

Notice of Amendment to DBS Terms and Conditions

We would like to inform you that the Mortgage Services Terms and Conditions (the “**Terms and Conditions**”) will be amended with effect from 1 August 2020 (the “**Effective Date**”). Major amendments are set out below with the changes underlined:

Clause 14 – Interest Rate Change.

「If the interest rate for any Facility is expressed to be a margin over (1) the Prime Rate or (2) an interbank offered rate, the Bank shall be entitled to from time to time and at any time substitute the Bank’s cost of funds for the Prime Rate or the interbank offered rate (as the case may be) in the interest rate computation formula for calculating the interest payable under the Facility for such duration as the Bank may determine at its sole and absolute discretion, **subject always to the interest rate payable by you being at least 0%.**

If the interest rate for any Facility is expressed to be (1) the Prime Rate or (2) the Prime Rate minus a margin, the Bank shall be entitled to from time to time and at any time substitute the Bank’s cost of funds plus a margin (such margin shall be determined by the Bank at its sole and absolute discretion) for the interest rate as the applicable interest rate for the Facility for such duration as the Bank may determine at its sole and absolute discretion, **subject always to the interest rate payable by you being at least 0%.**」

A copy of the Terms and Conditions can be downloaded at our website www.dbs.com.hk or can be obtained at any of our branches. Please note that the amendments shall be binding on you if you continue to use our services after the Effective Date. If you do not accept the changes in the Terms and Conditions, please settle your mortgage loan and terminate your account(s) before the Effective Date.

DBS Bank (Hong Kong) Limited

This is a computer-generated letter and a signature is not required.

Issued by DBS Bank (Hong Kong) Limited in June 2020

星展銀行條款及細則修訂通知

謹此通知，本行將修訂「按揭服務章則和條款」（「**該條款**」），由2020年8月1日（「**生效日期**」）起生效。主要修訂以劃線標示並概述如下：

第14條 – 利率變更

「若任何貸款安排的利率為某年利率加(1)最優惠利率或(2)銀行同業拆息，本行有權不時及在任何時候於計算貸款安排的應付利息時，在利率計算公式中以本行的資金成本代替最優惠利率或銀行同業拆息（視乎情況而定），**而**如此計算所適用的期間由本行全權絕對酌情決定，**而閣下應付的利率須至少為0%。**」

若任何貸款安排的利率為(1)最優惠利率或(2)最優惠利率減某年利率，本行有權不時及在任何時候以本行的資金成本加上某一年利率（該某一年利率由本行全權絕對酌情決定）代替貸款利率，作為該貸款安排的適用利率，**而**如此計算所適用的期間由本行全權絕對酌情決定，**而閣下應付的利率須至少為0%。**」

客戶可於本行網站www.dbs.com.hk下載該條款，亦可向分行職員索取列印版本。請注意，如閣下於生效日期後繼續使用本行服務，該等修訂將對閣下具約束力。如閣下不接受該條款的修訂，請於生效日期前清還按揭貸款及結束有關戶口。

星展銀行(香港)有限公司

本函為無須簽署的電腦編印文件。

於2020年6月由星展銀行(香港)有限公司刊發