

DBS Bank (Hong Kong) Limited

星展銀行 (香港) 有限公司

Notice of Amendment

With effect from **1 April 2015** (the “Effective Date”), we will revise the spending reward terms and conditions. We highlight the key changes below for your attention.

A. DBS Credit Card DBS\$ Reward Scheme Terms and Conditions and DBS\$ Redemption Offer Terms and Conditions applicable to all credit cards (excluding DBS PayLess VISA, DBS VISA Business Card, COMPASS VISA, 3Everyday COMPASS VISA and CV+)

1. In respect of “Eligible Spending”, unless otherwise specified, transactions in Hong Kong Dollars at the point of sales (in case of online transactions, the place of registration of the merchant) outside Hong Kong (not applicable for DBS Eminent Card, DBS Platinum Credit Card and DBS Titanium Card) and insurance payment (not applicable for Manulife Credit Card) shall not fall under the scope of Eligible Spending.
2. We reserve the right to deduct any reward awarded inappropriately to a Cardholder directly from any of the Cardholder's account(s) with us without prior notice. In the event that any DBS\$ is inappropriately awarded to a Cardholder and the Cardholder has redeemed items using the DBS\$ or the DBS\$ have been converted into cash rebate, we reserve the right to charge the Cardholder from his / her Card account (i) the equivalent market value of the item redeemed or the appropriate portion thereof (in the case of DBS\$ Redemption Scheme) or (ii) the dollar amount of DBS\$ inappropriately awarded to the Cardholder on the conversion rate of HK\$1 for every DBS\$1 (in the case of DBS\$ Cash Rebate Scheme) without prior notice. We also reserve the right to take legal action in such instances to recover any outstanding amounts.

B. COMPASS Card Reward Scheme Terms and Conditions and COMPASS Dollar Redemption Offer Terms and Conditions applicable to COMPASS VISA, 3Everyday COMPASS VISA and CV+

1. In respect of “Eligible Spending”, transactions in Hong Kong Dollars at the point of sales (in case of online transactions, the place of registration of the merchant) outside Hong Kong shall not fall under the scope of Eligible Spending.
2. We reserve the right to deduct any reward awarded inappropriately to a Cardholder directly from any of the Cardholder's account(s) with us without prior notice. In the event that any *COMPASS* Dollar is inappropriately awarded to a Cardholder and the Cardholder has used the *COMPASS* Dollar to settle payment for transactions at merchants or redeem any item, we reserve the right to charge the Cardholder from his/her Card account (i) the dollar amount of *COMPASS* Dollar inappropriately awarded to the Cardholder on the conversion rate of HK\$1 for every \$1 *COMPASS* Dollar (in the case of settlement of payment for transactions at merchants) or (ii) the equivalent market value of the item redeemed or the appropriate portion thereof (in the case of items redemption) without prior notice. We also reserve the right to take legal action in such instances to recover any outstanding amounts.

The above is intended only to be a summary of the key changes to the terms and conditions. You are advised to read the entire set of the terms and conditions which is applicable to your credit card(s). New versions of the documents can be obtained through the 24-hour Customer Services Hotline at 2290 8888 or from our website at www.dbs.com/hk/cardtnc_en.

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

January 2015