

## DBS Bank (Hong Kong) Limited

### Notice of Amendment

We hereby give you notice that with effect from **1 January 2017** (the “**Effective Date**”):

- (A) a Paper Statement Fee will be introduced and the Fee Schedule will be amended accordingly; and
- (B) the DBS Personal Credit Card Terms and Conditions and DBS Business Card Terms and Conditions will be amended.

Please refer to the respective section below for further details. You are advised to read carefully the information below to ensure you understand the changes made and how they may affect you. You may visit any of our branches or our website at [www.dbs.com/hk](http://www.dbs.com/hk) to obtain a copy of the revised terms and conditions and Fee Schedule.

#### **(A) Paper Statement Fee**

We are dedicated to making a greener future. In order to save the environment and reduce paper consumption, a Paper Statement Fee will be introduced with effect from the Effective Date.

If during a calendar year (for example, 1 January 2017 to 31 December 2017 for the calendar year 2017) a cardholder receives any credit card paper statement of any credit card account held by him/her, an annual fee of HK\$50 will be charged. The fee will be directly debited from the credit card account on the first statement date of the following calendar year (for example, the first statement date of 2018 for the calendar year 2017). If a cardholder holds more than one credit card account, we may charge the fee to a credit card account as determined by us in our sole discretion.

The paper statement fee will be applicable to all credit cards issued by us, including but not limited to DBS Credit Cards, *COMPASS* Card and DBS Co-branded Cards (except DBS Business Card and Manulife Card (with MediPlus)). Exemptions will be applied to cardholders aged 65 or above.

The DBS Credit Card Fee Schedule and the DBS Pay Less Visa Fee Schedule will be amended as follows accordingly effective from the Effective Date:

Paper Statement Fee~	<b>HK\$50</b> per customer per annum, if you have received at least one paper statement within the previous calendar year (i.e January to December every year)
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~ The fee will be charged to the credit card account on the first statement date of the following calendar year. If a customer holds more than one credit card account, the fee will be charged to a credit card account as determined by DBS Bank (Hong Kong) Limited at its sole discretion.

#### **(B) Amendments to the DBS Personal Credit Card Terms and Conditions and the DBS Business Card Terms and Conditions**

The DBS Personal Credit Card Terms and Conditions and the DBS Business Card Terms and Conditions will be amended effective from the Effective Date.

The followings are the key features of the amendments:

- (i) The Terms and Conditions for Using Customer Services Hotline will cease to be in force. The liabilities or obligations of the cardholders in respect of using the phone banking services shall be governed by the relevant credit card terms and conditions. New provisions in respect of the use of phone banking services and safe custody of the Telephone Identification Number for accessing the phone banking services are inserted.
- (ii) The relevant provision in relation to the appropriation of payment is amended.
- (iii) A new provision to the effect that a person who is not a party to the terms and conditions may not enforce any of the terms and conditions is inserted.
- (iv) A new provision in relation to the cardholder's obligation to inform us if he/she is a connected person as defined under the Banking Ordinance is inserted.

**Please note that your retention and/or continuous use of your credit card(s) and/or card account(s) on or after the Effective Date shall 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 terminate your credit card(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.

DBS Bank (Hong Kong) Limited  
September 2016

## 星展銀行（香港）有限公司

### 修訂通知

本行謹此通知由 **2017 年 1 月 1 日**（「生效日」）起：

- (A) 本行將新增郵寄月結單費用，收費表亦因此而有所修訂；及
- (B) DBS 個人信用卡使用條款及細則及 DBS 商務卡使用條款及細則將予修訂。

詳情請參閱以下相關部分。請仔細閱讀以下的內容，以確保你了解各項修改及可能對你造成的影響。你可前往本行任何一間分行索取修訂後的條款及細則及收費表，或於本行網站 [www.dbs.com/hk](http://www.dbs.com/hk) 查閱詳情。

#### (A) 郵寄月結單費用

本行一直致力為未來增添綠色元素。為保護環境及減少紙張消耗，本行將於生效日起徵收郵寄月結單費用。

倘若信用卡持有人於任何曆年內（以 2017 曆年為例，即 2017 年 1 月 1 日至 2017 年 12 月 31 日）收取其任何信用卡戶口的郵寄月結單，信用卡持有人將被收取 HK\$50 年費。有關費用將於下一個曆年的首個結單日從信用卡戶口直接扣除（以 2017 曆年為例，即 2018 年首個結單日）。倘若信用卡持有人持有多於一個信用卡戶口，有關費用將從本行全權酌情決定的信用卡戶口扣除。

郵寄月結單費用適用於本行發出的所有信用卡，包括但不限於 DBS 信用卡、ComPass 信用卡及 DBS 聯營卡（DBS 商務卡及宏利卡（附設宏康保）除外）。65 歲或以上的信用卡持有人將會獲得豁免。

由生效日起，DBS 信用卡收費表及 DBS Pay Less VISA 收費表將相應作出如下修改：

郵寄月結單費用 ~	每位客戶每年 <b>HK\$50</b> ，適用於當客戶於上一曆年（即每年 1 月至 12 月）曾以郵寄方式收取最少一份月結單
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~ 費用將於下一個曆年的首個結單日從信用卡戶口扣除。倘若客戶持有多於一個信用卡戶口，費用將從星展銀行（香港）有限公司全權酌情決定的信用卡戶口扣除。

#### (B) DBS 個人信用卡使用條款及細則及 DBS 商務卡使用條款及細則的修訂

DBS 個人信用卡使用條款及細則及 DBS 商務卡使用條款及細則將於生效日作出修訂。

以下為修訂的主要內容：

- (i) 客戶服務熱線使用條款將不再有效。信用卡持有人就使用電話理財服務的責任或義務將受相關信用卡使用條款及細則約束，當中新增了有關使用電話理財服務及安全保管用以使用電話理財的電話私人密碼的條文。
- (ii) 與償還款項的分配有關的條文將予修改。
- (iii) 新增條文訂明任何人士若非條款及細則的一方，不可強制執行條款及細則的任何條文。
- (iv) 新增條文訂明信用卡持有人如為《銀行業條例》所界定的關連人士，將有責任通知本行。

**謹請注意，若你於生效日或之後保留及 / 或繼續使用你的信用卡及 / 或信用卡戶口，即表示你同意及接受上述修訂，而有關修訂將對你具約束力。若你不接納上述修訂，請於生效日之前按相關信用卡使用條款及細則所載的終止信用卡權利終止你的信用卡。**

如有查詢，歡迎致電 24 小時客戶服務熱線 2290 8888。

星展銀行（香港）有限公司 謹啟

2016 年 9 月