

Supplement to Packaged Account Terms and Conditions

Amendments

The amendments effective on 31 December 2009 are underlined as follows:

A. General Terms and Conditions

23. Right to reject transactions

The Bank may reject a deposit, limit the deposit amount or return deposits or reject instruction at its discretion with or without prior notice or giving reasons. Without prejudice to the generality of the foregoing, where the Customer is a corporate Customer (whether a sole proprietorship/ partnership firm/limited company), the Bank shall be entitled to suspend the operation of all or any Account and/or regard any mandate it holds as being suspended in the event of any notice of dispute within the Customer and/or between the authorized signatories of the Customer and/or the directors/shareholders/partners of the Customer.

I. Loan Services

1. Interest calculation and payment method

The Bank will calculate and charge interest based on the outstanding amount of the Facilities and on a 365/360 days per year basis depending on the currency of the loan. The interest is accrued daily and charged to the Facilities account monthly. Interest charged can be settled by cash or rolled over to the outstanding balance.

2. Excess overdraft interest

The Bank will calculate and charge interest at the Bank's prevailing Prime Rate plus a margin:

- (i) on any outstanding amount of the Facilities which exceeds the applicable overdraft limit, from the date on which such excess was incurred up to the date of actual payment of such excess; and
- (ii) on the amount of utilized facilities, if the Facilities expire or are not renewed from the date of such expiry or non-renewal up to the date of repayment, and the Bank will inform the Customer if such default rate is applied.

The amendments effective on 7 January 2010 are underlined as follows:

A. General Terms and Conditions

1. Definitions and Interpretation

- (i) "Card" refers to (a) Automatic Teller Machine card with ATM functions by which the Customer can access such Accounts as the Bank may determine; and (b) DBS Octopus ATM Card, an Automatic Teller Machine card with ATM functions (by which the Customer can access such Accounts as the Bank may determine) and Octopus functions (by which the card can function as a stored value card issued by Octopus Cards Limited). DBS Octopus ATM Card will be subject to addition terms and conditions.

Additions

The additions effective on 7 January 2010 as follows:

A. General Terms and Conditions

1. Definitions and Interpretation

- (v) References to the description or marketing name of the Accounts, the products and/or services contained in these Terms and Conditions shall include a reference to any subsequent changes in the description or marketing name of such Accounts, products and services.

「綜合理財戶口條款及細則」 補充資料

修訂

生效日期為 2009 年 12 月 31 日，修訂之內容以劃線列明如下：

A. 一般條款及細則

23. 拒絕交易之權利

本銀行可酌情拒絕任何存款、限制存款金額、退回存款或拒絕任何指示而毋須事先通知或提供任何理由。在不損害前述條文的一般性的原則下，假若客戶為公司客戶的話（不論獨資經營/合夥商號/有限公司），本銀行在獲悉任何客戶之間的糾紛及/或客戶被授權簽署人之間的糾紛及/或客戶董事/股東/合夥人之間的糾紛的情況下，有權暫停所有或任何戶口的操作及/或將有關公司客戶給予本銀行的授權被視為暫停。

I. 貸款服務

1. 利息計算及還款方式

本銀行將按已支用貸款結餘，因應貸款貨幣以每年 365 / 360 日計算利息。利息將每天累計並每月記入貸款戶口內。應付利息可用現金或滾轉到已支用結餘內。

2. 超逾透支限額的額外利息

假如出現下列情況，本銀行將徵收額外利息，該利息會按當時本銀行的最優惠利率加上某差額計算：

- (i) 任何超過適用透支限額的已支用貸款結餘。該等利息將由貸款出現超額透支日起計算，直至超額透支償還日為止；及
- (ii) 倘若貸款已到期或未被續期已支用貸款結餘該等利息將由貸款到期日或未被續期日起計算，直至貸款償還日為止。本銀行將通知該等超額透支利率。

生效日期為 2010 年 1 月 7 日，修訂之內容以劃線列明如下：

A. 一般條款及細則

1. 定義及釋義

- (i) 「提款卡」指(a)具有操作自動櫃員機功能的提款卡（客戶可使用此卡來運作名下獲本銀行認可的戶口）及(b)星展八達通提款卡，一張具有自動櫃員機功能（客戶可使用此卡來運作名下獲本銀行認可的戶口）和八達通功能（此卡可用作為由八達通卡有限公司發出的儲值卡）的自動櫃員機提款卡。星展八達通提款卡均受制於額外的條款及細則。

增訂

生效日期為 2010 年 1 月 7 日，增訂之內容如下：

A. 一般條款及細則

1. 定義及釋義

- (v) 本「條款」列載的戶口、產品及 / 或服務的描述或推廣名稱，包括該等戶口、產品及 / 或服務的描述或推廣名稱之任何其後變更。