

27 November 2017

Dear Valued Customer,

Notice of Amendment of Terms and Conditions for DBS iBanking and DBS digibank

Please be informed that with effect from 27 December 2017 (the “**Effective Date**”), the Terms and Conditions for DBS iBanking and DBS digibank (the “**Terms and Conditions**”) will be revised as follows as underlined. Unless expressly indicated otherwise, the numbering used in the Terms and Conditions is adopted in this Notice of Amendment.

1. Definitions	
1.1	"Access Codes" means the username and passwords, <u>biometric credentials (including but not limited to fingerprint and face)</u> , Secure Pins, or other secure pin(s) (whether or not provided to the Customer by the Bank) required to gain access to the Service, as may be changed from time to time, including any password that may be used one time or any other limited period;
5. Access Codes	
5.6	<u>Biometric credentials (including but not limited to fingerprint and face)</u>
	<p>(a) In order to use <u>biometric credentials</u> to access DBS digibank, the Customer shall have (1) activated the <u>biometric authentication</u> function on the Customer's mobile device; (2) registered the Customer's <u>biometric credential</u> on the Customer's mobile device; and (3) undergone a registration process to opt for <u>biometric login</u> of DBS digibank. Upon activation of <u>biometric login</u> of DBS digibank, all the <u>biometric credentials</u> stored on the Customer's mobile device will be used for authentication.</p> <p>(b) The Customer acknowledges that only the Customer's <u>biometric credentials</u> are stored on the Customer's mobile device and the Customer understands that upon the successful activation of <u>biometric login</u> of DBS digibank, any <u>biometric credentials</u> that is stored on the mobile device can be used to access DBS digibank including access to the Customer's Accounts.</p> <p>(c) The Customer should ensure the security of the password or code that a person can use to register, add or vary the <u>biometric credential</u> on the Customer's mobile device.</p> <p>(d) The Customer acknowledges that the authentication is performed by DBS digibank by interfacing with the <u>biometric authentication</u> module on the mobile device and that the Customer agrees to the authentication process.</p> <p>(e) The Customer acknowledges and agrees that, for the purposes of <u>biometric login</u>, DBS digibank will be accessing the <u>biometric credential</u> registered on the Customer's mobile device, and the Customer hereby consents to the Bank accessing and using such information for the provision of DBS digibank.</p> <p>(f) Subject to the other terms and conditions in these Terms and Conditions:</p> <ul style="list-style-type: none"> (i) the Customer understands that the <u>biometric authentication</u> module of the mobile device is not provided by the Bank, and the Bank makes no representation or warranty as to the security of the <u>biometric authentication</u> function of any mobile device and whether it works in the way that the manufacturer of the device represents; (ii) the Bank does not represent or warrant that <u>biometric authentication</u> will be accessible at all times, or function with any electronic equipment, software, infrastructure or other electronic banking services that the Bank may offer from time to time; (iii) unless a Law prohibits the Bank from excluding or limiting the Bank's liability, the Bank is not liable for any loss the Customer incurs in connection with the use or attempted use of <u>biometric login</u> of DBS digibank, or the Customer's Instructions, or any unauthorized transactions through or in connection with <u>biometric login</u> of DBS digibank; and

	(iv) the Customer shall indemnify the Bank against all loss and damage which the Bank may incur in connection with any improper use of <u>biometric</u> login of DBS digibank.
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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 and DBS digibank 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 for DBS iBanking and DBS digibank*, please contact our branch staff or visit our website at www.dbs.com.hk.

DBS Bank (Hong Kong) Limited