

DBS Bank (Hong Kong) Limited

Notice of Amendment

In response to the recent changes in the market, with effect from 2 July 2019 (the “**Effective Date**”), the following fees applicable to credit cards will be revised. The relevant revisions are underlined for easy reference. Unless otherwise specified, the revision is applicable to all credit cards issued by DBS Bank (Hong Kong) Limited (the “**Bank**”), including but not limited to DBS Credit Cards, DBS COMPASS VISA, DBS ecPay VISA, DBS Pay Less VISA, DBS Co-branded Cards and DBS Business Card (except for Manulife Card (with MediPlus)).

Existing Fees	Revised Fees
1. Late Fee HK\$300 or the minimum payment, whichever is lower, per statement cycle.	1. Late Fee HK\$300 or the minimum payment, whichever is lower, per statement cycle.
2. Minimum Payment — If the total outstanding balance is HK\$230 or above, the minimum payment will be the sum of the followings:	2. Minimum Payment — If the total outstanding balance is HK\$230 or above, the <u>minimum</u> payment will be the sum of the followings:
(i) all charges, fees, costs, expenses, interests and/or finance charges posted to the current statement of Card Account; (ii) any amount in excess of the credit limit incurred after last statement date; and (iii) 1% of the statement balance excluding all charges, fees, costs, expenses, interests and/or finance charges posted to the Card Account,	(i) all charges, fees, costs, expenses, interests and/or finance charges posted to the current statement of Card Account; (ii) any amount in excess of the credit limit incurred after last statement date; and (iii) 1% of the statement balance excluding all charges, fees, costs, expenses, interests and/or finance charges posted to the Card Account,
or HK\$230, whichever is higher plus any outstanding minimum payment. — If the total outstanding balance is less than HK\$230, the minimum payment will be the total outstanding balance.	or HK\$230 , whichever is higher plus any outstanding minimum payment. — If the total outstanding balance is less than <u>HK\$300</u> , the minimum payment will be the total outstanding balance.

Cardholders may visit any of our branches or our website at go.dbs.com/hk-cardtnc-en to obtain a copy of the revised Fee Schedule and Annualized Percentage Rate Table.

Please note that cardholders’ retention and/or continuous use of their credit card(s) and/or card account(s) on or after the Effective Date shall constitute their agreement and acceptance of the above revisions and the revisions shall be binding on the cardholders. If cardholders do not accept the above revisions, please settle the outstanding sum on their credit card(s) and terminate their credit card(s) before the Effective Date in accordance with their right of termination provided in the relevant credit card terms and conditions.

Cardholders must note that the related credit card cannot be used for settling any kind of transaction after termination. In addition, if the credit card terminated is a principal card, all cards issued under that principal card (including any supplementary card, private label card and internet account) will also be terminated. Cardholders are advised to make appropriate arrangement for their supplementary cardholders, if applicable.

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

DBS Bank (Hong Kong) Limited

March 2019

星展銀行(香港)有限公司

修訂通知

因應近來市場狀況的改變，由2019年7月2日(「生效日」)起，以下的信用卡收費將作出修訂，有關修訂已畫上單線以示識別。除特別註明外，此修訂將適用於所有由星展銀行(香港)有限公司(「本行」)發出的信用卡，包括但不限於DBS信用卡、DBS COMPASS VISA、DBS ecPay VISA、DBS Pay Less VISA、DBS聯營卡及DBS商務卡(宏利卡(附設宏康保)除外)。

現有收費	修訂後收費
1. 逾期費用 每期HK\$300或最低付款額，以較低者為準。	1. 逾期費用 每期HK\$350或最低付款額，以較低者為準。
2. 最低付款額 一如總結欠相等於HK\$230或以上，最低付款額將為以下項目的總和：	2. 最低付款額 一如總結欠相等於 <u>HK\$300</u> 或以上，最低付款額將為以下項目的總和：
(i) 所有記誌於本期信用卡戶口結單上的收費、費用、開支、利息及/或財務費用；	
(ii) 任何於上期信用卡戶口結單日期後產生且超逾信用額的金額；及	
(iii) 扣除所有記誌於信用卡戶口的收費、費用、開支、利息及/或財務費用後的結單總結欠的1%，	
或HK\$230(以較高者為準)，另加任何未償還的最低付款額。	或 <u>HK\$300</u> (以較高者為準)，另加任何未償還的最低付款額。
一如總結欠少於HK\$230，最低付款額將為總結欠。	一如總結欠少於 <u>HK\$300</u> ，最低付款額將為總結欠。

客戶可前往本行任何一間分行索取修訂後的收費表及實際年利率對照表，或於本行網站go.dbs.com/hk-cardtnc查閱其內容。

謹請注意，若客戶於生效日或之後保留及/或繼續使用信用卡及/或信用卡戶口，即表示客戶同意及接受上述修訂，而有關修訂將對客戶具約束力。若客戶不接納上述修訂，請於生效日之前清還該信用卡的未償還結欠，及按相關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。

客戶須注意，有關信用卡在取消後將不可以作任何簽賬。如所取消的信用卡為主卡，主卡戶口下的所有信用卡(包括附屬卡、貴賓卡及網上購物賬戶)將會一併取消。請為有關附屬卡持卡人作出適當安排(如適用)。

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

2019年3月