

September 2021

Dear Valued Client,

**Notice of Amendment to the DBS Private Bank's Bank Charges Schedule**

We would like to inform you that changes will be made to the following section under the DBS Private Bank's Bank Charges Schedule as follows on 1 November 2021 (The "Effective Date").

Section	Item	Prevailing	Revised
<b>Other Charges</b>			
Multi-Currency Settlement Account incidental overdraft interest charge	Prime rate (*)	If the prevailing Hong Kong Dollar Inter-bank Offer Rate ("HIBOR")/US Dollar Inter-bank Offer Rate ("LIBOR") is higher than the Prime Rate/US Dollar Prime Rate, at the Bank's discretion, the Bank may adopt the prevailing HIBOR/LIBOR rate in place of the Prime Rate/ US Dollar Prime Rate, as the basis of interest rate determination.	This item is removed.
Explanatory Notes	3.	For incidental overdraft interest, if the prevailing Hong Kong Dollar Inter-bank Offered Rate ("HIBOR") or US Dollar Inter-bank Offered Rate ("LIBOR") is higher than the Prime Rate or US Dollar Prime Rate respectively, at the Bank's discretion, the Bank may adopt the prevailing HIBOR/LIBOR rate (as applicable) in place of the Prime Rate/US Dollar Prime Rate at its discretion, as the basis of interest rate determination.	This item is removed.

Should you have any question, please do not hesitate to contact your Relationship Manager for details.

Yours sincerely,  
**DBS Bank (Hong Kong) Limited**

Remarks: If there are any inconsistencies between the Chinese and English versions of this letter, the English version shall prevail. This Notice of Amendment serves as our notice to you regarding the changes set out above. Unless stated otherwise, these changes will take effect automatically on the Effective Date and will be binding on you. The service charges contained in this Notice of Amendment are correct at the time of printing 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 a copy of the Bank Charges Schedule, please contact your Relationship Manager.