

### Terms and Conditions for Cashline Instalment Plan

These Terms and Conditions for Cashline Instalment Plan ("Terms and Conditions") shall apply to customers utilizing the Cashline Revolving Loan ("Cashline") who apply for and/or participate in the Cashline Instalment Plan (the "Plan") offered by DBS Bank (Hong Kong) Limited 星展銀行(香港)有限公司 (the "Bank", which expression shall include its successors and assigns). Please read these Terms and Conditions carefully before you apply for the Plan. These Terms and Conditions shall operate in addition to the terms and conditions applicable to your Cashline. Unless otherwise defined herein, words and expressions defined in the terms and conditions applicable to your Cashline shall have the same meaning when used in these Terms and Conditions. In respect of the Plan, should there be any conflict between these Terms and Conditions and the terms and conditions applicable to your Cashline, the former shall prevail.

#### Application and Acceptance

- 1) You may apply for the Plan either in writing, online, by telephone or through any other means specified by the Bank from time to time. By applying for the Plan, you are deemed to have accepted and agreed to be bound by these Terms and Conditions.
- 2) Approval of the Plan is subject to the account status checking and available credit limit on your Cashline and shall be at the absolute discretion of the Bank.
- 3) The Bank shall send a written confirmation ("Confirmation"), which sets out additional terms and conditions applicable to the Plan, to you upon approval of your application for the Plan. These Terms and Conditions and the Confirmation together shall govern the provision by the Bank and your use of the Plan.
- 4) Terms set out in the Confirmation, including but not limited to the Instalment Amount (as defined below), the interest rate and the Monthly Repayment Amount (as defined below) may not be altered during the term of the Plan.

#### Instalment Amount

- 5) The instalment amount for each application for the Plan must be in a multiple of HK\$1,000. The Bank reserves the right to set a minimum amount requirement in respect of each application of the Plan. The instalment amount must not exceed the available credit limit of the Cashline.
- 6) The approved instalment amount ("Instalment Amount") shall be set out in the Confirmation. You hereby authorise the Bank to credit the Instalment Amount to an account nominated by you.

#### Interest

- 7) Interest on the Plan shall be calculated and charged monthly based on the Interest rate set out in the confirmation for the full term of the Plan.

#### Repayment

- 8) The Plan shall be repaid by you to the Bank in instalments on a monthly basis until the Instalment Amount plus interest payable on the Plan ("Total Repayment Amount") is repaid to the Bank in full.
- 9) The number of instalments shall be set out in the Confirmation. The amount repayable in each instalment shall equal to the Total Repayment Amount divided by the number of instalments ("Monthly Repayment Amount"). The Monthly Repayment Amount shall be debited each month from the Cashline account, shown in the relevant statement issued for the Cashline account and become due and payable by you on the date of that statement ("Repayment Date"). You shall, on or before each Repayment Date, pay sufficient funds into the Cashline account to repay the Bank the Monthly Repayment Amount. The Bank may at its sole discretion apportion the Monthly Repayment Amount paid by you towards the repayment of principal, interest and fees (if any) as the Bank deems appropriate.
- 10) The first Monthly Repayment Amount will normally be debited from the Cashline account on the statement date immediately following the drawdown date of the Plan and become due and payable by you on that statement date.
- 11) The available credit limit of your Cashline account will be reduced by the Total Repayment Amount. You can apply for more than one Plan as long as the total Instalment Amount of the Plans does not exceed the available credit limit of your Cashline.

#### Charges

- 12) Late repayment of any instalment shall be subject to financial charge. Finance charge shall be charged if the Monthly Repayment Amount is not received in full by the Repayment Date. Such finance charge shall accrue daily from the Repayment Date at the prevailing interest rate applicable to Cashline account.

#### Early Repayment

- 13) You may make a written request to the Bank for early repayment of the Total Repayment Amount at least seven days before the proposed date of repayment, subject to approval by the Bank.
- 14) Interest payable for the remaining term of the Plan shall still be payable despite early repayment.
- 15) Upon the Bank's approval of your early repayment request, the outstanding Total Repayment Amount shall become immediately due and payable by you.

#### Termination

- 16) The Bank reserves the right to terminate the Plan at any time for any reason without notice. You hereby authorise the Bank to debit the outstanding Total Repayment Amount to the Cashline account upon termination of the Plan by the Bank and repay the Bank on demand the outstanding Total Repayment Amount together with any applicable fees or charges.
- 17) Upon termination or cancellation of the Cashline for whatever reason, the outstanding Total Repayment Amount together with any applicable fees or charges will become immediately due and payable by you.

#### Amendments

- 18) The Bank reserves the right to amend these Terms and Conditions from time to time, subject to the requirement stipulated in the Code of Banking Practice where applicable.

#### Language

- 19) Should there be any inconsistency between the English and Chinese versions of these Terms and Conditions, the English version shall prevail. In the event of dispute, the decision of the Bank shall be final and conclusive.