

For Bank Use Only		
Br	A/C Off code	
CA 09RL054 (Cashline)		ME
PR P0045AM (Cashline)		RE

Applicant must be a Hong Kong resident aged 18 or above with a minimum annual income of HK\$80,000.

Loan Particulars	
Loan Amount Requested	HK\$ _____
Minimum HK\$10,000, maximum HK\$800,000 or 8 times of monthly salary (whichever is lower), and must be in multiples of HK\$1,000.	
The Bank may adjust the credit limits of any of your credit cards issued by the Bank or its predecessors in connection with your application and its approval, as deemed necessary.	
If your loan application for the selected loan product is not approved, you agree that we could consider to change this application to other personal loan products application.	

Applicant Information			
<input type="checkbox"/> Mr (English name as on HKID Card)	<input type="checkbox"/> Miss	<input type="checkbox"/> Mrs	<input type="checkbox"/> Ms
Name in English			
Surname			
Given Name			
Name in Chinese _____			
Date of Birth ____ D ____ M ____ Y			
HKID Card No. ()			
Marital Status <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Others			
Nationality _____			
Education Level <input type="checkbox"/> University or Above <input type="checkbox"/> Post Secondary or Below <input type="checkbox"/> Others			
Home Address (in <u>BLOCK LETTERS</u>, overseas address and P.O. Box are not accepted)(If you are not the holder of HK permanent ID Card and the below home address is not your permanent home address, please also provide the permanent home address proof)			
Flat/Room	Floor	Block	Building
Street/Road			
District/Area			
	<input type="checkbox"/> HK	<input type="checkbox"/> KLN	
	<input type="checkbox"/> NT	<input type="checkbox"/> Outlying Islands	

Applicant Information			
Home Tel. No. _____			
(Mobile Phone & Pager No. are not accepted)			
Mobile Phone*/Pager No. _____			
Email Address _____			(if any)
Residential Status	<input type="checkbox"/> Live with Parents <input type="checkbox"/> Owned (Non-Mortgaged) <input type="checkbox"/> Public Housing <input type="checkbox"/> Quarters <input type="checkbox"/> Rented <input type="checkbox"/> Others <input type="checkbox"/> Mortgaged		
Monthly Rental & Mortgage Repayment :			
HK\$ _____			
Secured Overdraft Minimum Payment :			
HK\$ _____			
(If applicable)			
Mortgaged property address (no need to state if it is the same as the residential address)			
Flat/Room	Floor	Block	Building
Street/Road _____			
District/Area _____	<input type="checkbox"/> HK <input type="checkbox"/> KLN <input type="checkbox"/> NT <input type="checkbox"/> Outlying Islands		

Occupation			
Self-employed	<input type="checkbox"/> Yes	<input type="checkbox"/> No	
Name of Employer _____			
Office Address			
Flat/Room _____	Floor _____	Block _____	Building _____
Street/Road _____			
District/Area _____	<input type="checkbox"/> HK	<input type="checkbox"/> KLN	
	<input type="checkbox"/> NT	<input type="checkbox"/> Outlying Island	
Office Tel. No. _____			
Year(s) of Service _____ Y _____ M			
Nature of Business _____			
Position _____			
Monthly Income HK\$ _____ x _____ M			
Other Income (Please specify) HK\$ _____ (_____)			
(If applicable)			
If current employment is less than 6 months, please fill in the following information concerning the employment prior to it:			
Self-employed?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	
Name of Previous Employer _____			
Nature of Business _____			
Position _____			
Year(s) of Service _____ Y _____ M (Minimum 1 year)			
Monthly Income HK\$ _____ x _____ M			
Other Income (Please specify) HK\$ _____ (_____)			

SV

Date _____

2. All direct marketing calls from the Bank originate from numbers with prefix 3668 or 2290. The Bank does not engage or authorize outside companies as representatives. In addition, only staff of the Bank is authorized to follow up this loan application.



Cashline Revolving Loan Application Form

Correspondence Address

☐ Home Address ☐ Office Address (P. O. Box is not acceptable)

Relationship with Staff Member(s) or Director(s) of the Bank

Are you (or any proposed guarantor) a relative / spouse of any of the directors or employees of the Bank or its parent, DBS Bank Ltd, or any of its other subsidiaries?

☐ Yes, name of the relevant director or employee in English

_____, Relationship _____

☐ No, I confirm that, at present, there is no such relationship. I agree to notify the Bank promptly in writing if I become so related.

If you leave this section blank, we will assume you have no such relationship, but you will be held responsible for any failure to declare any relevant relationship.

Loan Disbursement Method

Direct Credit Authorisation

I hereby authorise DBS Bank (Hong Kong) Limited ("DBS") to credit the total approved credit limit of Cashline Revolving Loan to my sole name HKD account opened in Hong Kong as stated below ("my account").

Bank and Branch Name _____

Bank No. _____

Branch No. _____

My Account No. _____

Customer must provide bank account information under "Direct Credit Authorisation" section of the application form. Regardless of the final approved amount of credit limit, DBS shall upon the facility being approved, immediately draw down the full amount of approved credit limit and credit to the designated account provided by the customer.

Opt-out from Use of My Personal Data in Direct Marketing

The Bank intends to use my personal data in direct marketing and cannot do so without my consent. If I **do not** wish the Bank to use my personal data in direct marketing or **do not** wish to receive direct marketing materials by certain channels, I should tick ("✓") any of the following opt-out channel(s):

- ☐ Email (email address provided above)
- ☐ SMS (mobile phone number provided above)
- ☐ All channels (including email, mail, SMS, phone)

Opt-out from Provision of My Personal Data to Other Persons for Direct Marketing

- ☐ The Bank may provide my personal data to other persons for their use in direct marketing and, whether or not such persons are members of the Bank's group. I should tick ("✓") this box if I do not wish the Bank to provide my personal data to any other persons for their use in direct marketing. If I have applied for or will apply for any product or service that is provided by the Bank jointly with a co-branding partner, this opt-out will not apply to such co-branding partner to whom I consent to provide my personal data.

The above options represent my present choice of whether or not to receive direct marketing contact or information. This replaces any choice previously communicated by me to the Bank.

Note:

The above choice applies to the direct marketing of the classes of products, services and/or subjects, the kinds of data which may be used in direct marketing and the classes of persons to which data may be provided for them to use in direct marketing as set out in the Bank's Data Policy Notice.

X

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Signature of Applicant (Please sign on each page)

Date _____

Note: The above signature must correspond with the Signature Card's Specimen Signature and ensure that you sign the alternation as well.



Cashline Revolving Loan Application Form

Declaration and Signature

I have read, understood and agreed to be bound by all the following terms and conditions:

- (a) Cashline Revolving Loan Application Terms and Conditions;
- (b) Cashline Revolving Loan Terms and Conditions;
- (c) Tax Requirements Notice; and
- (d) Data Policy Notice

I understand that copies of these documents are available on request or can be viewed from the Bank's website (www.dbs.com/hk).

I agree that the Data Policy Notice shall apply to all information related to me that I have provided to the Bank in this application form or that the Bank has obtained from any other sources or that arises from my relationship with the Bank or any other DBS Group company ("Data"). I agree that the Data Policy Notice shall form part of the Cashline Revolving Loan Terms and Conditions. I agree that my Data may be used for such purposes and disclosed to such persons (whether in or outside Hong Kong) in accordance with the Data Policy.

I declare and warrant that I have (a) no overdue credit card or other loan payments outstanding for over 30 days; (b) not had any credit cards in my name cancelled due to payment default; and (c) not had a bankruptcy petition made against me and I am not petitioning or intending to petition for my bankruptcy.

I agree to inform the Bank in writing together with this application form if I am/any proposed guarantor is relative(s)/spouse(s) of any of the directors or employees of the Bank or its parent, DBS Bank Ltd., or any of its other subsidiaries. If there is no such relationship at present, I still agree to notify the Bank promptly in writing when I/any proposed guarantor become(s) so related.

I understand and agree that this application is subject to the Bank's final approval.

By signing on this page, it signifies my declaration and consent to the matters set out above.

Cashline Revolving Loan Application Terms and Conditions

1. By making an application to DBS Bank (Hong Kong) Limited (the "Bank", which expression shall include its successors and assigns) for the Cashline Revolving Loan ("Cashline"), you are deemed to have read and accepted these terms and conditions and shall be bound by them.
2. Cashline is subject to the Cashline Revolving Loan Terms and Conditions.
3. You declare and warrant to the Bank that the information provided in the application for the Cashline and all the supporting documents are true, correct and complete. You hereby authorise the Bank to verify your information contained in the application and any supporting documents from any source that the Bank may deem appropriate. The information you have provided to the Bank in the application is required and will be used by the Bank to assess your application for the Cashline and provide ongoing services to you. Failure by you to provide any such required information to the Bank may result in your application for the Cashline to be rejected.
4. You declare to the Bank that you have read and understood the Bank's Data Policy Notice and you agree that the Data Policy Notice shall form part of the Cashline Revolving Loan Terms and Conditions. You agree that the Data Policy Notice in force from time to time together with any other notices and communications concerning your data issued by the Bank from time to time ("Data Policy") shall apply to all information related to you that you have provided to the Bank in the application for the Loan or that the Bank has obtained from any other sources or that arises from your relationship with the Bank or any other DBS Group company ("Data"). Your Data may be used for such purposes and disclosed to such persons (whether in or outside Hong Kong) in accordance with the Data Policy. You hereby agree, in particular, that the Bank may: (a) verify, provide and collect information about you from other organisations, institutions or other persons; (b) transfer the Data outside Hong Kong SAR including to Singapore; (c) compare your Data with any data the Bank has obtained and use the results for taking of any action including actions that may be adverse to your interests (including declining the application for the Cashline); and (d) provide your Data to credit reference agencies, or, in the event of default, to debt collection agencies.
5. You understand that you have the right to: (a) request to be informed which items of Data are routinely disclosed to credit reference agencies or debt collection agencies; (b) request to be provided with further information to enable an access and/or correction request to be made to the relevant credit reference agency or debt collection agency; and (c) ask the Bank to request the relevant credit reference agencies to delete your consumer credit data upon termination of the Cashline account if there is no payment default for a period in excess of 60 days on the account within 5 years immediately before the termination of the Cashline account. If there is any payment default, unless the amount in default is fully repaid or written off (other than due to a bankruptcy order) before the expiry of 60 days from the date such default occurred, you are liable to have your consumer credit data retained by the relevant credit reference agencies for a period of up to 5 years from the final settlement date of the default amount. In the event any amount in the Cashline account is written off due to a bankruptcy order being made against you, you are liable to have your consumer credit data retained by the relevant credit reference agencies, regardless of whether there is payment default for a period in excess of 60 days on the account, for a period of up to 5 years from the final settlement date of the default amount or 5 years from the date of discharge of your bankruptcy as notified to the credit reference agency whichever is earlier.

Date _____

Signature of Applicant (Please sign on each page)

Note: The above signature must correspond with the Signature Card's Specimen Signature and ensure that you sign the alternation as well.



Cashline Revolving Loan Application Form

Cashline Revolving Loan Terms and Conditions

These terms and conditions apply to and regulate the provision and use of the Cashline Revolving Loan ("Cashline") of DBS Bank (Hong Kong) Limited (the "Bank", which expression shall include its successors and assigns) and are supplemented to the Bank Accounts and Services Terms and Conditions (the "General Conditions") of the Bank. Please read them carefully. By signing the application form, you accept and agree to be bound by the following Terms and Conditions.

1. Conditions

The approval of the Cashline is conditional upon the applicant's credit information/material having met with the credit requirements of the Bank and any other requirement as determined by the Bank from time to time. All information provided must be supported by the production of original documentation or other acceptable evidence required by the Bank. Each successful applicant (the "Borrower") will be notified by the Bank in writing (the "Approval Letter").

2. Cancellation of Application

The Borrower agrees that he/she may not cancel his/her application once processing has commenced. If cancellation is possible, the Borrower hereby agrees to pay the Bank all reasonable costs and expenses in connection with the cancellation.

3. Availability

Subject to the annual fee as set out in Clause 11(a) below, the Cashline will be available to the Borrower from the date of the Approval Letter whereupon a loan account (the "Cashline Account") will be opened by the Bank in the name of the Borrower. The Cashline Account will be operated in accordance with these Terms and Conditions and the General Conditions by which the Borrower shall be bound. If there is any inconsistency or conflict between the General Conditions and these Terms and Conditions, the latter shall prevail for the purposes of the Cashline Account.

4. Use of Cashline

Borrower may choose to draw down the Cashline by one of the following ways :

- the full amount of Cashline granted by the Bank to the Borrower (the "Credit Limit") may be drawn down immediately upon the facility being approved by the Bank and, after deduction of the annual fee, be credited to a designated account of the Borrower; or
- the Borrower may draw down, from time to time, any amount from the Cashline Account up to the Credit Limit through, as the case may be, (i) the use of a cash withdrawal card (the "Cashline Card") to effect cash withdrawal or transfer of funds from the Cashline Account at any automatic teller machine or automatic cash dispenser provided or from time to time designated by the Bank ("ATMs"); (ii) the issue of cheque(s); and/or (iii) the Bank's internet banking services, phone banking services and such other channel(s) of communication and in such other manner as the Bank may from time to time prescribe. Without prejudice to the other provisions of these Terms and Conditions, the Borrower agrees to observe and be bound by the General Conditions when using the cheque book, ATM facility, internet banking services, phone banking services and/or other banking services.

5. Credit Limit

- The Bank may designate the Credit Limit to the Cashline Account as the Bank may from time to time determine at its discretion provided that the Borrower hereby expressly agrees and acknowledges that the Bank shall be at liberty at any time at the Bank's absolute discretion to review, increase, reduce, modify, suspend, cancel and/or terminate the Credit Limit without any prior notice to the Borrower.

(b) If the outstanding debit balance on the Cashline Account exceeds the Credit Limit:

- the Bank has the right to charge a fee as determined by the Bank from time to time for any amount exceeding the Credit Limit and such fee will be debited to the Cashline Account; and**
- the Bank is entitled to suspend further drawings of Cashline from the Cashline Account.**

(c) The Bank may decline to honour any cheque and payment instruction without notice, if the payment would result in the Credit Limit being exceeded.

(d) The Borrower may apply for a review of the Credit Limit at any time by giving reasonable notice in writing to the Bank.

6. Finance Charges

All sums owing by the Borrower to the Bank in whatever form shall bear finance charges at such rate(s) as the Bank may from time to time at its discretion specify by notice to the Borrower. Finance charges shall accrue from day to day, on a basis of a 365-day year (for both ordinary and leap years), on the daily balances of the Cashline Account as shown in the Bank's books and records and debit to the Cashline Account at monthly intervals or at such intervals as the Bank may prescribe from time to time at its discretion.

7. Statement

- A statement will be sent to the Borrower on a monthly basis unless there are no entries covering the period which is the subject of the statement.
- Any statement shall be accepted by the Borrower as correct except to the extent that the Borrower notifies the Bank in writing of any alleged error or omission within 90 calendar days from the day of such statement or the Bank notifies the Borrower of an error. The Bank's record shall be final and conclusive unless and until the contrary is established.

8. Minimum Payment

(a) Each statement sent to the Borrower specifies the date by which payment must be made to the Bank (the "Payment Due Date"). On or before each Payment Due Date, the Borrower shall pay a minimum payment (the "Minimum Payment") which consists of:

- the Minimum Monthly Repayment as stipulated in the Approval Letter, which represents 2.5% of the outstanding debit balance on the Cashline Account as of the statement cut-off date or HK\$100, whichever is higher; and**
- any amount by which the Credit Limit is exceeded, any payment in arrears, any unauthorised debit amount or any fees and charges as specified by the Bank, as the case may be.**

(b) The Bank may at its discretion alter the Minimum Payment, the Minimum Monthly Repayment and/or the Payment Due Date, but shall give the Borrower at least 30 calendar days' prior notice of such change.

9. Repayments

- Cheques deposited or repayments made through ATMs for the credit of the Cashline Account will be received by the Bank on a collection basis only and uncleared funds will not be taken into account in determining the balance available under the Credit Limit.
- Payments received by the Bank in respect of the Cashline Account will be applied in the following order in or towards payment of: firstly, any legal and collection fees, finance charges, handling fees,

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Date

Signature of Applicant (Please sign on each page)

Note: The above signature must correspond with the Signature Card's Specimen Signature and ensure that you sign the alternation as well.



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Cashline Revolving Loan Terms and Conditions

late fees and other fees and charges; secondly, any interest accrued and all other amounts owed by the Borrower to the Bank under these Terms and Conditions and lastly, the outstanding principal amount; or in any order as the Bank considers appropriate without prior reference to the Borrower.

- (c) The Cashline shall be of continuing nature (unless cancelled or terminated) and these Terms and Conditions shall apply to the amount outstanding from time to time notwithstanding any interim payment or full payment at any time. The Bank reserves the right at its absolute discretion to suspend the Cashline or vary the terms in respect of the Cashline.

10. Credit Balance

No interest will accrue on any credit balance in the Cashline Account.

11. Fees and Charges

- (a) A non-refundable annual fee calculated at the rate from time to time determined by the Bank will be payable immediately upon the approval, annual renewal or subsequent change of the Credit Limit and debited to the Cashline Account. The Bank is authorised to charge the annual fee and other related charges, as the case may be, arising from the review of the Credit Limit.

- (b) The Bank shall be entitled to levy an overlimit charge as referred to in Clause 5 (b) (i) above. An overlimit charge will be levied if any fees and charges debited to the Cashline Account from time to time increase the outstanding debit balance on the Cashline Account resulting in the excess of the Credit Limit.

- (c) If the Borrower fails to pay the Minimum Payment in full by the Payment Due Date, the unpaid portion will be included as payment in arrears and:

- (i) a late fee, at a rate determined by the Bank and may vary from time to time, will be debited to the Cashline Account after the Payment Due Date; and

- (ii) the finance charge calculated at a higher rate as determined by the Bank from time to time at its sole discretion and notified to the Borrower will be debited to the Cashline Account, and the Bank reserves the right to suspend further drawings of the Cashline.

- (d) The Bank shall be entitled to levy a handling charge as determined by the Bank from time to time at its sole discretion and such handling charge will be debited to the Cashline Account or any other account or by any other method of payment agreed by the Borrower if:

- (i) the Bank, at the request of the Borrower, re-prints any statement(s) of the Cashline Account; and

- (ii) any cheque issued by the Borrower is returned or any direct debit payment made by the Borrower is rejected for lack of available funds or for any whatever reason.

- (e) If the Borrower loses the Cashline Card, a handling fee will be charged to issue any replacement and such fee will be debited to the Cashline Account.

- (f) The Bank shall be entitled to levy fees and charges as detailed in the Bank Charges Schedule. Copies of which are available from the Bank's website (www.dbs.com/hk) or at any branch of the Bank. Details are also available on request, or by calling the Customer Service Hotline.

12. Cancellation and Termination of Account

- (a) Borrower may cancel or terminate the Cashline Account at any time by giving reasonable notice in writing to the Bank, such cancellation or termination to be effective upon confirmation by the Bank in writing. **The whole of the outstanding balance on**

the Cashline Account (including the outstanding principle, finance charges, accrued interest and other fees and charges) will become immediately due and payable in full to the Bank on such cancellation or termination.

- (b) In normal circumstances the Bank will give reasonable notice to the Borrower before terminating the Cashline Account. Nevertheless, the Bank may terminate the Cashline Account at any time without prior notice to the Borrower and with or without cause.

- (c) **The Bank shall be entitled to charge finance charges at the rate(s) as the Bank may from time to time at its discretion specify on any unpaid sums on a daily basis from the date of cancellation of the Cashline or termination of the Cashline Account.**

- (d) Termination of the Cashline Account for whatever reason and the suspension or termination of all or any of the services shall be without prejudice to the right of the Bank to settle any transaction in respect of the Cashline Account entered into by or on behalf of the Borrower prior to or after such termination or suspension. Further, upon such termination or suspension, the Bank may cancel all or any unexecuted transaction in respect of the Cashline Account at its discretion.

13. The Bank's Overriding Right of Repayment

- (a) The outstanding principle, finance charges, accrued interest and the other fees and charges under the Cashline shall be subject to the Bank's overriding right of repayment on demand.

- (b) The Bank is authorised to deduct all amounts outstanding on the Cashline Account together with all interest accrued, as well as any fees, charges and other amounts owing hereunder, from the Cashline Account at any time, with or without prior notice and with or without cause.

14. Costs and Expenses

The Bank may take such action as it may in its absolute discretion thinks fit to enforce its right in respect of the Cashline and these Terms and Conditions including, without limitation, employing lawyers and third party collection agents to collect any sums owing by the Borrower to the Bank. **The Borrower shall indemnify the Bank on demand for all reasonable legal and other costs and expenses reasonably incurred by the Bank in respect of any such enforcement actions provided that the total amount of such costs to be recoverable shall in normal circumstances not exceed 30% of the amount of the debt. The Borrower agrees and authorises the Bank to disclose relevant information to such persons for these purposes.**

15. Set-off right

In addition to any general right of set-off or other rights conferred by law or under any other agreement, the Bank, may at any time without prior notice, combine or consolidate all or any of the outstanding balance of the Cashline Account and/or accrued interest or other amounts due, with any other account(s) which the Borrower maintains (whether in the name of the Borrower or in the names of the Borrower and any other person(s)) with the Bank (including fixed deposit accounts, the maturity of which may for this purpose be accelerated by the Bank) and set-off or transfer any money in any currency standing to the credit of such other account(s) in or towards the satisfaction of the Borrower's obligations, indebtedness and liabilities to the Bank in respect of the Cashline Account and/or under these Terms and Conditions or in any other respect, whether such liabilities be joint or several, primary or collateral and whether or not such liabilities are in the same currency and

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Signature of Applicant (Please sign on each page)

Date _____

Note: The above signature must correspond with the Signature Card's Specimen Signature and ensure that you sign the alternation as well.



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the Bank is authorised to effect (or request the effecting) any necessary transfers and currency exchanges.

16. Amendment

(a) The Bank shall be entitled to increase or alter its fees and charges (including the fees and charges in respect of the Cashline, the fees and charges set out in the Bank Charges Schedule and any other fees and charges as stipulated by the Bank from time to time), as well as impose new fees and charges, from time to time and may notify the Borrower of such increase, alteration or imposition in any manner it thinks fit. **The Borrower will be bound by such increase, alteration or imposition unless the Cashline is cancelled and repaid in full before the date on which such increase, alteration or imposition becomes effective.**

(b) The Bank may revise or alter these Terms and Conditions, the General Conditions and/or introduce additional terms and conditions from time to time and such revision and/or addition shall become effective subject to the Bank's giving notice to the Borrower (for a period of at least 30 calendar days for any variation of terms and conditions affecting fees and charges under the control of the Bank or affecting the liabilities or obligations of the Borrower or for such reasonable period as the Bank may prescribe in the case of any other variations). All notices may be given by display at the Bank's branches, advertisement or other means as the Bank thinks fit **and shall be binding on the Borrower unless the Cashline is cancelled and repaid in full before the date on which such variation becomes effective.**

17. Communication

(a) Any Statement, notice or other communication given by the Bank to the Borrower under these Terms and Conditions shall be deemed to have been received by the Borrower 48 hours after posting to the Borrower's address last notified in writing to the Bank if the address is in Hong Kong and 7 calendar days after posting if the address is elsewhere.

(b) Borrower shall notify the Bank promptly in writing of any changes in personal details (including address, employment, permanent residence or telephone number) or of any difficulty in repaying any indebtedness or in meeting any payment to the Bank arising from the Cashline.

18. Personal Data

(a) The Borrower agrees that the DBS Bank Group Data Policy Notice for Hong Kong Operations in force from time to time or other notices and communications to the Borrower concerning the Borrower's personal data issued by the Bank from time to time shall apply. The said Data Policy Notice forms part of these Terms and Conditions and the Borrower accepts and agrees to the terms set out in the said Data Policy Notice. A copy of the Data Policy Notice can be obtained by calling the Customer Services Hotline, from the Bank's website or at any branch of the Bank.

(b) Without prejudice to the aforesaid mentioned in Clause 18(a) above, the Borrower expressly authorises the Bank to contact all relevant parties including any credit reference agency for verification of information provided and/or to obtain any other information about the Borrower from time to time as it deems reasonably necessary, without further reference to or consent from the Borrower. The Borrower understands and agrees that the Bank will provide the Borrower's data to credit reference agencies and, in the event of default, to debt collection agencies.

19. Application Enquiry

To allow the Borrower to make telephone enquires, the Borrower agrees that if the enquirer gives the Borrower's correct Hong Kong

Identity Card number and the approximate Cashline amount applied for, the Borrower hereby authorise the Bank to disclose by telephone : (a) approval status (approved, pending or declined); and (b) if approved, details of the Cashline. The Bank shall be under no obligation to verify the enquirer's identity further and the Bank shall have no liability for any loss that the Borrower may suffer if such disclosure is made to any person other than the Borrower in accordance with this procedure. To ensure service quality and reduce the risk of misunderstood instructions, the Borrower accepts that in providing its services, the Bank may (but is not obliged to) record any telephone or other oral communication in relation to such services.

20. Miscellaneous

(a) No failure or delay by the Bank to exercise any rights or any indulgence granted by the Bank shall operate as waiver or in any way prejudice any of the rights of the Bank. Rights and remedies of the Bank herein provided are cumulative and not exclusive of any rights or remedies provided by law.

(b) Each of the provisions of these Terms and Conditions is severable and distinct from the others and the invalidity or unenforceability of any such provisions shall not affect the remaining provisions.

(c) The Bank may assign or transfer all or any of its interests and rights under or in connection with these Terms and Conditions to any third party (including upon any merger or amalgamation of the Bank with any other entity) and the Borrower agrees to execute such documents and do such acts and things as the Bank may reasonably require to give full effect to such assignment or transfer. The Bank may also delegate all or part of its duties and obligations hereunder to selected third parties. Such abovementioned rights of assignment, transfer or delegation may be exercised without notice to or consent from the Borrower, but will be subject to all applicable legal and regulatory requirements.

(d) The Borrower is not allowed to transfer any of his/her rights or remedies under these Terms and Conditions without written consent of the Bank.

(e) The whole of the outstanding balance on the Cashline Account will become immediately due and payable in full to the Bank on the Borrower's bankruptcy or death. The Borrower or his estate will be responsible for settling any amount outstanding on the Cashline Account and other amounts owing under the Cashline and pending such repayment, the Bank will be entitled to continue to charge fees and charges according to these Terms and Conditions.

(f) These Terms and Conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region and the Borrower irrevocably submits to the non-exclusive jurisdiction of the courts of the Hong Kong Special Administrative Region.

21. Tax

The Borrower agrees to be bound by the terms relating to tax reporting, withholding and associated requirements specified in the Tax Requirements Notice from time to time issued by the Bank, which are incorporated by reference into and shall form part of these Terms and Conditions. A copy of the Tax Requirements Notice is available on request at any branch of the Bank or from the Bank's website (www.dbs.com/hk).

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

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SV

Date

Signature of Applicant (Please sign on each page)

Note: The above signature must correspond with the Signature Card's Specimen Signature and ensure that you sign the alternation as well.



Cashline Revolving Loan Application Form

Required Documents

Please submit photocopies of the following documents in order to facilitate your application. Documents supplied, including this application, will not be returned.

1. HK Permanent Identity Card*; **and**
2. Latest home address proof issued within the last 2 months (e.g. electricity bill, rate bill, bank statements[△]), if you have a permanent home address, please also attach the permanent home address proof; **and**
3. Photocopy of the below documents applicable to you (please tick)

For Employed Group (Fixed Income Earner)

- ☐ Full set of latest Salaries Tax Demand Note; **or**
- ☐ Latest 1 month's computer generated Payroll Advices; **or**
- ☐ Latest 3 months' bank statement / passbook showing your name, account number and salary entries;

For Employed Group (Non Fixed Income Earner)

- ☐ Full set of latest Salaries Tax Demand Note **and** (A) Latest 1 month's computer generated Payroll Advices or (B) Latest 1 month's bank statement / passbook showing your name, account number and salary entries; **or**
- ☐ Latest 3 months' computer generated Payroll Advices; **or**
- ☐ Latest 3 months' bank statement / passbook showing your name, account number and salary entries;

For Self-employed Group

- ☐ Full set of latest Profits Tax Demand Note and Latest 3 months' bank statement / passbook showing your name, account number and transaction entries;

4. Proof for Direct Credit Account

Photocopy of the bank statement (except online statement) or first page of passbook showing the bank name, your name and account number (Joint account will not be accepted)

- * For applicants who are not holders of HK Permanent Identity Card, please provide copies of HKID card and valid passport/travel document.

[△] Except for online statement

The Bank reserves the right to request additional documents for application processing.

X



Date _____

Signature of Applicant (Please sign on each page)

Note: The above signature must correspond with the Signature Card's Specimen Signature and ensure that you sign the alternation as well.