

16 March 2017

Dear Valued Customer,

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

Please be informed that with effect from 18 April 2017 (the “**Effective Date**”), the *Terms and Conditions for DBS iBanking* (the “**Terms and Conditions**”) will be renamed as *Terms and Conditions for DBS iBanking and DBS digibank* and its contents will be amended as follows.

1. Definitions

- Definitions of *Access Codes; Bank Business Day; Clearing House; Customer; Exchange; Instructions; Law; Securities Account; Securities Trading Service; Service and Transactions* have been revised.
- Definitions of *Accounts and Services Terms; Alert and Bank Charges Schedule* have been added.
- Definitions of *Account Terms and Fee Schedule* have been removed.
- Clause related to *inconsistency between Terms and Conditions* has been removed.

4. Customer’s Obligations

- Clauses 4(b); 4(c) and 4(h) have been moved to Clause 15 *Customer’s Responsibility for Security*.
- Clauses 4(d); 4(e); 4(f) and 4(g) have been renumbered as 4(b); 4(c); 4(d) and 4(e) respectively.

5. Access Codes and Other Passwords and Secure Pins

- The name of Clause 5 has been renamed to *Access Codes*.
- Clauses related to *Access Codes* have been revised.
- Clauses 5.4 and 5.5 have been renumbered as 5.4(a) and 5.4(b) respectively and grouped under Clause 5.4 *One-time Password*.
- Clauses 5.6 and 5.7 have been renumbered as 5.5(a) and 5.5(b) respectively and grouped under Clause 5.5 *Secure Device*.
- Clause 5.6 *Fingerprint* has been added.

6. Giving of Instructions

- Clauses related to *Giving of Instructions* have been revised.

7. Effect of Instructions

- Clause 7.2 related to *statement of account* has been removed.
- Clauses 7.3 and 7.4 have been renumbered as 7.2 and 7.3 respectively.

11. Alert Service

- Clause related to *Alert Service of joint account* has been revised.

12. eStatement and eAdvice Service

- Clause related to *eStatement and eAdvice Service for joint account holder* has been revised.
- Clause related to *eStatement fee* has been removed.

13. Application of Product Terms and Conditions

- The name of Clause 13 has been renamed to “*Application of Accounts and Services Terms*”.
- Clauses related to *Application of Accounts and Services Terms* have been revised.

14. Fees and Charges

- Clause related to *Transactions conducted under the Service or replacement of any Secure Device* has been removed.
- Clause 14(d) related to *the Bank reserves the right to revise any fees or charges* has been removed.
- Clause 14(e) has been renumbered as 14(d).

15. Customer’s Responsibility for Security

- Some clauses related to *Access Codes* have been moved from Clause 4 *Customer’s Obligations*.
- Clause “*the Customer should destroy any original printed copy of the Access Code*” has been added as Clause 15(a).
- Clauses 15(a); 15(b); 15(c); 15(d); 15(e); 15(f); 15(g); 15(h); 15(i) and 15(j) have been renumbered as 15(b); 15(c); 15(d); 15(e); 15(f); 15(g); 15(h); 15(i); 15(j) and 15(k) respectively.

18. Service Availability and Termination

- Clause related to *Services termination* has been added as Clause 18.2.
- Clauses 18.2 and 18.3 have been renumbered as 18.3 and 18.4 respectively.

20. Joint Account

- The name of Clause 20 has been renamed to “*Joint Account, Companies and Firms*”.

21. Copyright Ownership

- Clause related to *Copyright Ownership* has been revised.

22. Amendments

- Clause related to *Amendments* has been revised.

23. Regulatory Matters

- Clauses 23.1 and 23.3 have been removed.

26. Law and language

- Clause related to *Law and language* has been revised.

27. Contracts (Rights of Third Parties) Ordinance (Cap 623 of the Laws of Hong Kong) Rights

- The name of Clause 27 has been renamed to *Third Parties Rights*.
- Clause related to *Third Parties Rights* has been revised.

28. Exchange Specific Terms (Only applicable to Online Equities Trading Service)

- The name of Clause 28 has been renamed to *Exchange Specific Terms*.

This Notice of Amendment serves as our 30 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 Service 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 Service](#)

[Terms and Conditions for DBS iBanking \(to be known as Terms and Conditions for DBS iBanking and DBS digibank\)](#) (effective 18 April 2017)

DBS Bank (Hong Kong) Limited