

Aug 2015

Dear Client,

Notice of Amendment to the Bank Charges Schedule

We would like to inform you that with effect from 26 September 2015 ("Effective Date"), the Bank Charges Schedule (as amended from time to time) will be revised as follows.

- (1) The product names of Premium Deposit ("PD") and Structured Investment Deposit ("SID") will be changed to Currency Linked Investment ("CLI") and Structured Investment Product ("SIP") respectively. **The changes of product names will not affect the existing fees and charges of the products.**
- (2) Equity-Linked Deposit and Premium Deposit will be removed from calculating the sum of daily average balance (in all currencies) of Time Deposit of your ASSETS. But these two products will remain in the calculation of the sum of daily average balance of your ASSETS.

This Notice of Amendment serves as our 30 days' notice to you regarding changes to or introduction of the relevant services charges set out above. These changes will take effect automatically on the Effective Date and will be binding on you if you continue to maintain, on or after the Effective Date, your DBS account. If you do not accept the above amendments, the Bank will not be able to continue providing services to you. Please notify us to cancel the account at our branch.

The changes contained in this Notice of Amendment are correct at the time of publishing but remain subject to change. The Bank reserves the right to introduce new service charges from time to time.

For enquiries or if you would like to request for a copy of the Bank Charges Schedule, please contact our branch staff or visit our website at www.dbs.com.hk.

DBS Bank (Hong Kong) Limited