

19 April 2018

Dear Valued Customer,

Notice of Amendment of Terms and Conditions for DBS iBanking and DBS digibank (to be known as Terms and Conditions for DBS iBanking, DBS digibank and DBS iWealth)

Please be informed that with effect from 3 May 2018 (the "Effective Date"), the Terms and Conditions for DBS iBanking and DBS digibank (the "Terms and Conditions") will be renamed as Terms and Conditions for DBS iBanking, DBS digibank and DBS iWealth and its contents will be amended as follows.

1.Definitions

Definitions of Service have been revised.

5. Access Codes

• Clauses 5.6(a); 5.6(b); 5.6(d); 5.6(e); 5.6(f)(iii) and 5.6(f)(iv) have been revised.

This Notice of Amendment serves as our 14 days' notice to you regarding the change to the Terms and Conditions. The above amendments will take effect on the Effective Date and will be binding on you. If you do not accept the above amendments, please terminate the DBS iBanking and DBS digibank services before the Effective Date in accordance with your right of termination provided in the Terms and Conditions.

For enquiries or if you would like to request for a copy of the revised Terms and Conditions, please contact our branch staff or visit our website at www.dbs.com.hk or links below:

Terms and Conditions for DBS iBanking and DBS digibank

Terms and Conditions for DBS iBanking and DBS digibank (to be known as Terms and Conditions for DBS iBanking, DBS digibank and DBS iWealth) (effective 3 May 2018)

DBS Bank (Hong Kong) Limited