

親愛的客戶：

多謝閣下使用本行的payWave非接觸式信用卡（「payWave信用卡」）。

相信閣下或已得悉，當payWave信用卡置於智能手機附近時，部分手機應用程式有可能讀取payWave信用卡內不必要的持卡人姓名個人資料。有見及此，本行已於10月9日起，向新客戶或需更新信用卡的客戶發出沒有payWave功能的信用卡。如果閣下對使用payWave信用卡仍有疑慮，本行很樂意隨時為閣下提供不設payWave功能的信用卡。詳情請致電本行的客戶服務熱線2290 8888或親臨任何分行查詢。

本行正與相關的科技服務及信用卡機構緊密合作，提升現有payWave信用卡的保安功能（「提升版信用卡」）。提升版信用卡預計可於2016年1月起投入服務。有關提升版信用卡推出的實際時間，本行將會儘快通知客戶。

請注意妥善保管現有的payWave信用卡，切勿將其放置於智能手機附近。在收到信用卡月結單後，請務必仔細查閱。若發現任何未經授權的交易，或懷疑信用卡資料外洩或被盜用，請立即致電本行的客戶服務熱線2290 8888（載於信用卡背面）。

再次多謝選用星展銀行服務。

如中英文版本有任何歧異，概以英文版本為準。

星展銀行（香港）有限公司

二零一五年十月二十三日

23 October 2015

Dear valued customer,

Thank you for using our payWave contactless credit card ("payWave Card").

As you may be aware, various apps on some smartphones may be able to read unnecessary personal information of cardholder name contained in their payWave Card when it comes into close proximity to the smartphone. In view of this, we have started providing credit cards without contactless features for all new applications for payWave Cards and renewals since 9 October. We are also happy to provide you with a credit card without contactless features at any time if you have concerns about the use of our payWave Card in the meantime. Please contact our customer hotline at 2290 8888 or visit any of our branches for details.

We are working closely with the related technology vendors and credit card agencies to enhance the security features of our payWave Card ("Enhanced Card"). We expect the Enhanced Card to be ready by January 2016. We will inform you of the Enhanced Card's availability as soon as practicable.

Please be reminded to keep your payWave Card securely in your possession at all times, away from other smartphones and not leave it unattended. Always check your card statement regularly and report any unauthorised transactions or suspected unauthorised access or use of your card information by immediately contacting our customer hotline at 2290 8888 (displayed on the back of our credit cards).

Thank you for your attention and for choosing DBS.

In case of discrepancy between the English and Chinese versions, the English version shall prevail.

Yours sincerely,

DBS Bank (Hong Kong) Limited