

DBS Bank (Hong Kong) Limited Notice of Amendment of Credit Card Terms and Conditions

We dedicate to provide the best services to our customers. To enable easier comprehension of the terms and conditions applicable to our various credit cards and the internet account, we have undertaken an exercise to review, simplify and enhance the following sets of terms and conditions:

- (1) the DBS Credit Card Terms and Conditions applicable to DBS Credit Card, DBS ecPay VISA, The DBS Black Card, DBS Titanium Card and DBS Pay Less VISA;
- (2) the *COMPASS VISA* Terms and Conditions applicable to *COMPASS VISA* and CV+;
- (3) the 3Everyday *COMPASS VISA* Terms and Conditions applicable to 3Everyday *COMPASS VISA*;
- (4) the Cable Power VISA Terms and Conditions applicable to Cable Power VISA; and
- (5) the Supplementary Terms and Conditions Governing Internet Account applicable to the internet account

With effect from **17 January 2012** (the "Effective Date"), each of the above sets of terms and conditions will be revised and replace in its entirety by a new set of terms and conditions, which are available from the 24-hour Customer Services Hotline at 2290 8888 or from our website at www.dbs.com/hk.

We would like to highlight some key changes to the terms and conditions below for your attention:

1. We have combined the *COMPASS VISA* Terms and Conditions and 3Everyday *COMPASS VISA* Terms and Conditions into one set of terms and conditions, the *COMPASS* Card Terms and Conditions, which shall be applicable to *COMPASS VISA*, CV+ and 3Everyday *COMPASS VISA* from the Effective Date.
2. We have renamed the Supplementary Terms and Conditions Governing Internet Account as Internet Account Terms and Conditions. We have removed terms and conditions which duplicate those that are already set out in the credit card terms and conditions and inserted a clause which clarifies your liabilities and obligations in respect of your use of the internet account, which are substantially similar to those applicable to your use of the Card.
3. In respect of your liability for lost/stolen cards and unauthorised transactions, you will be deemed to have acted with gross negligence if you fail to discover and notify us of the loss, theft or unauthorised use of your Card and/or the PIN within a reasonable period of time.

4. In respect of cash advances, we have clarified that cash advances shall include all cash withdrawals, regardless of whether there is any balance standing credit to the Card Account.
5. In respect of liability of cardholders, we have specified that our rights and obligations against each Principal Cardholder, Supplementary Cardholder and/or Associate Cardholder are not affected by any dispute or claim that they may have against each other.
6. In respect of statements, we have specified that your liability to us in respect of any outstanding balance in the Card Account will not be affected even if you do not receive your Card Account statement in any month.
7. In respect of our rights to amend the terms and conditions, we have extended the notice period for making changes to fees or other charges payable and changes that increase cardholder's liabilities or obligations from 30 days to 60 days.
8. In respect of communication involving Supplementary Cardholders/ Associate Cardholders, we have specified that, if you have nominated Supplementary Cardholders/Associate Cardholders, you are deemed to have consented us to disclose and provide data to the Supplementary Cardholder and/or the Associate Cardholder in relation to the Card Account relevant to his/her use of the Supplementary Card and/or the Associate Card.
9. In respect of monthly or periodic payment arrangements, we have specified that any separate arrangement you may make with a merchant for charging instalment or other regular payments owing to that merchant to your Card Account is strictly between you and the merchant. We reserve the right not to set up, modify or terminate such arrangement.

The above is intended only to be a summary of the key changes to the terms and conditions, you are advised to read the entire set of the terms and conditions which is applicable to your credit card(s) carefully.

Please note that your retention and/or continuous use of your credit card(s) and/or card account(s) and/or internet account(s) on or after the Effective Date shall constitute your agreement and acceptance of the revised terms and conditions and the revised terms and conditions shall be binding on you. If you do not accept the revised terms and conditions, please terminate your credit card(s) and/or internet account(s) before the Effective Date in accordance with your right of termination provided in the relevant credit card terms and conditions.

For any enquiries, please contact our 24-hour Customer Services Hotline at 2290 8888.

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