

DBS Bank (Hong Kong) Limited
Notice of Amendment

In response to the recent changes in the market, credit card service charges for DBS Credit Cards, DBS Co-branded Credit Cards and Private Label Cards will be revised as follows:

1. Annual Fee (This revision is not applicable to Manulife Card (with MediPlus))

	Existing Fee	Revised Fee (Effective on 15 Aug 2011)
VISA Platinum / Platinum MasterCard / DBS Titanium Card	HK\$1,200 per card HK\$600 per card	HK\$1,500 per card HK\$750 per card
VISA / MasterCard / DBS ecPay VISA	HK\$250 per card HK\$125 per card	HK\$300 per card HK\$150 per card
The DBS Black Card	HK\$800 per card	HK\$1,800 per card
– Principal Card	HK\$400 per card	HK\$900 per card
– Supplementary Card		

2. Late Fee (This revision is not applicable to Manulife Card (with MediPlus))

Existing Fee	Revised Fee (Effective on 15 Aug 2011)
– If Previous Statement Balance is less than HK\$15,000, the fee will be HK\$180 per statement cycle	– If Previous Statement Balance is less than HK\$5,000, the fee will be HK\$180 per statement cycle
– If Previous Statement Balance is HK\$15,000 or above, the fee will be HK\$250 per statement cycle	– If Previous Statement Balance is HK\$5,000 or above, the fee will be HK\$250 per statement cycle

3. Cash Advance Handling Fee (This revision is not applicable to Manulife Card (with MediPlus) & DBS ecPay VISA)

Existing Fee	Revised Fee (Effective on 15 Aug 2011)
3% on cash advance amount, minimum HK\$50	3.5% on cash advance amount, minimum HK\$80

Cash Advance Administration Fee will remain unchanged at HK\$20.

Due to the above revision, **for new cash advance transactions conduct from 15 Aug 2011 onwards**, the Annualized Percentage Rate "APR" will be changed as follow:

	Standard Annual Rate	Existing APR for cash advance	Revised APR for cash advance after the fee change (Effective on 15 Aug 2011)
VISA Platinum / Platinum MasterCard / DBS Titanium Card	27.60%	32.74%	32.97%
VISA / VISA Gold / MasterCard / Gold MasterCard / The DBS Black Card / Others	30.00%	35.89%	36.12%
Credit Card with prevailing standard annual rate of 31.20%	31.20%	37.49%	37.72%

The prevailing standard annual rate for each card account is listed on the monthly statement for easy reference.

4. Handling Charge on Dishonoured Cheque / Autopay Rejection

Existing Fee	Revised Fee (Effective on 15 Aug 2011)
HK\$100 per transaction	HK\$120 per transaction

5. Credit Balance Refund by Cashier's Order

Existing Fee	Revised Fee (Effective on 15 Aug 2011)
HK\$50 per cashier's order	HK\$100 per cashier's order

6. Standard Annual Rate & Annualized Percentage Rate ("APR") (This revision is not applicable to Manulife Card (with MediPlus))

Standard annual rate & APR will be changed as below. **If cardholders do not accept this revision, please contact our 24-hour Customer Services Hotline on or before 15 Jul 2011 to cancel the related credit card. Cardholders must settle all outstanding balance on or before 14 Sep 2011. Regardless of whether cardholders have cancelled the related credit card or not, the revised rates will be applied to all outstanding balances starting from 15 Sep 2011.**

Cardholders must note that the related credit card cannot be used for any kind of transaction after cancellation. In addition, if the credit card cancelled is a principal card, all cards (including supplementary card and private label card) under that principal card will also be cancelled.

Applicable Credit Card	Existing Standard Annual Rate	Revised Rate (Effective on 15 Sep 2011)				
		Revised Standard Annual Rate	Annualized Percentage Rate			
			Cash Advance	Retail Transaction	Internet Bill Payment / JET Payment / Bill Payment through Customer Services Hotline	Banking and Credit Card Services / Credit Card Payment / Credit Services and Others
VISA Platinum / Platinum MasterCard / DBS Titanium Card	27.60%	30.00%	36.12%	34.49%	34.49%	35.87%

Remark: The Annualized Percentage Rate is calculated in accordance with the guidelines as set out in the Code of Banking Practice under the assumption that minimum payment which is 3% of the outstanding balance is settled each month. Since different products may be subject to different charges or fees, the same standard annual rate charged on different products may result in a different APR.

A copy of the revised Fee Schedule is available on request from 15 Aug 2011 onwards from the 24-hour Customer Services Hotline 2290 8888 or from www.dbs.com/hk or at any branches of the Bank.

Please note that your retention and/or continuous use of your credit card(s) and/or card account(s) with us on or after the effective dates of the above revisions constitute your agreement and acceptance of the above revisions and the revisions shall be binding on you. If you do not accept the above revisions, please note your right of termination under the relevant clauses set out in various Credit Card Terms and Conditions. For any enquiries, please feel free to contact our 24-hour Customer Services Hotline at 2290 8888.

If there is any inconsistency between the English and Chinese versions, the English version shall prevail.

DBS Bank (Hong Kong) Limited

May 2011