below) is issued agrees, in addition to the existing Terms and Conditions applicable to any relevant Cards issued by DBS Bank (Hong Kong) Limited and the existing Terms and Conditions for the use of the Customer Services Hotline ("Existing Terms and Conditions"), to be bound by the following supplementary terms and conditions governing the use of the Internet Account:

1. Definitions

Words and expressions defined in the Existing Terms and Conditions, have the same meanings when used in these Supplementary Terms and Conditions except that the following words shall have the corresponding meanings:

- "Internet Account" a sub-account of the Card Account opened in the name of the Principal Cardholder under the Card Account, to make Card transactions via Internet;
- "the Bank" DBS Bank (Hong Kong) Limited and its successors and assigns;
- "Internet Account Number" the number assigned by the Bank to the Principal Cardholder to operate the Internet Account;
- "Internet Banking Services" includes card and banking services made available from time to time by the Bank on internet websites;
- "Password" the personal identification number assigned by the Principal Cardholder during on-line registration for Internet Banking Services, for each access thereafter to Internet Banking Services after successful registration;
- "TIN", as defined in the Existing Terms and Conditions for Using Customer Services Hotline, and for registration of the access right to Internet Banking Services; and
- "Username" the name assigned by the Principal Cardholder during on-line registration for Internet Banking Services, and serves as the sign-on name for each access to Internet Banking Services.

2. Username/Password/Internet Account Number

The Cardholder must take reasonable steps to keep the Username/Password/Internet Account Number secret to prevent unauthorized access to Card/Bank Account through Internet Banking Services and fraud. In particular:

- (a) printed copies of the Internet Account Number should be destroyed;
- (b) no one else should be permitted to use the Username/Password/Internet Account Number;
- (c) the Username and the Password should never be written down or be kept together;
- (d) the Username/Password/Internet Account Number should always be disguised if it is written down;
- (e) easily accessible personal information such as telephone numbers or date of birth should not be used as Password; and
- (f) Password should not be used in other services (such as services on the internet).

3. Credit Limit for Internet Account

A sub-limit determined by the Bank from time to time will be assigned to the Internet Account. Subject to the credit limit of the Card Account set in accordance with the existing Terms and Conditions of the Card, the Principal Cardholder can change the sub-limit through the Customer Services Hotline from time to time, subject to the approval of the Bank.

4. Usage Restrictions

- 4.1 The Cardholder shall not use the Card and/or Internet Account for illegal purposes including but not limited to payment for any illegal transaction.
- 4.2 The Internet Account is issued by the Bank solely for internet on-line purchase, which excludes transactions, that
 - (a) require presentment of a Card in person; or
 - (b) are dual-mode, i.e. a transaction made on internet which subsequently require presentment of a Card.

5. Account Statement

- 5.1 The Cardholder may elect Card Account Statement to be delivered by electronic means (if such service is available) via Cardholder's e-mail address. **Given that e-mail is inherently not secure, the Cardholder acknowledges and agrees that the Bank cannot and will not be held responsible for the consequences for this use of e-mail.** If this is or becomes a concern, the Cardholder can in writing elect not to accept any use of e-mail in relation to the Card. If the Cardholder elects for the use of e-mail, the Cardholder accepts all risk that the Card Account Statement or other information therein may be accessed by or available to unauthorized persons. The Cardholder shall promptly notify the Bank in writing of any changes in e-mail address or update the e-mail address on our Internet Banking Services website.
- 5.2 **Should the Card Account Statement be delivered electronically, the Cardholder agrees to examine the Card Account Statement received from the Bank and to notify the Bank within 60 days after electronic delivery of such statement of account to the Cardholder of any alleged error(s) or omission(s) therein and that, after such period, the relevant Card Account and the entries therein (except for any alleged errors or omissions so notified) shall be conclusively settled between the Bank and the Cardholder to be correct and no claim to the contrary by the Cardholder shall be admissible, save in certain cases involving forgery or fraud by any third party and in relation to which the Bank has failed to exercise reasonable skill and care.**

6. Amendments and Notices

Any notice to be given by the Bank to any Cardholder shall be deemed to have been so given to every Principal and Supplementary Cardholder if addressed to the Principal Cardholder's e-mail address or by any other reasonable means the Bank deems fit. Any such notice shall be deemed to have reached the Cardholder immediately after transmitting to the Cardholder's e-mail address.

7. Notes

The terms and conditions contained herein shall form part of the existing Terms and Conditions governing the use of the Card and shall be construed accordingly.