

Supplement to Packaged Account Terms and Conditions

AMENDMENTS

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

Section 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.

Section 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:

Section 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.

The amendments to become effective on 5 July 2010 are underlined as follows:

1. Amendments to the Content Page

"C. Statement Savings Account

D. Passbook Savings Account

- Hong Kong Dollar / Multi-Currency Savings Account
- New Generation Savings Account"

2. Amendments to Section C

"C. Statement Savings Account

This Section will ONLY apply if the Customer chooses to open a Statement Savings Account.

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3. Amendments to Section D

"D. Passbook Savings Account

This Section will ONLY apply if the Customer chooses to open a Hong Kong Dollar / Multi-Currency Savings Account or a New Generation Savings Account.

1. Passbook

Each Customer shall be provided with a passbook which must be presented for every withdrawal and for updating of any unposted transactions. Entries may only be made in the passbook by the Bank. The passbook is not transferable and the Customer is not permitted to pledge it as security.

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4. Deposits and withdrawals

Cash withdrawal requests must be made at a Branch upon production of the passbook and by presenting a completed withdrawal slip of the Bank, signed with a signature corresponding to the specimen signature of the Customer. The Bank may but is not obliged to accept any cash withdrawal requests made by a Customer without production of the passbook at its discretion. Withdrawal may not be made by cheque other negotiable instrument.

Any payments made by the Bank to any person producing a withdrawal slip of the Branch purporting to be signed by the Customer shall have the same effect as if the Customer or to any other person. The Bank may but is not obliged to refuse such third party payment at its discretion.

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The following provisions of this Section (D6-D7) will apply if the Customer chooses to open a New Generation Savings Account.

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ADDITIONS

The additions effective on 7 January 2010 as follows:

Section 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.