DBS

DBS Bank (Hong Kong) Limited

Notice of Amendment

With effect from **1 November 2022** (the "Effective Date"), the DBS Personal Credit Card Terms and Conditions applicable to all DBS Credit Cards and DBS Co-branded Cards (except DBS VISA Business Card and Manulife Card (with MediPlus)) will be revised. The main provisions which have been amended are set out in the table below and the relevant revisions are underlined for easy reference. You are advised to read carefully the information below to ensure you understand the changes made and how they may affect you.

	Relevant clause	Details of amended provisions (relevant revisions are underlined for easy reference)
1	Clause 1.3	A revised provision specifying the liabilities and obligations of the Cardholder in respect of using the customer services hotline to request for services not provided by phone banking services and to give instructions to us. Use of Phone Banking Services and Customer Service Hotline (a) You may use the phone banking services to request or accept specified services and to give instructions. You may also use our customer service hotline to request for services not provided by phone banking services and to give instructions to us. We shall authenticate your identity by whatever means of authentication as we think fit from time to time (including but not limited to TIN and/or one-time password) before we accept your request and/or instruction via phone banking services and/or customer service hotline. (b) Instructions given through the phone banking services and/or customer service hotline once acknowledged by us are treated as accepted and binding on you and any amendment, cancellation or reversal is not normally possible and will be at our discretion. (c) We reserve the right to reject certain type of instructions to be given through the phone banking services and/or customer service hotline. (d) Each instruction given through phone banking services and/or customer service hotline will be confirmed by a confirmation reference number, if applicable, given during the same telephone call. (e) Any exchange rate or interest rate quoted is for reference only and shall not be binding on us. (f) We shall have the right but shall not be obliged to record verbal requests, instructions and/or verbal communications between us, and you hereby consent us to do so. (g) All requests made and/or instructions given in accordance with clause 1.3 and relied on or acted upon by us shall be irrevocable and binding on you, whether or not such instructions are given personally or authorised by you provided that the identity authentication is passed. (h) We shall not be obliged to accept every request or instruction received and may refuse any of them without giving any reason. We shall only accept request or instruction in so far as is practicable or reasonable (as determined by us at our sole and absolute discretion) for us to do so and in accordance with our regular business practice and procedure.

2	Clause 14.1	A revised provision specifying that we may communicate with the Cardholder by other electronic means and the time for which the communication is considered received/delivered to the Cardholder under each means. Communication We may send any Card, notice, Card Account statement or other communication to you by ordinary pre-paid post or personal delivery to your last known address or by such other electronic means as we deem appropriate (including but not limited to by facsimile, short message service (SMS), electronic mail or by posting a notice on our website). (a) Communications and notices sent by ordinary pre-paid mail to places in Hong Kong shall be considered to have been delivered on the next business day after the date of posting (notwithstanding that it may be returned through the post office undelivered). (b) Communications and notices sent by ordinary prepaid mail to places outside Hong Kong shall be considered to have been delivered 7 business days after the date of posting (notwithstanding that it may be returned through the post office undelivered). (c) Communications and notices sent by personal delivery shall be considered to have been received by you on the date it is delivered or delivery is attempted (notwithstanding that it is undelivered or returned undelivered). (d) Communications and notices sent by facsimile shall be considered to have been sent and received by you on the same day. (e) Communications and notices sent by short message service (SMS), electronic mail or other electronic means shall be considered to have been received by you immediately after such notices are sent (notwithstanding that it was not successfully delivered). (f) Communications and notices sent by posting a notice on our website shall be considered to have been received by you at the time of posting. If any communication sent to you is returned to us or if we are otherwise notified that any particular means of communication is no longer applicable, we may at our sole discretion cease to use such means of communication until you have updated the relevant contact details. In particular, we may cease to send any Card, notice, Card Account statement or other communication to your address upon receiving any returned mail from such address.

The above are highlights of the key changes to the terms and conditions and are intended for reference only. You are advised to read carefully the entire revised version of DBS Personal Credit Card Terms and Conditions. You may visit any of our branches or our website at go.dbs.com/hk-cardtnc-en to obtain a copy of the relevant revised terms and conditions. The prevailing version of DBS Personal Credit Card Terms and Conditions is available at our website at go.dbs.com/hk-cardtnc-en until 30 November 2022. You may access and download a copy for future reference before that if necessary.

Please note that your retention and/or continuous use of your credit card(s) and/or card account(s) 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 terminate your credit card(s) before the Effective Date in accordance with your right of termination provided in DBS Personal Credit Card Terms and Conditions.

For any enquiries, please contact our 24-hour Customer Service Hotline at 2290 8888.

DBS Bank (Hong Kong) Limited
August 2022

星展銀行(香港)有限公司

修訂通知

由**2022年11月1日**(「生效日期」)起,適用於所有DBS信用卡及DBS聯營卡(DBS商務卡及宏利卡(附設宏康保)除外)的DBS個人信用卡使用條款及細則將作出修訂。經修改的主要條文詳列於下表,而有關修改亦已畫上底線以示識別。你應仔細閱讀以下內容,以確保你了解各項修改及可能對你造成的影響。

	有關條款	經修訂條文的詳情 (有關修改已畫上底線以示識別)
1	第1.3條	修訂條文以指明持卡人在使用客戶服務熱線要求電話理財服務沒有提供的服務並向本行發出指示時的責任和義務 電話理財服務及客戶服務熱線的使用 (a) 客戶可使用電話理財服務要求或接受指定的服務並給予指示。客戶亦可以使用本行的客戶服務熱線要求電話理財服務沒有提供的服務及向本行發出指示。在本行接受客戶經電話理財服務及/或客戶服務熱線作出的要求及/或指示之前,本行將以本行不時認為合適的任何身份驗證方式(包括但不限於TIN及/或一次專用密碼)來驗證客戶的身份。 (b) 透過電話理財服務及/或客戶服務熱線發出的指示一經本行確認,均視為已接受及對客戶具約束力,通常不可更改、取消或推翻,此等要求將由本行酌情處理。 (c) 本行保留權利拒絕透過電話理財服務及/或客戶服務熱線給予的某類指示。 (d) 透過電話理財服務及/或客戶服務熱線發出的每項指示,在適用情況下將於同一次電話通話中獲參考號碼作為確認。 (e) 任何匯率或利率報價只供參考,對本行沒有約束力。 (f) 本行有權但無義務對本行與客戶之間的口頭要求、指示及/或對話進行錄音,客戶在此同意本行進行上述錄音。 (g) 只要客戶通過了身份驗證程序,根據第1.3條作出以及本行據以採取行動的所有要求及/或指示均不可撤銷並對客戶具有約束力,不論該等指示是否由客戶本人發出或授權。 (h) 本行沒有義務接受所收到的每項要求或指示,並且可以拒絕任何要求或指示而無須提供任何理由。本行只會按照本行的常規業務慣例和程序接受本行在切實可行或合理的範圍內(由本行全權酌情決定)可完成的要求或指示。

	有關條款	
1	第14.1條	修訂條文以指明本行可以使用其他電子途徑與持卡人通訊，以及每種通訊方式被視為已接收或派遞至或持卡人所需的時間 通訊 本行有權以預付郵費的平郵方式或以親手遞送方式把任何信用卡、通知書、信用卡戶口結單或其他通訊送往客戶的最後通知地址，或以本行認為適當的其他電子途徑（包括但不限於以傳真、短訊服務（SMS）、電子郵件或在本行網站登載通告的方式）發送。 (a) 任何以預付郵費的平郵方式寄至香港境內的通訊及通知將被視為在寄出當日的下一個營業日送達（即使有關通訊及通知可能因無法派遞而經郵局退回）。 (b) 任何以預付郵費的平郵方式寄至香港境外的通訊及通知將被視為在寄出當日後7個營業日送達（即使有關通訊及通知可能因無法派遞而經郵局退回）。 (c) 任何以親手遞送方式發出的通訊及通知將被視為在派遞或嘗試派遞當日送達（即使有關通訊及通知最終無法派遞或因無法派遞而退回）。 (d) 任何以傳真發出的通訊及通知將被視為在發出當天收到。 (e) 任何以短訊服務（SMS）、電子郵件或其他電子途徑發出的通訊及通知將被視為在發出後即時由客戶收到（即使有關通訊及通知未成功送達）。 (f) 任何透過在本行網站登載通告的方式發出的通訊及通知將被視為在登載時由客戶收到。 若任何給予客戶的通訊退回本行或本行獲通知任何特定通訊方式不再有效，本行可全權酌情決定在客戶更新相關聯絡資料前不再使用該通訊方式。尤其是，本行如收到任何從客戶的地址退回的郵件，將可能不再郵寄任何信用卡、通知書、信用卡戶口結單或其他通訊至該地址。

以上為條款及細則的主要修訂概要，僅供參考。請你務必仔細閱讀整份修訂後的DBS個人信用卡使用條款及細則。你可親臨本行任何分行索取有關條款及細則或於本行網站 go.dbs.com/hk-cardtnc查閱其內容。DBS個人信用卡使用條款及細則的現行版本可於2022年11月30日之前在本行網站go.dbs.com/hk-cardtnc查閱。如有需要，你可以在此之前查閱及下載副本以備將來參考。

謹請注意，若你於生效日期或之後保留及/或繼續使用信用卡及/或信用卡戶口，即表示你同意及接受上述修訂，而有關修訂將對你具約束力。若你不接納上述修訂，請於生效日期之前按DBS個人信用卡使用條款及細則所載的終止信用卡權利終止信用卡。

如有任何查詢，歡迎致電24小時客戶服務熱線2290 8888。

星展銀行(香港)有限公司　謹啟
2022年8月