DBS Bank (Hong Kong) Limited

Notice of Amendments to DBS Card+ HK Conditions of Use

The DBS Card+ HK Conditions of Use will be amended with effect from 22 October 2026 (the "Effective Date"). These revisions are applicable to the DBS Card+ HK application of DBS Bank (Hong Kong) Limited (the "Bank"). The Bank hereby summaries the key revisions to the Conditions of Use below. Please read the following carefully to ensure that you understand the revisions and how they may affect you.

Revision on the Conditions of Use	**Impact of Revision**
Clause 14. Data to be Accessed and Operations to be Carried Out	Clause 14.6 To update the scope of application relating to identity authentication so that the relevant identity authentication arrangements may apply to existing and future services provided through DBS Card+ HK. The identity authentication process and personal data handling arrangements will remain unchanged.

You may visit any of our branches or our website at go.dbs.com/hk-cardtnc to obtain a copy of the revised Conditions of Use. In order for you to keep track of the revisions, the prevailing version of the relevant Conditions of Use is available at our website at go.dbs.com/hk-cardtnc until 22 November 2026. You may not be able to access or download the prevailing version of the relevant Conditions of Use subsequent to the expiry of the specified timeframe. You are advised to download and store a copy for future reference. If you do not agree or have no online access to the Conditions of Use, you may contact our Customer Services and request for a physical copy.

Please note that your retention and/or continuous use of the DBS Card+ HK application on or after the Effective Date shall constitute your agreement and acceptance of the above revisions and the revisions shall be binding on you. If you do not accept the above revisions, please stop using the DBS Card+ HK application and delete it from your mobile device before the Effective Date.

If you have any enquiries, please call the DBS Credit Card 24-hour Customer Service Hotline on 2290 8888.

Yours faithfully

DBS Bank (Hong Kong) Limited

September 2026

To borrow or not to borrow? Borrow only if you can repay!