

DBS Credit Card Application Terms and Conditions

1. By making an application for the credit card ("Card") issued by DBS Bank (Hong Kong) Limited (the "Bank"), you are deemed to have read and accepted these terms and conditions and shall be bound by them.
2. Use of the Card shall be subject to the DBS Personal Credit Card Terms and Conditions and any terms and conditions applicable to the use of any related services (such as "Call-a-loan" Service and Balance Transfer) which you have applied or may apply to use. Copies of such terms and conditions are available on request from the 24-hour Customer Services Hotline at 2290 8888 or from the Bank's website at www.dbs.com.hk or at any branches of the Bank.
3. The minimum annual income requirement for the application for the Card is set out below:

	Minimum Annual Income Requirement	Remark
DBS Live Fresh Card	HK\$150,000	Not applicable to full-time students
DBS Eminent Visa Signature Card	HK\$360,000	Your application will be treated as DBS Eminent Visa Platinum Card if you are unable to meet the annual income requirement
DBS Eminent Visa Platinum Card	HK\$150,000	Nil
DBS Black World Mastercard	HK\$240,000	Nil
DBS Black American Express Card	HK\$240,000	Nil
DBS COMPASS VISA	HK\$100,000	Nil
Manulife Credit Card	HK\$60,000	Nil

4. You declare and warrant to the Bank that the information provided in the application for the Card and all the supporting documents are true, correct and complete. You hereby authorise the Bank to verify your information contained in the application and any supporting documents from any source that the Bank may deem appropriate. The information you have provided to the Bank in the application is required and will be used by the Bank to assess your application for the Card and provide ongoing services to you. Failure by you to provide any such required information to the Bank may result in your application for the Card to be rejected.
5. You agree that the Bank's Data Policy Notice in force from time to time together with any other notices and communications concerning your data issued by the Bank from time to time ("Data Policy") shall apply to all information related to you that you have provided to the Bank in the application for the Card or that the Bank has obtained from any other sources or that arises

from your relationship with the Bank or any other DBS Group company ("Data"). You are deemed to have read and understood the Data Policy and you agree that the Data Policy shall form part of the DBS Personal Credit Card Terms and Conditions. Copies of the Data Policy are available on request from the 24-hour Customer Services Hotline at 2290 8888 or from the Bank's website at www.dbs.com.hk or at any branches of the Bank. Your Data may be used for such purposes and disclosed to such persons (whether in or outside Hong Kong) in accordance with the Data Policy. You hereby agree, in particular, that the Bank may: (a) verify, provide and collect information about you from other organisations, institutions or other persons; (b) transfer the Data outside Hong Kong SAR including to Singapore; (c) compare your Data with any data the Bank has obtained and use the results for taking of any action including actions that may be adverse to your interests (including declining the application for the Card); and (d) provide your Data to credit reference agencies, or, in the event of default, to debt collection agencies.

6. You understand that you have the right to: (a) request to be informed which items of Data are routinely disclosed to credit reference agencies or debt collection agencies; (b) request to be provided with further information to enable an access and/or correction request to be made to the relevant credit reference agency or debt collection agency; and (c) ask the Bank to request the relevant credit reference agencies to delete your consumer credit data upon termination of the credit card account if there is no payment default for a period in excess of 60 days on the account within 5 years immediately before the termination of the account. If there is any payment default, unless the amount in default is fully repaid or written off (other than due to a bankruptcy order) before the expiry of 60 days from the date such default occurred, you are liable to have your consumer credit data retained by the relevant credit reference agencies for a period of up to 5 years from the final settlement date of the default amount. In the event any amount in the credit card account is written off due to a bankruptcy order being made against you, you are liable to have your consumer credit data retained by the relevant credit reference agencies, regardless of whether there is payment default for a period in excess of 60 days on the account, for a period of up to 5 years from the final settlement date of the default amount or 5 years from the date of discharge of your bankruptcy as notified to the credit reference agency whichever is earlier.
7. If you have previously submitted any documents to the Bank with respect to other banking services, you hereby consent to the Bank's retrieval and use of such documents for the purpose of reviewing your application for the Card as the Bank sees fit.
8. The current annualized percentage rate ("APR") for retail purchase and cash advances and fees and charges applicable to the Card are set out in the Key Facts Statement. You understand that the Bank reserves the right to revise the APR and fees and charges from time to time with prior notice.
9. You understand and agree the below major terms and conditions of the DBS Personal Credit Card Terms and Conditions which impose significant liabilities or obligation on your part:
 - a. Immediately after you receive a Card, please review the DBS Personal Credit Card Terms and Conditions and if you accept it, please (i) complete the Card acknowledgment/activation procedure; and (ii) sign the back of the Card without delay.

- b. You must keep your Card securely and ensure that your PIN is not disclosed to any other person. You must take all reasonable steps to keep your Card safe and your PIN secret and to help prevent fraud.
- c. Should you discover that your Card or PIN is lost, stolen or used in an unauthorised way, you must notify us as soon as reasonably practicable upon discovery of the loss, theft or unauthorised use.
- d. Provided that you have not acted fraudulently or with gross negligence and you have not failed to inform us of the loss, theft or unauthorised use of your Card and/or the PIN, you shall not be liable for any unauthorised transactions (except cash advances). If you have acted fraudulently or with gross negligence, then you shall be liable for all unauthorised transactions.
- e. You shall be liable for all transactions effected or authorised through the use of the Card. If there is a Supplementary Card, you are jointly and severally liable with the Supplementary Cardholder for such part of the outstanding balance in connection with the Supplementary Card. The Supplementary Cardholder is liable, jointly and severally with you, only for such part of the outstanding balance as relates to the use of his/her Supplementary Card.
- f. On or before the payment due date in each month, you must pay us the statement balance in full or at least pay the minimum payment as specified in any monthly statement in accordance with the Fee Schedule or any other notice. If you fail to pay the minimum payment on the payment due date as specified in any monthly statement, then your Card Account will be regarded as in a delinquent status and a late fee and a finance charge will be charged.
- g. You agree to examine each Card Account statement received from us and to notify us of any alleged error or omission within 60 days after such statement was provided. After such 60-day period, such statement shall be deemed accepted and conclusively settled and no claim to the contrary by you shall be admissible.
- h. We may (where the circumstances are considered reasonable) at any time suspend, withdraw, cancel or terminate your right to use the Card, Card Account and/or any related services offered. You may terminate your Card and Card Account at any time by giving us notice. Upon the termination of your Card and Card Account, all outstanding debit balances shall become immediately due and payable.
- i. We shall be entitled at any time and without notice to you, to combine or consolidate any credit balance on any of your accounts maintained with us (whether matured or not) with the settlement of any debit balance on your Card Account and to set off any such credit balance against any such debit balance.
- j. If you report an unauthorised transaction to us before the payment due date, you may withhold payment of the disputed amount during the investigation period.
- k. We may, at our discretion, appoint debt collection agents and/or lawyers for collection of any moneys owing by you to us or for enforcement of any of our rights against you hereunder. You shall indemnify us on demand in respect of all collection costs and expenses that we reasonably incur. The total collection costs to be recovered shall in normal circumstances not exceed 30% of the amount owing by you to us.