

# **DBS PERSONAL CREDIT CARD**

## **TERMS AND CONDITIONS**

**DBS Bank (Hong Kong) Limited**  
**星展銀行（香港）有限公司**



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Hong Kong/CPF/CSV/0021(09/24)

# DBS PERSONAL CREDIT CARD TERMS AND CONDITIONS

**A. These terms and conditions ("Agreement") are applicable to all credit cards, except DBS Business Card and Manulife Card (with MediPlus), issued by DBS Bank (Hong Kong) Limited from time to time (each a "Card") and each of your Card Accounts (as defined below) unless specified by us otherwise. Please read them carefully before you activate, sign or use the Card or your Card Account. Upon activating, signing or using the Card or your Card Account, you shall be deemed to have accepted this Agreement and are bound by it.**

**B. Accordingly, immediately after you receive the Card, please review this Agreement and if you accept it, please:**  
**(i) complete the Card activation procedure; and**  
**(ii) sign the back of the Card without delay.**

**If you do not accept this Agreement, you must notify us immediately. You should cut the Card so that the magnetic stripe, hologram and chip (if any) are no longer intact and dispose of it carefully. No charge will be made. As an unsigned Card can very easily be misused, you must act without delay to accept the Card or cut and dispose of the Card.**

**C. Your attention is drawn to the following key provisions:**

| Key Provisions  | Relevant Clause(s) |
|---|--------------------|
| 1. Card activation and acknowledgment and your responsibility to sign the Card without delay    | A<br>B             |
| 2. Your obligations for Card/PIN/TIN security   | 3.1                |
| 3. Card misuse:   |                    |
| (a) Our Lost Card Total Protection Service  | 3.3                |
| (b) Your liability if you act fraudulently or negligently                                       | 3.4                |
| 4. Your liability for losses before Card loss is reported                                       | 3.3 & 3.4          |
| 5. Your payment obligations (including late fee and finance charge)                             | 4.2                |
| 6. Your obligations upon termination  | 5.3                |
| 7. Our right to ask for repayment   | 5.4                |
| 8. Limited liability of Supplementary Cardholder/Private Label Cardholder/Linked Cardholder     | 7.2                |
| 9. Your 60-day right to query your Card Account statement                                       | 9.2                |
| 10. Your right to terminate the Card if you do not accept any amendment                         | 11                 |
| 11. Our right to set off your DBS Bank account balances against amount due on your Card Account | 13                 |
| 12. Your right not to pay during our disputed amount procedure                                  | 15                 |
| 13. Your liability for our collection costs   | 18.1               |

**D. We aim to ensure you can fully understand how your Card and Card Account operate and will enjoy using our card services. If you have any questions, please contact our 24-hour Customer Service Hotline: 2290 8888.**

## **E. Definition and Interpretation**

"You", "Your" or "Cardholder" means the person named on the Card.

"We", "Our", "Us" or "DBS Bank" means DBS Bank (Hong Kong) Limited and its successors and assigns.

"DBS Bank Group" refers to DBS Group Holdings Limited, its subsidiaries and any company in which the same has a direct or indirect interest or with which it is in joint venture or co-operation, or their respective successors and assigns.

"Co-Branding Partners" means Manulife (International) Limited ("Manulife") and its successors and assigns.

"Principal Cardholder" means the individual requesting us to issue the Card.

"Card Account" means the account in the name of the Principal Cardholder opened and maintained with us.

"Supplementary Card" means a Card we issued to you upon the request of a Principal Cardholder, which is to be used in conjunction with the Principal Cardholder's Card Account.

"Supplementary Cardholder" means the individual holding the Supplementary Card.

"Private Label Card" means a Card which can be used to make authorised purchases at designated outlet(s) of the merchant named on the Card ("Merchant") and is linked to the Principal Cardholder's Card Account.

"Private Label Cardholder" means the individual holding the Private Label Card.

"MediPlus" means a function on the Card covered by a valid medical insurance policy maintained with Manulife which enables the Cardholder to enjoy the benefit of simplified medical claiming procedures.

"MediPlus Credit Card" means a Card which has the MediPlus function.

"Medical Institution" means a designated clinic, hospital or any other medical institution in Hong Kong providing medical services to you.

"Medical Transaction" means a transaction for payment of medical charges incurred at Medical Institutions.

"Linked Manulife Card" means a Card which is used exclusively for conducting Medical Transactions and is linked to the Principal Cardholder's Card Account.

"Linked Cardholder" means the individual holding the Linked Manulife Card.

"Guardian" means the individual nominated by the Principal Cardholder (in writing to us) to operate any Linked Manulife Card on behalf of the Linked Cardholder.

"Terminal" means any automatic teller machine ("ATM"), dial terminal, electronic data capture terminal, smart card terminal or other point-of-sale terminal which enables you to give instructions in respect of your Card.

For the avoidance of doubt, the definition of "Card" shall include any Supplementary Card, Private Label Card, MediPlus Credit Card, and/or Linked Manulife Card where appropriate.

## **1. USE OF CARD/PIN/TIN**

### **1.1 RECEIPT OF CARD/PIN/TIN**

If your application for a Card is approved, we shall send you the Card, a Personal Identification Number (PIN) and a Telephone Identification Number (TIN) to be used in conjunction with the Card to your address last notified to us unless you notify us in writing that you want to collect the Card from us in person. No PIN and TIN will be issued to Private Label Cardholders and Linked Cardholders.

## **1.2 CARD AND PIN SERVICES**

You may use your Card and/or your PIN for making authorised purchases or obtaining cash advances. Unless otherwise provided in this Agreement, no other person is allowed to use the Card and/or your PIN to conduct any transactions. We may determine at our sole discretion to offer additional services or modify any existing services that you may obtain using the Card and/or your PIN.

## **1.3 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.

## **1.4 USE OF CARD**

- (a) The Card must only be used by you as the person to whom the Card is issued and/or the Guardian on behalf of the Linked Cardholder. It is not transferable and you may not pledge the Card as security for any purpose. The Card must not be used in connection with illegal gambling transactions or for any other illegal or improper purposes (as determined by us at our sole discretion) and, if we believe such use has occurred, we may refuse to honour such Card transactions without notice.
- (b) If you are holding a MediPlus Credit Card or a Linked Manulife Card, you can use the Card to settle payment for a Medical Transaction at a Medical Institution on the condition that:
  - (i) you can fulfil all claims settlement or payment requirements imposed by the Medical Institution from time to time which shall include but not limited to the supply of all necessary personal or medical information to the Medical Institution; and
  - (ii) you agree that Manulife may receive or obtain from the Medical Institution all relevant personal and medical information for the purpose of administering the claim and/or settlement pursuant to your use of MediPlus.



In respect of each Medical Transaction, you are liable for the payment of the difference between the amount of a Medical Transaction and the amount reimbursed by Manulife pursuant to the relevant insurance policy ("Medical Expense").

Any claim and/or settlement of a Medical Transaction shall be subject to the relevant terms and conditions of the relevant insurance policy issued by Manulife from time to time. The records of Manulife and/or DBS Bank in relation to any Medical Transaction shall (in the absence of manifest error) be conclusive against and binding on you.

- (c) We are entitled to debit from the Card Account any sum wrongly credited into that Card Account.
- (d) We may from time to time offer different campaigns, promotions, features, services, benefits and/or privileges to you in relation to your use of Card depending on the type of your Card. Such campaigns, promotions, features, services, benefits and/or privileges shall be subject to their corresponding terms and conditions ("Supplementary Terms and Conditions"), which are available by calling the Customer Service Hotline, from the website ([www.dbs.com/hk](http://www.dbs.com/hk)) or at our branches. If there is any inconsistency or conflict between the Supplementary Terms and Conditions and this Agreement, the former shall prevail.

## **1.5 RENEWAL**

A renewal Card will normally be issued at least 30 days prior to the expiry date of a Card. You must promptly inform us if a renewal Card has not been received by the Card expiry date.

## **1.6 REPLACEMENT**

We shall not be obliged to issue a replacement Card to you if your Card is lost, stolen or used in an unauthorised way.

## **1.7 SUPPLEMENTARY CARD/PRIVATE LABEL CARD/LINKED MANULIFE CARD**

We may (at our discretion) issue Supplementary Card(s), Private Label Card(s) and/or Linked Manulife Card(s) in the name(s) of any person(s) nominated in writing by the Principal Cardholder or at the joint request of the Principal Cardholder and the Guardian (where appropriate).

## **2. CREDIT LIMIT**

### **2.1 CARDHOLDER NOT TO EXCEED CREDIT LIMIT**

We may set a combined credit limit in respect of each Principal Cardholder and, within such credit limit, we may set an individual credit limit in respect of each Card Account (if applicable). The total amount (whether principal, interest, costs, fees and/or other amounts payable) incurred on all Card Accounts by the Principal Cardholder, the Supplementary Cardholder(s), the Private Label Cardholder(s) and/or the Linked Cardholder(s), whether or not immediately due, when added together, must not exceed the combined credit limit set for each Principal Cardholder. If an individual credit limit is set in respect of a Card Account, the total amount (whether principal, interest, costs, fees and/or other amounts payable) incurred on that Card Account by the Principal Cardholder, the Supplementary Cardholder(s), the Private Label Cardholder(s) and/or the Linked Cardholder(s), whether or not immediately due, when added together, must not exceed the credit limit set for that Card Account. The credit limit is uncommitted and we may, where necessary, review, vary or cancel the individual credit limit of any Card Account and/or the combined credit limit at our discretion without notice.

## **2.2 EXCEEDING CREDIT LIMIT**

We may choose to authorise certain Card transactions that would result in a credit limit (being the combined credit limit and/or an individual credit limit in respect of a Card Account) being exceeded. You may make a request for us to decline to authorise Card transactions exceeding a credit limit (being the combined credit limit and/or an individual credit limit in respect of a Card Account). Despite such request, the total amount incurred on a Card Account may exceed a credit limit as a result of circumstances beyond our control ("Exceptional Transactions"). Exceptional Transactions may include, but are not limited to:

- (a) transactions which do not require authorisation for effecting payment;
- (b) transactions which have a posting amount exceeding the amount presented for authorisation caused, for example, by currency exchange fluctuation or surcharges levied by a merchant;
- (c) transactions that are within the credit limit at the time of authorisation but, at the time they are submitted by the merchant for posting (often after a prolonged period of time), the credit limit may have been exceeded or they may cause the credit limit to be exceeded; or
- (d) transactions directly authorised by the relevant card association (e.g. VISA, Mastercard, etc.).

Whenever your credit limit has been exceeded (including by amounts incurred from Exceptional Transactions), that part of the balance owing which exceeds the applicable credit limit (being the combined credit limit and/or any individual credit limit in respect of a Card Account) shall be immediately due and payable by you.

## **2.3 TRANSACTIONS WITHIN CREDIT LIMIT**

We may also refuse to authorise any Card transaction that you wish to effect even though it would not cause a credit limit to be exceeded.

## **3. LOSS/THEFT OF CARD AND DISCLOSURE OF PIN/TIN**

### **3.1 DUTY TO PREVENT LOSS/THEFT/FRAUD**

**Your Card remains our property at all times. You must keep your Card securely and ensure that your PIN/TIN is not disclosed to any other person. You must take all reasonable steps to keep your Card safe and your PIN/TIN secret and to help prevent fraud. In particular:**

- (a) printed copies of the PIN/TIN should be destroyed;**
- (b) no one else should be permitted to use any Card and/or any PIN/TIN;**
- (c) a PIN/TIN should never be written on a Card or on anything kept with or near it, and should frequently be changed;**
- (d) if it is written down, a PIN/TIN should always be disguised;**
- (e) a self-selected PIN/TIN should avoid easily accessible personal information such as your identity card number, date of birth, telephone number or other obvious numbers;**
- (f) the PIN/TIN should never be used in other services (such as services on the internet);**
- (g) each Card should be kept safely; and**
- (h) each Card should only be used in accordance with such procedures, instructions and security features as may from time to time be notified to you.**

### **3.2 DUTY TO NOTIFY US**

Should you discover that your Card or PIN/TIN 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 by calling our Customer Service Hotline at

2290 8888 or our Report Lost or Stolen Card Hotline at 2832 6603. In certain circumstances, we may also require you to make a police report accompanied by written confirmation of the loss, theft or unauthorised use and any other information that we may require.

### **3.3 LIABILITY FOR LOST/STOLEN CARDS AND UNAUTHORISED TRANSACTIONS**

- (a) Provided that you have not acted fraudulently or with gross negligence and you have not failed to inform us in accordance with clause 3.2 above of the loss, theft or unauthorised use of your Card and/or the PIN/TIN, subject to clause 18.4 below, you shall not be liable for any unauthorised transactions (except cash advances) carried out before and/or after we have been notified of the loss, theft or unauthorised use, and we will waive your liability:
- (i) arising due to misuse of a Card, if that Card is not received by you;
  - (ii) for any or all transactions not authorised by you after we have been given adequate notification that the Card and/or PIN/TIN has been lost, stolen or used in an unauthorised way or that someone else knows the PIN/TIN (subject to clause 3.4 below);
  - (iii) where a fault has occurred at any terminal, or in any other system of any bank, which cause you to suffer loss, unless the fault was obvious or advised by a message or notice on display;
  - (iv) due to failure of our security features in respect of the Card; and/or
  - (v) when transactions are made through the use of counterfeit cards or fraud (not involving you).
- (b) Notwithstanding the application of clause 3.3(a) above, your liability for any monthly or other periodic payment arrangements already established before we have been notified of the loss, theft or unauthorised use shall continue in accordance with clause 18.4.
- (c) Our liability for loss incurred by you in any of the circumstances mentioned above shall be limited to our above waiver of your liability to us for the total amount (whether principal, interest or otherwise) charged to the Card in such circumstances.
- (d) For the avoidance of doubt, if you fail to notify us of the loss, theft or unauthorised use of your Card and/or the PIN/TIN within a reasonable period of time upon the loss, theft or unauthorised use of your Card and/or the PIN/TIN, you shall be deemed to have acted with gross negligence by failing to take reasonable steps to keep the Card and/or PIN/TIN safe to prevent fraud.

### **3.4 FRAUD OR NEGLIGENCE**

If you have acted fraudulently or with gross negligence (including, but not limited to, you not acting in accordance with clauses 3.1 and 3.2, or you have failed to follow the safeguards that we recommend to you from time to time), then clause 3.3(a) shall not apply and you shall be liable and agree and undertake to:

- (a) pay promptly on demand all debts, liabilities and/or other amounts from time to time owing under the Card Account; and
- (b) hold us harmless and indemnify us on a full indemnity basis and on demand for any liability for loss, damage, reasonable costs and expenses which we may suffer or incur by reason of:
  - (i) any transaction conducted with the Card or otherwise incurred under the Card Account;
  - (ii) any information supplied in relation to the application for or use or loss of the Card being false, incomplete or inaccurate; and/or

- (iii) all consequences arising from each Cardholder's breach of this Agreement (including consequences of any Card coming into the possession of any unauthorised person).

## **4. PAYMENT**

### **4.1 LIABILITY FOR TRANSACTIONS**

We shall send the Principal Cardholder a Card Account statement every month listing the transactions posted to the Card Account, including the Medical Expenses. You shall be liable for all transactions effected or authorised through the use of the Card even if no sales draft is signed by you and/or the credit limit (being the combined credit limit and/or any individual credit limit in respect of a Card Account) is exceeded. Types of transactions that could be effected or authorised without your signature may include (but without limitation) orders placed over the telephone or the internet, orders placed by mail or by facsimile, and the use of a Card at a JETCO or other ATM, a merchant's point-of-sale terminal, a credit card payphone or any other available device.

### **4.2 PAYMENT OBLIGATIONS**

- (a) Fees, charges and interests in respect of the Card are payable by you in accordance with the schedule of fees, charges and interest rates applicable to the Card ("Fee Schedule") published by us and notified to you from time to time or any other notice which we may from time to time issue in the manner described in clause 11 below.
- (b) 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. You must also pay any amount in excess of the applicable credit limit (being the combined credit limit and/or any individual credit limit in respect of a Card Account). If the statement balance is paid in full by the payment due date, then no finance charge (other than the finance charge charged on cash advances and Specified Bill Payments pursuant to clause 4.3) will be charged. Subject to clause 4.3(b) and anything to the contrary in any applicable Supplementary Terms and Conditions, if the statement balance of a statement is not paid in full on the payment due date, then:
  - (i) the outstanding statement balance will be subject to a finance charge calculated and accrued on a daily basis from the day after the date of that statement; and
  - (ii) every new transaction posted to the Card Account after the date of that statement will also be subject to the finance charge accruing from the date such transaction is posted to your Card Account,until the amount shown in the most recent Card Account statement or correspondence from us, our agent(s) or lawyer(s) (whichever is the most recent) is paid in full. The finance charge is calculated at a prevailing rate as shown in the Fee Schedule or any other notice.
- (c) If you fail to pay the minimum payment on the payment due date as specified in any monthly statement, then:-
  - (i) your Card Account will be regarded as in a delinquent status,
  - (ii) a late fee and a finance charge will be charged at the rate shown in the Fee Schedule or any other notice; and
  - (iii) we may suspend your use of the Card and/or Card Account.

**(d) Any finance charge payable by you shall be calculated based on a 365-day year.**

### **4.3 CASH ADVANCES AND SPECIFIED BILL PAYMENTS**

(a) Notwithstanding the credit limits referred to in clause 2.1, you may use your Card (other than a Private Label Card and a Linked Manulife Card) and/or PIN to obtain cash advances and/or to make Internet bill payment, JET payment or bill payment through our customer service hotline and the "Pay & Transfer" function of our DBS digibank HK mobile application of the merchant categories of "Banking and Credit Card Services", "Credit Card Payment" and/or "Credit Services" ("Specified Bill Payment") (including all cash withdrawals, regardless of whether there is any balance standing credit to the Card Account) up to the limits prescribed by us for cash advances and Specified Bill Payments respectively from time to time, whether or not such limits are notified to you.

(b) We will charge interest on cash advances and Specified Bill Payments and relevant fees in the form of finance charge at the prevailing rates from time to time shown in the Fee Schedule or any other notice. Finance charge will be charged from the date a cash advance or a Specified Bill Payment (as appropriate) is made until the date of actual repayment.

### **4.4 FOREIGN CURRENCY TRANSACTIONS**

All payments to us must be made in Hong Kong Dollars. We or other third parties (such as the banks of merchants) will convert Card transactions not denominated in Hong Kong Dollars into Hong Kong Dollars at the rate selected by the relevant card association (e.g. VISA, Mastercard, etc.) from a range of wholesale market rates or government-mandated rates, or (where converted by other third parties) at the other third party's applicable exchange rate on the conversion date, plus an additional foreign exchange rate adjustment set by us together with any fees charged by the relevant card association to us, if applicable. The exchange rates selected by the card associations are available from the Customer Service Hotline, but for any other third party's exchange rates, you may need to contact the relevant party directly.

### **4.5 OUR LIABILITY ON PAYMENT**

Deposits made at a terminal will be credited to the Card Account only when verified by us. Cheques are accepted for collection only and remain subject to clearance. The proceeds will only be available following clearance and receipt of payment by us.

## **5. TERMINATION OF USE OF CARD AND CARD ACCOUNT**

### **5.1 OUR RIGHT TO TERMINATE**

(a) 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 (such as any credit limit, whether the combined credit limit and/or any individual credit limit in respect of a Card Account, any cash advance and any rewards programme or other service or promotional arrangements) and/or disapprove any proposed Card transaction (including Medical Transaction) even though it would not cause the credit limit (whether the combined credit limit and/or any individual credit limit in respect of a Card Account) to be exceeded, in each case with or without giving any reason or notice.

Although prior notice of any such action may be given, we shall be under no obligation to give you any such prior notice. **We shall not be liable for any loss or damage of whatever nature suffered or incurred whether directly or indirectly by you as a result of any such action.** Upon our request, you shall immediately return every or any Card to us. Your Card shall cease to be valid upon, and must not be used following your death, bankruptcy or insolvency or when we cease to know your whereabouts.

(b) If you are holding a MediPlus Credit Card or a Linked Manulife Card, once the relevant insurance policy of the Principal Cardholder ceases to be valid:

- (i) the MediPlus function of the Card shall cease to be valid; and
- (ii) we may, at our sole discretion, terminate the Linked Manulife Card without notice.

## **5.2 YOUR RIGHT TO TERMINATE**

You may terminate your Card and Card Account at any time by giving us notice. You should then cut the relevant Card so that the magnetic stripe, hologram and chip (if any) are no longer intact and dispose of it carefully. The Principal Cardholder may also terminate any Supplementary Card, Private Label Card and/or Linked Manulife Card. Once the Principal Card is terminated, all Supplementary Card(s), Private Label Card(s) and Linked Manulife Card(s) will automatically be terminated. However, the Principal Card shall remain valid if any of Supplementary Card, Private Label Card and/or Linked Manulife Card is terminated.

## **5.3 OBLIGATIONS UPON TERMINATION**

**Upon the termination of your Card and Card Account for whatever reason, you shall not continue to use your Card, otherwise you will remain liable for all transactions made after the termination. Your obligations under this Agreement will continue after the termination in respect of all outstanding debit balances (including any amounts incurred but not yet debited to your Card Account or any monthly or other periodic payment arrangements already established before such termination) on your Card Account. All such outstanding debit balances shall become payable immediately on demand. Until the outstanding debit balances are paid in full, a finance charge may be imposed as set out in clause 4.2 above.**

## **5.4 OUR RIGHT TO DEMAND PAYMENT**

The entire outstanding debit balance on the Card Account shall become immediately due and payable:

- (a) upon demand by us;
- (b) upon termination of the Card and Card Account; and/or
- (c) upon any breach by you, any Supplementary Cardholder, any Private Label Cardholder, any Linked Cardholder and /or Guardian of any of the terms and conditions in this Agreement.

## **6. CREDIT BALANCE**

- 6.1 No interest will accrue on any balance standing credit to your Card Account.
- 6.2 You may request to withdraw any credit balance in your Card Account in writing and such credit balance will be refunded to you within 7 working days from the date we have received your written request.

- 6.3 If a credit balance remains after the Card and Card Account are terminated, you shall promptly arrange to collect this balance (subject to clause 6.2 above) within one month from the termination date. If you fail to collect such credit balance, we may forfeit your entitlement to such balance or release such balance to any person who can show a good claim.

## **7. LIABILITY OF CARDHOLDERS**

### **7.1 LIABILITY OF PRINCIPAL CARDHOLDER**

If you are the Principal Cardholder, you are liable for and must pay us on demand the outstanding amount (including principal, interest, costs, fees and/or other amounts payable), whether incurred by you, the Supplementary Cardholder(s), the Private Label Cardholder(s) and/or Linked Cardholder(s), debited to your Card Account. You are jointly and severally liable with each Supplementary Cardholder, Private Label Cardholder or Linked Cardholder for such part of the outstanding balance in connection with the Supplementary Card, Private Label Card or the Linked Manulife Card (including any transaction effected by the Guardian).

### **7.2 LIABILITY OF SUPPLEMENTARY CARDHOLDERS/PRIVATE LABEL CARDHOLDERS/LINKED CARDHOLDERS**

The Supplementary Cardholder, the Private Label Cardholder and/or the Linked Cardholder are/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, Private Label Card and/or Linked Manulife Card (including any transaction effected by the Guardian) (as the case may be).

### **7.3 LIABILITY OF EACH CARDHOLDER**

Any invalidity, unenforceability, release or discharge of the liability of any Cardholder to us shall not affect the liability of any other Cardholder (if any) to us.

### **7.4 DISPUTES BETWEEN PRINCIPAL CARDHOLDER AND SUPPLEMENTARY CARDHOLDERS/PRIVATE LABEL CARDHOLDERS/LINKED CARDHOLDER**

Our rights and obligations relating to each Principal Cardholder, Supplementary Cardholder, Private Label Cardholder and/or Linked Cardholder are not affected by any dispute or claim that you may have against each other.

## **8. OPERATIONAL MATTERS**

### **8.1 NON-ACCEPTANCE OF CARD**

We are not liable in any way:

- (a) should your Card or PIN/TIN be rejected by a merchant, financial institution, any other person or any terminal used to process Card transactions or if we refuse for any reason to authorise any Card transaction;
- (b) for any non-availability of any terminal used to process Card transactions, or any other machine or system of authorisation whether belonging to or operated by us or other persons whether due to malfunction, defect, power or other failure or for any other reason;
- (c) for any delay or inability on our part to perform any of our obligations under this Agreement because of any electronic, mechanical, system, data processing or telecommunication defect or failure, Act of God, civil disturbance or any event outside our reasonable control or the control of any of our servants, agents or contractors or any fraud or forgery; or
- (d) for any damage to or loss of or inability to retrieve any data or information that may be stored in your Card or any microchip or circuit or device in your Card(s).



**To the fullest extent permitted by law, in no circumstances shall we, DBS Bank Group, the Co-Branding Partners or the Merchants be responsible for any indirect, consequential or other types of loss or damage arising directly or indirectly as a result of any use, misuse or malfunctioning of the Card or other devices or otherwise howsoever arising.**

## **8.2 FAULTS WITH TERMINALS ETC.**

Unless the fault is obvious or advised by a message or notice such that you should have been aware of the fault, we will be responsible for any amount incorrectly charged to your Card Account (plus any interest thereon) as a direct result of any fault in any terminal or other system used to process Card transactions.

## **8.3 PROBLEMS WITH GOODS AND SERVICES**

**We are not liable in any way should you encounter any defect, deficiency or problem with any goods or services that you obtain from any merchant through the use of your Card nor are we responsible for any benefits, discounts or promotion programmes of any merchant that are available to you through your use of the Card.** We make no representation as to the quality, provision or performance of any such goods or services. You should resolve any complaints about any such goods and services or any benefits, discounts or promotion programmes directly with the relevant merchant, financial institution or other person. In spite of any non-delivery or non-performance of, or defect in, any such goods or services, you shall pay us the full amount shown in the Card Account statement. No claim by you against any merchant, financial institution or other person shall be the subject of set-off or counter-claim against us. We will credit the Card Account with the amount of any refund or price adjustment only on receipt of a properly issued credit slip duly imprinted and signed by the merchant, financial institution or other person making the refund or price adjustment (as the case may be).

## **8.4 PROBLEMS WITH INSURANCE CLAIMS**

If you are holding a MediPlus Credit Card or a Linked Manulife Card, we are not liable in any way should you encounter any problem with any claim made pursuant to the relevant insurance policy. You should resolve any such problem directly with Manulife. In spite of any dispute between you and Manulife in respect of any claim, you shall pay us the full amount shown in the Card Account statement. We will credit the Card Account with the amount of any claim adjustment only on receipt of a written notification issued by Manulife.

## **9. CONCLUSIVENESS OF STATEMENT ETC.**

### **9.1 MONTHLY STATEMENT**

Any of our records relating to Card transactions conducted with your authorisation (whether with or without your signature) and/or PIN/TIN validation are conclusive evidence of their accuracy and authenticity and shall be binding on you for all purposes. All Card transactions, fees, charges, interests and/or other amounts payable by you will be charged to the Card Account in Hong Kong Dollars. A statement showing, amongst other things, the amounts so charged and the payment due date, will be sent to you monthly (or at such other intervals as we may decide from time to time). We may not issue a statement if there has been no transaction since the most recent statement and there is no payment due or the balance is a credit. The Card Account balance may be requested by contacting the Customer Service Hotline.

### **9.2 ERROR OR OMISSION**

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, whether by personal delivery, posting or any other arrangement described in clause 14.1. After such 60-day period, the transactions shown on such statement shall be deemed as correct, accepted, conclusive and binding on you and you will be deemed to have waived any right to raise any objection or pursue any remedies against us in relation to such transactions.

### **9.3 NON RECEIPT**

You agree to inform us promptly if the regular Card Account statement has not been received within a reasonable time. **Your liability to us remains even if, for any reason, you do not receive your Card Account statement in any month.**

## **10. APPROPRIATION OF PAYMENTS**

Payments to us shall be treated as made only when the relevant funds have actually been received. We shall use the payment amount we received to settle firstly, any billed fees, charges and interest, then 1% of the statement balance (excluding the billed fees, charges and interest) (collectively, the "Minimum Payment"). Any amount in excess of the Minimum Payment shall be applied to settle the remaining portion of the statement balance in the order of (i) Fee Based Instalment Programme or Flexi Shopping Programme (as the case may be) and Instalment Loan (that is, Call-a-loan); (ii) cash advance; (iii) retail transaction; and (iv) Funds Transfer, from that with highest interest rate to lowest interest rate. Any amount in excess of the statement balance shall be applied to settle any fees, charges and interest incurred but not yet billed, if any, then to settle new transactions incurred after the date of that statement with the highest interest rate to lowest interest rate. We reserve the right to vary the above order for appropriation of any payment received by us to or towards any indebtedness due to us at our sole discretion.

## **11. AMENDMENT**

**We may from time to time by notice to you change any of these terms and conditions and/or the Fee Schedule (including the applicable credit limit of the Cardholder and/or Card Account, payment terms, interest rates, handling charges, annual fees and other fees and charges as stipulated in the Fee Schedule). Such changes will become effective and binding on you on the effective date specified by us and will apply to all outstanding balances on the Card Account. At least 60 days' notice of changes to fees or other charges payable and of changes that increase your liabilities or obligations will be given. Retention or use of the Card after the effective date of any change will constitute your acceptance of such change. If you do not accept any proposed change, the Card and Card Account must be terminated in accordance with clause 5.2 prior to the effective date of the change.**

## **12. DATA POLICY**

### **12.1 DBS BANK GROUP DATA POLICY NOTICE**

We follow the DBS Bank Group Data Policy Notice in force from time to time. A copy of such policy has been provided to you when you apply for the Card. You have accepted such policy and it shall form part of this Agreement. Further copies of such policy are available by calling the Customer Service Hotline, from the website ([www.dbs.com/hk](http://www.dbs.com/hk)) or at our branches.

### **12.2 DIRECT MARKETING**

Your data may from time to time be used for direct marketing and/or promotional purposes by us regarding products and special promotions from the DBS Bank Group, the Co-Branding Partners, the Merchant and their associates and carefully selected third parties with your consent. If you do not want such use to be made of such data or if you wish to revoke any consent given to us for such

use, you should notify us in writing to Account Processing – Opt Out, DBS Bank, GPO Box 400, Hong Kong or such other address as we may notify you from time to time.

## **12.3 DATA TRANSFER TO CO-BRANDING PARTNERS**

We may from time to time release your data to the respective Co-Branding Partners in connection with the administration and maintenance of the Card and Card Account. The Co-Branding Partners shall be solely responsible for using such personal data in accordance with its policies and practices and the applicable legal regulatory requirements.

## **13. COMBINATION, CONSOLIDATION AND SET-OFF**

### **13.1 EXTENT OF OUR SET-OFF RIGHTS**

**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, in each case regardless of where your other accounts are located or whether your other accounts are held in your sole name or jointly with others.**

### **13.2 COMBINATION, CONSOLIDATION AND SET-OFF INVOLVING FOREIGN CURRENCIES**

**Where any combination, consolidation or set-off undertaken by us involves the conversion of one currency to another, we shall make the necessary conversion at our prevailing currency exchange rate. Any losses that may arise from such conversion shall not be recoverable from us.**

## **14. COMMUNICATION AND SERVICE OF DOCUMENTS**

### **14.1 COMMUNICATION**

Any Card, Card Account statement, notice or communication to you may be given by us in writing or orally. If in writing, it may be delivered by ordinary pre-paid post, personal delivery, courier, registered mail, facsimile, short message service ("SMS"), electronic mail, electronic platforms or other electronic means to your last known address, number or electronic mail details or to such other address, number or electronic mail details as you may have notified us in writing or by other electronic means as we deem appropriate or by posting a notice on our website and it will be deemed to be given, made or received:

- (a) if sent by ordinary pre-paid mail to places in Hong Kong, 2 calendar days after posting (notwithstanding that it may be returned through the post office undelivered);
- (b) if sent by ordinary prepaid mail to places outside Hong Kong, 7 calendar days after posting (notwithstanding that it may be returned through the post office undelivered);
- (c) if sent by personal delivery, at the time left at the relevant address;
- (d) if sent by courier or registered mail, on the date it is delivered or delivery is attempted (notwithstanding that it is undelivered or returned undelivered);
- (e) if sent by facsimile, at the time shown on the transmission report as being successfully sent;
- (f) if sent by SMS or electronic mail, at the time of delivery from our electronic messaging system (notwithstanding that it was not successfully delivered);
- (g) if delivered via electronic platforms or other electronic means, 24 hours after we send it (notwithstanding that it was not successfully delivered); and

(h) if delivered by posting a notice on our website, 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 effective, subject to applicable laws, 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, Card Account statement, notice or communication to your address upon receiving any returned mail from such address.

## **14.2 COMMUNICATION INVOLVING SUPPLEMENTARY CARDHOLDERS/PRIVATE LABEL CARDHOLDERS/LINKED CARDHOLDERS AND GUARDIANS**

Any Supplementary Card, Private Label Card and/or Linked Manulife Card, Card Account statement, correspondence and/or information in connection with and/or arising from the operation of a Supplementary Card, a Private Label Card and/or a Linked Manulife Card, notice or any amendment to this Agreement that is sent by us to the Principal Cardholder shall be considered to have been sent and received by the Supplementary Cardholder, the Private Label Cardholder, the Linked Cardholder and the Guardian at the same time. The Supplementary Cardholder, the Private Label Cardholder, the Linked Cardholder and the Guardian shall be deemed to have consented to the disclosure and provision of his/her personal or other data contained in any of the above communication by us to the Principal Cardholder. On the other hand, a Supplementary Cardholder, a Private Label Cardholder, a Linked Cardholder and the Guardian shall also have the right to request access to data in relation to the Card Account relevant to his/her use of the Supplementary Card, the Private Label Card and/or the Linked Manulife Card and the Principal Cardholder shall be deemed to have consented to the disclosure and provision of such data by us to the Supplementary Cardholder, the Private Label Cardholder, the Linked Cardholder and/or the Guardian.

## **14.3 UPDATING OF CONTACT DETAILS**

It is your responsibility to ensure that your address and other contact details notified to us are correct and up to date at all times. You should notify us promptly in writing of any changes in personal details (including address, employment, permanent residence or telephone number) or of any difficulty in repaying any indebtedness or in meeting any payment due and payable under the Card Account.

## **15. DISPUTED AMOUNT PROCEDURE**

**If you report an unauthorised transaction or a disputed insurance claim to us before the payment due date, you may withhold payment of the disputed amount during the investigation period. Such transaction will be removed from the statement if in the case of unauthorised transactions, our investigation concludes that your report was correct or, in the case of disputed insurance claims, Manulife issues a written notification to us to conclude the disputed insurance claim. Otherwise we may re-impose the applicable interest and/or finance charges over the whole period, including the investigation period.**

## 16. CARD INSTALMENT LOAN

Any payment instalment loan entered into through the use of a Card shall be governed by separate terms and conditions (as amended from time to time). You may obtain a copy of such terms and conditions from the relevant merchant when you apply for such payment instalment loan or by downloading it from our website ([www.dbs.com/hk](http://www.dbs.com/hk)). In respect of any payment instalment loan, should there be any inconsistency between the terms and conditions of any payment instalment loan and this Agreement, the former shall prevail.

## 17. BANKING TRANSACTIONS

You can use your Card (other than a Private Label Card and a Linked Manulife Card) to effect banking transactions through your bank account with us. Such transactions are subject to the relevant terms and conditions governing your bank account from time to time. The records of any banking transaction shall (in the absence of manifest error) be conclusive against and binding on you, and the records will only appear on the relevant bank account statement. Banking transactions may not be conducted using a Supplementary Card unless the Supplementary Cardholder's relevant bank account can be operated with his/her single signature.

## 18. MISCELLANEOUS

### 18.1 RECOVERY OF COSTS

**We may, at our discretion, engage 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 from engaging debt collection agents to be recovered shall in normal circumstances not exceed 30% of the amount owing by you to us. For the avoidance of doubt, the abovementioned ceiling of 30% shall not apply to the costs and expenses we incur from engaging lawyers.**

### 18.2 INSTRUCTIONS FROM YOU

- (a) You may give instructions to us and we may accept any instructions given: (i) in writing and delivered in person or by post, courier, electronic mail, electronic platforms or other electronic means or facsimile and, if a specimen signature was provided to us, with signing which resembles the specimen provided to us; (ii) orally over the telephone or in person at our branches; (iii) electronically through any internet banking service made available by us from time to time or otherwise via the internet; or (iv) through any other channel (including electronic channel) as prescribed by us from time to time.
- (b) All instructions as understood and acted on by us, shall be binding on you whether given by you or by any other person purporting to be you. Any transaction effected pursuant to or as a result of an instruction shall be binding on you whether or not made by you or with your authority, knowledge or consent.**
- (c) We shall have no responsibility to assess the prudence or otherwise of any instruction or to determine the authenticity of any instruction or to verify the identity or authority of the person giving or purporting to give the instruction.
- (d) We shall be entitled to act in accordance with our regular business practice and procedures and will only accept instructions insofar as we consider practicable and reasonable to do so.

- (e) We shall be entitled at any time, at our discretion, to refuse to carry out any instruction. We in so refusing are not obliged to give any reason nor be held responsible for refusing to act on any instructions.
- (f) Without limiting the generality of our right to refuse to carry out any instruction, if we are of the opinion that there are errors, ambiguities or conflict in the instruction, we shall be entitled to refuse to execute the instruction until clarification is obtained or to construe and execute the instruction in the manner in which it is perceived by us, and we may refuse to act on any instruction that is inconsistent with any applicable law to which we are subject, and in doing so we shall not be liable or have any responsibility of any kind for any losses thereby incurred or suffered by you.
- (g) **If we determine that any instruction or other circumstances may expose or lead us (whether directly or indirectly) to suffer loss or incur expense or prejudice our rights or interest, or damage or prejudice our credibility, reputation or standing, we have the right to refuse to carry out the instruction, suspend the operation of the Card Account without notice to you and without giving any reasons for so doing, and to require an indemnity from you or any third party before allowing continued operation of the Card Account or complying with the instruction, and in doing so we shall not be liable or have any responsibility of any kind for any losses thereby incurred or suffered by you.**
- (h) We may set cut-off times (details are available on request) by which instructions must be received in order for us to process on the same day. If instructions are received after the cut-off times or on Saturday, Sunday or public holiday on which we are not opened for general business, the instruction will be processed on the next business day. If we are to act on an instruction before a deadline, you must ensure that the instructions are given before any cut-off times or if none are specified, reasonable time is given to us to process the instruction and to communicate to any relevant third parties. We will not be liable for any failure by you to meet the cut-off time or if the instructions are not received within a reasonable time before the deadline.
- (i) You agree that we shall have no obligation or liability for carrying out instructions if (despite reasonable efforts), the instructions cannot reasonably be performed or completed by us in full and on a timely basis. We are entitled to effect partial performance of an instruction without prior notice to or confirmation from you.
- (j) You acknowledge, accept and agree that (i) any telephone instruction or instruction given by facsimile, electronic mail or other electronic means which we may allow or through such other communication channels as we may from time to time approve ("Remote Instructions") are not secure communication channels and may be given by unauthorised persons and/or for dishonest purposes and (ii) giving Remote Instructions increases the risks of error, misunderstanding and/or conflict arising. **You are willing to accept such risks and agree to be bound by the resulting transaction, as understood and carried out by us in good faith.**
- (k) You acknowledge, agree and/or undertake that:
  - (i) **we shall have no liability or responsibility for errors or omission contained in any Remote Instruction, or any delay in receipt or execution or any non-receipt of a Remote Instruction, provided that we have acted in good faith;**

- (ii) **we shall not be liable for any losses which you may suffer in connection with us acting in accordance with the Remote Instruction including any oral instruction of a person who is not you, or any facsimile instruction upon which the signature may be forged or is otherwise unauthorised;**
- (iii) we shall be entitled at any time, at our absolute discretion, to require confirmation of Remote Instructions before carrying them out, or refuse to carry out any Remote Instruction;
- (iv) if we give a confirmation of any Remote Instruction, you must examine such confirmation and notify us as soon as practicable but no later than within 1 business day of its receipt of any error or discrepancy or unauthorised transaction. Unless notified within such period or there is manifest error, fraud or negligence by us or our personnel, such confirmation shall be deemed correct and conclusive evidence that the instruction is authorised;
- (v) a note made by our personnel of any oral instruction shall be conclusive and binding evidence of such instruction, provided that we shall not be obliged to cause our personnel to make any note of any instruction and the failure to make such note shall not affect the acceptance by us of the oral instruction;
- (vi) if any written confirmation of any Remote Instruction is given by you to us, it must be clearly marked: "Confirmation only-do not duplicate". If any confirmation is not clearly marked in this way, we will not be liable for any consequences, including for any losses if an instruction is executed more than once; and
- (vii) you should ensure that any facsimile is sent to the correct facsimile number of us as advised by us from time to time and we shall have no liability for any claim or loss in relation to any failure on your part to do so.

### **18.3 RECORDING AND DOCUMENT RETENTION**

- (a) To help ensure service quality, you accept that we may (but shall not be obliged to) record telephone instructions, other telephone calls and other oral instructions. All such recordings shall remain our property and shall be conclusive evidence of the instructions given and shall be binding on you. You hereby agree to such recording.
- (b) We may set retention periods for such recordings and any documents after which originals may be destroyed. Microfilm or other imaged copies may be taken and retained in place of the original documents and such imaged versions shall be regarded as of equivalent authenticity and effect as the originals.

### **18.4 MONTHLY OR PERIODIC PAYMENT ARRANGEMENTS**

The arrangement you make with a merchant for charging instalment or other regular payments owing to that merchant to your Card Account is strictly between you and the relevant merchant. Accordingly, if you wish to modify or terminate any such arrangement, you must do so directly with the relevant merchant, otherwise such instalment or other regular payments shall continue to be charged to your Card Account.

If the Card and Card Account are terminated or if you have reported to us that the Card is lost, stolen or being used in an unauthorised way, you should contact the relevant merchant(s) directly to make other arrangements for charging such instalment or other regular payments as we may not be able to continue charging such instalment or other regular payments to your Card Account. **We shall not be liable for any loss or damage you may suffer as a result of any non-acceptance of any arrangement to charge or any inability to charge such instalment or other regular payments to your Card Account for any reason.**

## **18.5 DELAY OR FAILURE TO EXERCISE RIGHTS**

Any delay or failure by us to exercise our rights and/or remedies under this Agreement does not represent a waiver of any of our rights. We shall be considered to have waived our rights only if we specifically notify you of such a waiver in writing.

## **18.6 ADDITIONAL BENEFITS, SERVICES OR PROGRAMMES**

We, the Co-Branding Partners and/or the Merchants may provide, at our sole discretion, additional services, benefits or programmes (including but not limited to welcome offer, spending reward scheme) in connection with your Card. Those additional services, benefits or programmes are subject to their own terms and conditions. You may obtain a copy of the relevant terms and conditions by downloading it from our website ([www.dbs.com/hk](http://www.dbs.com/hk)). We, the Co-Branding Partners and/or the Merchants may withdraw or change such additional services, benefits or programmes at any time.

## **18.7 ASSIGNMENT**

We may assign all or any of our rights under or in connection with this Agreement and the Card Account to any third party (including upon any merger or amalgamation of us with any other entity). We may also transfer or delegate all or part of our duties and obligations hereunder to selected third parties. Such rights of assignment, transfer or delegation may be exercised without notice to or consent from you, but will be subject to all applicable legal and regulatory requirements.

## **18.8 NON-ASSIGNMENT BY CARDHOLDER, ETC.**

This Agreement is personal to you and your rights and obligations under this Agreement may not be assigned. This Agreement shall be binding upon each of your successor(s), personal representative(s) and person(s) lawfully acting on your behalf.

## **18.9 EFFECT AFTER TERMINATION**

Any termination of this Agreement by any party shall not affect any accrued rights or liabilities of any party existing or incurred prior to such termination.

## **18.10 GOVERNING LAW AND LANGUAGE**

This Agreement shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region of the People's Republic of China ("Hong Kong") and each party shall submit to the non-exclusive jurisdictions of the courts of Hong Kong.

## **18.11 TAX**

You agree to be bound by the terms relating to tax reporting, withholding and associated requirements specified in the Tax Requirements Notice from time to time issued by us, which are incorporated by reference into and shall form part of this Agreement. A copy of the Tax Requirements Notice is available on request at our branches or from the website ([www.dbs.com/hk](http://www.dbs.com/hk)).

## **19. THIRD PARTIES RIGHTS**

A person who is not a party to this Agreement may not enforce any of its provisions under the Contracts (Rights of Third Parties) Ordinance (Cap 623 of the Laws of Hong Kong).

## **20. RELATIONSHIP WITH DIRECTORS/EMPLOYEES ETC.**

20.1 As a licensed bank, we are subject to certain limitations on advances to persons related to the directors, employees, controllers or minority shareholder controllers of us, our subsidiaries or Affiliates ("Connected Persons"). Unless otherwise declared or disclosed to us, you hereby confirm to us that you are not a Connected Person. You undertake to immediately advise us in writing upon becoming a Connected Person at any time while there is any outstanding statement balance in the Card Account.

20.2 For the purpose of this clause 20, the following terms shall have the following definition:

“controllers” and “minority shareholder controllers” shall have the meanings used within the relevant rules relating to exposures to connected parties under the Banking (Exposure Limits) Rules of the Banking Ordinance (Cap 155 of the Laws of Hong Kong);

“subsidiary” shall have the meaning ascribed to it in the Companies Ordinance (Cap 622 of the Laws of Hong Kong); and

“Affiliates” in respect of a party, means any other legal entity, directly or indirectly controlling or controlled by or under the direct or indirect common control with that party and “control” in this definition means (a) the direct or indirect ownership of 50% or more of the voting share capital of a party; or (b) the entitlement to exercise, or control the exercise of 50% or more of the voting power of a party; or (c) the ability of a party (whether directly or indirectly and whether by ownership of share capital, possession of voting power, contract or otherwise) to direct the management and policies of another party or to control the composition of the other party’s board of directors or equivalent body.

## **21. OTHER VERSIONS OF THIS AGREEMENT**

If there is any inconsistency or conflict between the English and Chinese versions of this Agreement, the English version shall prevail.



# **DBS 個人信用卡**

## **使用條款及細則**

**星展銀行（香港）有限公司**  
**DBS Bank (Hong Kong) Limited**



生效日期：2024年9月1日

Hong Kong/CPF/CSV/0021(09/24)

# DBS個人信用卡使用條款及細則

**A. 本使用條款及細則（「協議」）適用於所有不時由星展銀行（香港）有限公司發出的信用卡（DBS商務卡及宏利卡（附設宏康保）除外）（「信用卡」），以及客戶的每一信用卡戶口（定義見下文），除非本行另有指明，則作別論。請客戶在啟動信用卡、於信用卡上簽名或使用信用卡或信用卡戶口之前仔細閱讀以下條款及細則。當客戶完成信用卡啟動程序、在信用卡上簽名或使用信用卡或信用卡戶口，即被視為接納本協議並在法律上受本協議的條款及細則所約束。**

**B. 因此，客戶於接獲信用卡後必須隨即細閱此協議，如接納此協議，請客戶：**

**(i) 完成信用卡啟動程序；及**

**(ii) 立即於信用卡背面簽署。若客戶不欲接納此協議，必須即時通知本行，並應將信用卡剪掉，以破壞其磁帶、全息圖及晶片（如有），然後小心將之棄置。本行不會收取費用。由於未經簽署的信用卡很容易被誤用，客戶必須立即接納信用卡或將信用卡剪掉及棄置。**

**C. 請客戶特別留意下列關鍵條文：**

| 關鍵條文                                      | 相關條文      |
|---|-----------|
| 1. 信用卡的啟動及認收及<br>客戶立即簽署信用卡的責任             | A<br>B    |
| 2. 客戶對信用卡/私人密碼/電話私人密碼保安的責任                | 3.1       |
| 3. 信用卡誤用：                                 |           |
| (a) 本行的遺失信用卡完全保障服務                        | 3.3       |
| (b) 客戶若欺詐地或疏忽地行事的責任                       | 3.4       |
| 4. 客戶對信用卡報失前引致的損失的責任                      | 3.3 及 3.4 |
| 5. 客戶的付款責任（包括逾期費用及財務費用）                   | 4.2       |
| 6. 客戶終止信用卡後的責任                            | 5.3       |
| 7. 本行要求還款的權利                              | 5.4       |
| 8. 附屬持卡人/貴賓卡持卡人/聯屬持卡人的有限責任                | 7.2       |
| 9. 客戶質詢信用卡戶口結單的60天權利                      | 9.2       |
| 10. 客戶因不欲接納任何修訂而終止信用卡的權利                  | 11        |
| 11. 本行以客戶星展銀行的賬戶結餘來抵銷<br>客戶信用卡戶口內的到期款項的權利 | 13        |
| 12. 客戶於受爭議款項程序進行期間暫緩付款的權利                 | 15        |
| 13. 客戶承擔本行收債費用的責任                         | 18.1      |

**D. 本行旨在確保客戶能夠完全明白客戶的信用卡及信用卡戶口如何運作，並會樂於使用本行的信用卡服務。如有任何問題，請致電本行24小時客戶服務熱線：2290 8888。**

**E. 定義及解釋**

「客戶」、「客戶的」或「信用卡持有人」所指的是在信用卡上面所指定的人。  
「本行」、「本行的」或「星展銀行」所指的是星展銀行（香港）有限公司以及其繼承人及受讓人。

「星展銀行集團」所指的是星展集團控股有限公司、其子公司及其直接或間接擁有利益或與其合作或合共經營的公司，或其各自的繼承人及受讓人。

「聯營商戶」所指的是宏利人壽保險（國際）有限公司（「宏利」）以及其繼承人及受讓人。

「主要持卡人」所指的是直接向本行申請信用卡的人士。

「信用卡戶口」所指的是本行以主要持卡人名義開立及管理的戶口。

「附屬卡」所指的是本行應主要持卡人的申請而發給客戶並共用主要持卡人信用卡戶口的信用卡。

「附屬持卡人」所指的是持有附屬卡的人士。

「貴賓卡」所指的是可於信用卡上列明的商戶（「商戶」）的指定店舖進行許可購物消費並與主要持卡人信用卡戶口連結的信用卡。

「貴賓卡持卡人」所指的是持有貴賓卡的人士。

「宏康保」所指的是透過由宏利承保的有效醫療保單，讓信用卡持有人可按簡化的程序進行醫療索償的信用卡附設功能。

「宏康保信用卡」所指的是附設宏康保功能的信用卡。

「醫療機構」所指的是向客戶提供醫療服務的香港指定診所、醫院或任何其他醫療機構。

「醫療簽賬」所指的是於醫療機構支付醫療費用的簽賬。

「聯屬宏利卡」所指的是僅可用作醫療簽賬並與主要持卡人信用卡戶口連結的信用卡。

「聯屬持卡人」所指的是持有聯屬宏利卡的人士。

「監護人」所指的是獲主要持卡人以書面向本行提名可代表聯屬持卡人操作任何聯屬宏利卡的人士。

「終端機」所指的是任何自動櫃員機、撥號終端機、電子數據記錄終端機、智能卡終端機或客戶可通過其發出信用卡指示的其他銷售點終端機。

為免產生疑問，「信用卡」的定義包括任何附屬卡、貴賓卡、宏康保信用卡及/或聯屬宏利卡（如適用）。

## **1. 信用卡/私人密碼/電話私人密碼的使用**

### **1.1 信用卡/私人密碼/電話私人密碼的接收**

若客戶的信用卡申請獲批准後，本行會把信用卡以及與信用卡一起使用的私人密碼和電話私人密碼寄至客戶最後告知本行的地址，除非客戶以書面通知本行表示希望親身領取信用卡，則作別論。貴賓卡持卡人及聯屬持卡人不會獲發私人密碼和電話私人密碼。

### **1.2 信用卡和私人密碼的服務**

客戶可使用客戶的信用卡及/或私人密碼進行許可購物消費或獲得現金透支。除非本協議另有規定，除了客戶之外，其他人無權使用客戶的信用卡及/或私人密碼進行任何交易。本行有絕對權利決定因應客戶使用客戶的信用卡及/或私人密碼而提供額外服務或更改任何現有的服務。

### **1.3 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。

## 1.4 信用卡的使用

- (a) 信用卡只供客戶作為獲發信用卡者及/或監護人代表聯屬持卡人而使用，不得轉讓他人，客戶亦不可為任何目的而將信用卡用作抵押。信用卡不得被用作關乎非法賭博的交易或用作任何其他非法或不當用途（由本行全權酌情決定）；若本行相信此等用法已經發生，可在不預先通知的情況下拒絕承認任何該等信用卡交易。
- (b) 如客戶持有宏康保信用卡或聯屬宏利卡，可於醫療機構以信用卡作醫療簽賬，但須符合以下條件：
  - (i) 客戶將能履行醫療機構不時施加的所有理賠或付款規定，包括但不限於向醫療機構提供一切所需的個人或醫療資料；及
  - (ii) 客戶同意宏利可從醫療機構索取所有相關的個人及醫療資料，以處理客戶使用宏康保的索償及/或理賠事宜。

就每項醫療簽賬而言，客戶須支付醫療簽賬金額與宏利根據有關保單支付的賠償額之間的差額（「醫療開支」）。

任何醫療簽賬的索償及/或理賠均受宏利不時發出的有關保單所載的相關條款及細則所約束。宏利及/或星展銀行備存的任何醫療簽賬記錄，若無明顯錯誤，即屬確證及對客戶有約束力。

- (c) 本行有權從信用卡戶口中扣除任何錯誤記入該信用卡戶口的金額。
- (d) 根據客戶的信用卡種類，本行可能會因應客戶使用信用卡而不時提供不同的活動、推廣、功能、服務、優惠及/或禮遇。此等活動、推廣、功能、服務、優惠及/或禮遇須受其相應的條款及細則（「補充條款及細則」）約束。客戶可致電客戶服務熱線或向本行的分行索取或在本行網站（[www.dbs.com/hk](http://www.dbs.com/hk)）下載補充條款及細則。如補充條款及細則與本協議有任何不一致或抵觸，一概以前者為準。

## 1.5 信用卡的續期

再續期的信用卡通常於現有信用卡的有效期限滿前至少30天發出。客戶若在信用卡的有效期限滿時尚未收到再續期的信用卡，須立即通知本行。

## 1.6 補發信用卡

若客戶的信用卡遺失或被竊或被用作未獲授權的用途上，本行應無義務向客戶補發信用卡。

## 1.7 附屬卡/貴賓卡/聯屬宏利卡

本行可（酌情）按主要持卡人的書面提名或主要持卡人及監護人（如適用）的聯名要求發出附屬卡、貴賓卡及/或聯屬宏利卡予任何人士。

## 2 信用額

### 2.1 信用卡持有人不可超逾信用額

本行有權為每個主要持卡人定下總信用額及於該信用額內，為每個信用卡戶口定下個別信用額（如適用）。主要持卡人、附屬持卡人、貴賓卡持卡人及/或聯屬持卡人於所有信用卡戶口欠下的款項（不論為本金、利息、費用、收費及/或其他應繳的款項，亦不論到期繳付與否）加起來不可超逾為每個主要持卡人定下的總信用額。如信用卡戶口設有個別信用額，主要持卡人、附屬持卡人、貴賓卡持卡人及/或聯屬持卡人於該信用卡戶口欠下的款項（不論為本金、利息、費用、收費及/或其他應繳的款項，亦不論到期繳付與否）加起來不可超逾為該信用卡戶口定下的信用額。此等信用額為未遂信貸及於必要時，本行將有酌情權在不預先通知的情況下覆核、調整或取消任何信用卡戶口的個別信用額及/或總信用額。

### 2.2 超逾信用額

本行可選擇批准某些會導致超逾信用額（即總信用額及/或信用卡戶口的個別信用額）的信用卡交易。客戶可要求本行拒絕批准會導致超逾信用額（即總信用額及/或信用卡戶口的個別信用額）的信用卡交易。儘管有該要求，信用卡戶口欠下的款項總額仍可能在本行控制範圍以外的情況下（「異常交易」）超逾信用額。

異常交易可能包括但不限於：

- (a) 不需要授權亦可進行付款的交易；
- (b) 由於（例如）外幣匯率波動或商戶徵收附加費用，導致記誌金額超逾授權金額的交易；

(c) 於本行批准交易時，信用額並未被超逾，但當商戶提交交易資料進行記誌時（通常在經過一段長時間後），信用額可能已被超逾或可能導致超逾信用額的交易；或

(d) 直接由有關卡機構（例如VISA、Mastercard等）授權的交易。

每當客戶的欠款已超逾了信用額（包括因異常交易欠下的款項），該超出適用信用額（即總信用額及/或信用卡戶口的個別信用額）的結欠部分將即時到期並須由客戶馬上償還。

## **2.3 不超逾信用額的交易**

本行也有權不批准客戶欲進行的任何信用卡交易，儘管這些信用卡交易並不會導致超逾信用額。

## **3 信用卡遺失/失竊及私人密碼/電話私人密碼外洩**

### **3.1 防止遺失/失竊/欺詐的責任**

客戶的信用卡在所有時候屬本行的財產。客戶必須小心保管客戶的信用卡，同時必須確保客戶的私人密碼/電話私人密碼不會外洩給任何人。客戶須採取一切合理步驟去保障客戶信用卡的安全及將客戶的私人密碼/電話私人密碼保密，以及防止欺詐。以下數點應特別留意：

(a) 應毀滅印有私人密碼/電話私人密碼的文件；

(b) 不應容許他人使用任何信用卡及/或任何私人密碼/電話私人密碼；

(c) 絕對不可在信用卡上或任何其他經常與信用卡放在一起或放在信用卡附近的物件上，寫上私人密碼/電話私人密碼，並應經常更改私人密碼/電話私人密碼；

(d) 私人密碼/電話私人密碼若被寫下，應經常加以掩飾；

(e) 自選的私人密碼/電話私人密碼應避免採用容易讓人取得的個人資料，例如客戶的身份證號碼、出生日期、電話號碼或其他顯而易見的號碼；

(f) 絕對不可將私人密碼/電話私人密碼應用在其他服務（如互聯網上服務）；

(g) 每張信用卡應予安全保管；及

(h) 每張信用卡應按不時通知客戶的程序、指示及保安特徵使用。

### **3.2 給予本行通知的責任**

假如客戶發現其信用卡或私人密碼/電話私人密碼已遺失、被竊、或被用作未獲授權的用途上，客戶必須在發現以上情況後在合理可行的情況下立即通知本行。客戶可致電本行客戶服務熱線：2290 8888，或信用卡報失熱線：2832 6603。在某些情況下，本行可要求客戶報警，並且在書面上確認已發生相關遺失、失竊或未經授權被使用的事件。客戶也必須提供本行所需的任何資料。

### **3.3 信用卡遺失/失竊及未經授權交易的責任**

(a) 只要客戶並無欺詐或嚴重疏忽行為，並且已根據以上第3.2條將信用卡及/或私人密碼/電話私人密碼遺失、失竊或未經授權被使用的事件通知本行，除以下第18.4條所述的情況外，客戶將不用為任何在客戶通知本行關於遺失、失竊或未經授權被使用之前及/或之後發生的未經授權交易（現金透支除外）負責，及本行將會豁免客戶於下列情況的責任：

(i) 客戶沒有收到信用卡，但信用卡被誤用；

(ii)（除以下第3.4條所述的情況外）在本行已接獲客戶適當的通知，表示信用卡及/或私人密碼/電話私人密碼遺失、失竊或未經授權被使用或私人密碼/電話私人密碼被他人得知後，任何或一切未經客戶授權的交易；

(iii) 當任何銀行的任何終端機或任何其他系統發生故障，引致客戶蒙受損失，惟若有關故障是明顯的或相關的訊息或通知已被顯示則除外；

(iv) 由於本行就該信用卡的保安特徵失效；及/或

(v) 交易是以偽造信用卡或透過欺詐行為而進行（當中不涉及客戶）。

- (b) 儘管有以上第3.3(a)條的適用規定，客戶在通知本行有關遺失、失竊或未經授權被使用事件前對任何已生效的每月或其他定期付款安排的責任，將依據第18.4條繼續生效。
- (c) 本行對客戶在上述任何情況下招致的損失的責任，只限於本行如上所述豁免客戶無須負責信用卡在該等情況下記誌的總額（不論是本金、利息或其他）。
- (d) 為免生疑問，若客戶未有在客戶的信用卡及/或私人密碼/電話私人密碼遺失、失竊或未經授權被使用後的合理時間內，將客戶的信用卡及/或私人密碼/電話私人密碼遺失、失竊或未經授權被使用的事件通知本行，客戶須被視為涉及嚴重疏忽，未有採取合理步驟去保障信用卡及/或私人密碼/電話私人密碼的安全以防止欺詐。

### 3.4 欺詐或疏忽行為

如客戶行事有欺詐或嚴重疏忽（包括但不限於不按第3.1條及第3.2條或未依循本行不時向客戶建議的保安措施行事），則第3.3(a)條將不適用，客戶應當負責並且同意及承諾：

- (a) 在本行作出要求後立即支付信用卡戶口所有不時欠下的債項、負債及/或其他款項；及
- (b) 若因以下原因而導致本行可能蒙受或招致任何損失、損害、合理支出及費用，則客戶須免除及在本行作出要求後免除本行的責任，並給予本行全面的賠償，使其不受任何損失：
  - (i) 使用信用卡進行或在其他情況下於信用卡戶口產生的任何交易；
  - (ii) 有關申請或使用或遺失信用卡而提供的任何資料屬於虛假、不完整或不準確；及/或
  - (iii) 信用卡持有人違反本協議所引起的一切後果（包括任何信用卡被任何未經授權人士管有的後果）。

## 4. 付款

### 4.1 交易責任

本行每月將寄一份信用卡戶口結單給主要持卡人，結單將詳細列出記誌於信用卡戶口的交易，包括醫療開支。即使客戶沒有簽署銷售單據及/或客戶的信用額（即總信用額及/或信用卡戶口的任何個別信用額）已經超逾，客戶應為透過使用信用卡進行或授權的一切交易負責。未經客戶簽署而可進行或授權的交易種類可能包括（但不限於）透過電話、互聯網、郵遞、傳真發出的指示，在銀通或其他自動櫃員機、在商戶的銷售點終端機、在信用卡收費電話或任何其他可用的設備使用信用卡。

### 4.2 付款責任

- (a) 客戶須根據本行不時公布及通知客戶適用於信用卡的收費、費用及利率詳情（「收費表」）或本行以下列第11條所述方式不時發出的任何其他通知，支付有關信用卡的收費、費用及利息。
- (b) 客戶必須於每月到期繳款日或之前繳付結單所示的結單總結欠或最低付款額，客戶必須同時繳付超逾適用信用額（即總信用額及/或信用卡戶口的任何個別信用額）的任何款項。若結單的結欠在到期繳款日或之前全數清還，則無須繳付財務費用（根據第4.3條就現金透支及繳付指定賬項而收取的財務費用除外）。在不抵觸第4.3(b)條的規定下及除非任何適用補充條款及細則有相反的規定，若結單的總結欠於到期繳款日尚未全數清還，則：
  - (i) 未償還的結單結欠將由該結單日期的翌日起，按每日累計財務費用；及
  - (ii) 該結單日期後記誌於信用卡戶口的每項新交易，亦將由該項交易記誌於信用卡戶口當日起計算財務費用，直至最近的信用卡戶口結單或本行、本行的代理或律師發出的信件（以最近期的為準）所列款項全部清還為止。財務費用按收費表或任何其他通知內顯示的現行息率計算。
- (c) 若客戶於到期繳款日未繳付任何月結單上的最低付款額，則：
  - (i) 客戶的信用卡戶口已處於逾期還款狀況，

- (ii) 客戶須繳付收費表或任何其他通知所列的逾期費用及財務費用；及
- (iii) 本行可暫停客戶的信用卡及/或信用卡戶口。

(d) 任何財務費用均以一年365天為計算標準。

### 4.3 現金透支及繳付指定賬項

- (a) 無論第2.1條所提到的信用額是多少，客戶使用信用卡（貴賓卡及聯屬宏利卡除外）及/或私人密碼提取的現金透支及/或以網上繳費服務、「繳費易」或透過客戶服務熱線及本行的DBS digibank HK手機應用程式的「繳款及轉賬」功能繳付「銀行或信用卡服務」、「信用卡繳費」及/或「信貸財務」的商戶類別的賬項（「繳付指定賬項」）（包括所有現金提款而不論信用卡戶口是否有任何結存餘款）不可超逾本行不時分別指明的現金透支及繳付指定賬項的限額，無論本行有否給予客戶有關指明限額的通知。
- (b) 本行將按收費表或任何其他通知不時列明的現行收費率以財務費用形式收取現金透支及繳付指定賬項的利息及有關費用。財務費用將由現金透支或繳付指定賬項（視乎情況而定）當日起計直至實際清還之日為止。

### 4.4 外幣交易

付予本行的所有付款，必須以港幣繳付。本行或其他第三者（例如商戶的銀行）會於折算當日以有關卡機構（例如VISA、Mastercard等）於一系列批發市場匯率或由政府指定的匯率中選取的適用匯率，或（由其他第三者折算）其他第三者的適用匯率，將以非港幣作出的信用卡交易折算為港幣，並附加本行釐定的匯率調整連同有關卡機構向本行收取的費用，如適用。卡機構所選用的匯率可致電客戶服務熱線獲悉，惟任何其他第三者的匯率，客戶需直接聯絡有關機構。

### 4.5 本行對付款的責任

在終端機作出的存款，只會在本行核實後，方貸記入有關信用卡戶口。支票存款只屬託收，須待結算及本行收到付款後方可入賬。

## 5. 信用卡及信用卡戶口的終止

### 5.1 本行的終止權利

- (a) 本行可（在其認為合理的情況下）隨時暫停、撤回、取消或終止客戶使用信用卡、信用卡戶口及/或任何相關服務（例如任何信用額（不論是總信用額及/或信用卡戶口的任何個別信用額）、任何現金透支及任何獎賞計劃或其他服務或推廣安排）的權利，及/或拒絕批准任何擬作出的信用卡交易（包括醫療簽賬），儘管這些信用卡交易並不會導致超逾信用額（不論是總信用額及/或信用卡戶口的任何個別信用額），而本行在以上各情況下可決定是否提供任何理由或作出事先通知。本行雖可就任何上述措施預先作出通知，但本行並無責任向客戶作出事先通知。對於因任何此等行動直接或間接引致客戶有任何性質的損失或損害，本行概不需要負責。客戶須在本行要求下立刻把每張或任何信用卡退還予本行。當客戶去世、破產或無力償債時，或當本行與客戶失去聯絡時，客戶的信用卡將會失效及必須被終止使用。
- (b) 如客戶持有宏康保信用卡或聯屬宏利卡，一旦主要持卡人的有關保單不再有效：
  - (i) 信用卡的宏康保功能亦將失效；及
  - (ii) 本行可不作通知而全權決定終止聯屬宏利卡。

### 5.2 客戶的終止權利

客戶可隨時通知本行終止客戶的信用卡及信用卡戶口。客戶應將有關信用卡剪掉，以破壞其磁帶、全息圖及晶片（如有），然後小心將之棄置。主要持卡人有權取消任何附屬卡、貴賓卡及/或聯屬宏利卡。若主卡被取消，所有附屬卡、貴賓卡及聯屬宏利卡亦將自動取消。若客戶只是取消任何附屬卡、貴賓卡及/或聯屬宏利卡，主卡仍然有效。



## 5.3 終止後的責任

當客戶的信用卡及信用卡戶口因任何原因被終止，客戶將無權再繼續使用客戶的信用卡，否則客戶須對信用卡戶口被終止後產生的所有交易負責。不過，在信用卡及信用卡戶口終止後，客戶仍須繼續履行客戶在本協議內的義務，清還客戶信用卡戶口內所有未償還結欠（包括客戶已欠下但未記錄到客戶的信用卡戶口的任何款項或信用卡及信用卡戶口終止前任何已生效的每月或其他定期付款安排）。客戶須在本行提出要求後立即清還所有該等未償還結欠。本行可收取按第4.2條所提到的財務費用，直至所有未償還結欠全數清還為止。

## 5.4 本行要求付款的權利

信用卡戶口的未償還結欠將在下列情況下即時到期並須立即全數清還：

- (a) 當本行提出要求；
- (b) 當信用卡及信用卡戶口被終止；及/或
- (c) 當客戶、任何附屬持卡人、任何貴賓卡持卡人、任何聯屬持卡人及/或監護人違反本協議內的任何使用條款及細則。

## 6. 結存餘款

- 6.1 客戶信用卡戶口內任何結存餘款將不累計利息。
- 6.2 客戶可以書面要求提取客戶信用卡戶口內任何結存餘款，該結餘將於本行收到客戶的書面要求後七個工作天內退回給客戶。
- 6.3 若信用卡及信用卡戶口終止後仍有結存，客戶應在終止日期後一個月內（在符合以上第6.2條的規定下）盡快安排領取結存餘款。若客戶未有領取結存餘款，本行可取消客戶對該結存餘款的權利或將該結存餘款交予任何提出妥善申索的人士。

## 7. 信用卡持有人的責任

### 7.1 主要持卡人的責任

假如客戶是主要持卡人，客戶必須為所有未償還的款項（包括本金、利息、費用、收費及/或其他應繳的款項）負責，並須在本行的要求下立即清還所有未償還的款項，不論該款項是由客戶、附屬持卡人、貴賓卡持卡人及/或聯屬持卡人引起而記入客戶的信用卡戶口內。客戶及其每位附屬持卡人、貴賓卡持卡人或聯屬持卡人必須為附屬卡、貴賓卡或聯屬宏利卡所引起的未償還款項（包括監護人的任何簽賬）負上共同及個別的責任。

### 7.2 附屬持卡人/貴賓卡持卡人/聯屬持卡人的責任

附屬持卡人、貴賓卡持卡人及/或聯屬持卡人只須為他/她持有的附屬卡、貴賓卡及/或聯屬宏利卡在使用後所涉及未償還的結欠（包括監護人的任何簽賬）（視乎情況而定）與客戶承擔共同及個別的責任。

### 7.3 個別信用卡持有人的責任

任何個別信用卡持有人對本行已無效、不可強制執行、釋放或解除的責任將不影響任何其他信用卡持有人對本行（若有）所需負的責任。

### 7.4 主要持卡人與附屬持卡人/貴賓卡持卡人/聯屬持卡人的爭議

本行就每位主要持卡人、附屬持卡人、貴賓卡持卡人及/或聯屬持卡人的權利和義務，概不受彼等之間的任何爭議或申索所影響。

## 8. 運作事宜

### 8.1 拒絕承兌信用卡

本行將不為以下情況負責：

- (a) 假如客戶的信用卡或私人密碼/電話私人密碼被任何商戶、金融機構、任何其他人士或用以處理信用卡交易的終端機所拒或本行因任何原因拒絕批核客戶的任何信用卡交易；
- (b) 假如任何由本行或他人擁有或操作用以處理信用卡交易的終端機、任何其他機器或批核系統因發生故障、缺陷、電力或其他失誤或因任何其他原因而導致不能使用信用卡；
- (c) 假如本行因任何以下原因無法履行或延遲履行本協議內的義務：電子、機械、系統、資料處理或資訊上的缺陷或無法運作、天災人禍、民事動亂、超出本行或本行的員工、代理或承包商所能合理控制範圍的事件或欺詐偽造；或
- (d) 假如客戶的信用卡或卡內的晶片、電路或裝置所儲存的資料有所損壞，損失，或無法被取回。



在法律允許的最大範圍內，不論任何情況，對任何由於信用卡或其他裝置的任何使用、誤用或故障而直接或間接產生或由於任何其他原因產生的間接、相應或其他種類的損失或損害，本行、星展銀行集團、聯營商戶或商戶概不負責。

## 8.2 終端機及其他失誤

本行將會負責任何直接由於任何終端機或其他用以處理信用卡交易的系統失誤，而錯誤地從客戶信用卡戶口徵收的款項（及任何利息），惟假如有關失誤是明顯的或已籍訊息或通告顯示而客戶理應能夠得悉該項失誤，則屬例外。

## 8.3 商品與服務問題

對於客戶使用信用卡從任何商戶購買的商品或服務有任何缺陷、缺漏或問題，以及任何商戶所給予客戶的任何優惠、折扣或推廣計劃，本行概不負責。本行對任何該等商品或服務的質素或表現不作任何陳述。客戶須直接與有關商戶、金融機構或其他人士解決任何針對該等商品及服務或涉及任何優惠、折扣或推廣計劃的投訴。即使任何該等商品或服務無交付、無履行或有缺陷，客戶都必須償還信用卡戶口結單上所列出的全數款項。客戶對任何商戶、金融機構或其他人士提出的索償並不構成客戶對本行有抵銷或反索償權利。只在本行收到有關商戶、金融機構或其他人士妥為開出及簽署的退款單據退還款項或調整價格（視乎情況而定）時，本行才會將退款或價格調整金額貸記入信用卡戶口內。

## 8.4 保險索償問題

如客戶持有宏康保信用卡或聯屬宏利卡，若客戶根據有關保單提出索償時遇到任何問題，本行概不負責。客戶應直接與宏利解決任何該等問題。即使客戶與宏利之間有任何索償爭議，客戶都必須償還信用卡戶口結單上所列出的全數款項。本行只在收訖宏利發出的書面通知後，才會將任何索償調整金額貸記入信用卡戶口內。

## 9. 結單的確定性

### 9.1 月結單

任何存於本行有關經客戶授權進行（不論是否有客戶簽名）及/或以私人密碼/電話私人密碼核實的信用卡交易記錄，將決定性地證明該交易的準確性與真實性，客戶也將絕對地受其約束。本行將以港幣為單位將所有信用卡交易及客戶應繳付的收費、費用、利息及/或其他款項記入信用卡戶口內。本行會每月（或按本行不時決定的其他相隔期間）發予客戶一張結單，列出（其中包括）記入信用卡戶口內的款項及到期繳款日。若自對上一期結單後沒有任何交易及沒有到期應繳款項或有結存，本行將不會發出結單。客戶可聯絡客戶服務熱線，查詢信用卡戶口結欠/結存。

### 9.2 錯誤或遺漏

客戶同意核對從本行收到的每張信用卡戶口結單，倘認為有任何錯誤或遺漏，須在提供該結單後60天內通知本行，無論是以親手遞送方式、郵寄方式或任何其他在第14.1條內提及的安排。該60天屆滿後，在該等結單顯示的交易將被視為正確的、被接納的、具決定性的及對客戶有約束力，而客戶將被視為已放棄對該等交易提出異議或對本行採取任何補救措施的權利。

### 9.3 未接獲結單

客戶同意，若於合理時間內未收到信用卡戶口定期結單，應立即通知本行。即使客戶基於任何原因而沒有收到任何月份的信用卡戶口結單，客戶對本行所負責任亦不受影響。

## 10. 償還款項的分配

所有付予本行的款項，只有在收妥後方可作實。本行會首先將所收到的付款用以償還任何已入賬的收費、費用及利息，然後償還結單結欠（扣除已入賬的收費、費用及利息）的1%（統稱「最低付款額」）。任何超出最低付款額的款項會按以下次序用以償還尚餘的結單結欠：(i)「輕鬆分期付款」計劃或Flexi Shopping分期付款（視乎情況而定）及「信用卡分期付款」（即「迅用錢」）；(ii)現金透支；(iii)零售簽賬；及(iv)「現金轉戶」，由最高至最低利率順序償還。任何超出結單結欠的款項會用以償還已產生但未入賬的收費、費用及利息（如有），然後支付在該結單日期後產生的新交易的款項，由最高至最低利率順序償還。本行可全權酌情決定更改以上次序，將所收到的任何付款用以償還應向本行償還的任何債項。

## 11. 修改

本行可不時通知客戶有關對本使用條款及細則及/或收費表的修訂(包括信用卡持有人及/或信用卡戶口的適用信用額、繳費條款、利息率、手續費、年費及其他收費,一如收費表內所載)。該等修訂於本行指定的日期生效,並對客戶具約束力,亦適用於信用卡戶口上的所有欠款。本行會就關於應繳收費的更改,及增加客戶的責任或義務的修改給予至少60天通知。客戶若於任何修改的生效日期後保存或繼續使用信用卡,即表示客戶接受此等修改。若客戶不接受所建議的任何修改,則信用卡及信用卡戶口須按第5.2條的規定於有關修改的生效日期之前終止。

## 12. 資料政策

### 12.1 星展銀行集團資料政策通告

本行依循當時有效的星展銀行集團資料政策通告。該政策副本已經於客戶申請信用卡時向客戶提供。該政策已獲客戶接納並成為本協議的一部分。客戶可致電客戶服務熱線或向本行的分行索取或在本行網站([www.dbs.com/hk](http://www.dbs.com/hk))下載額外的政策副本。

### 12.2 直接市場推廣

經客戶同意後,客戶的資料將不時被本行用作星展銀行集團、聯營商戶、商戶及其聯營公司或經謹慎選擇的第三者的產品和特別推廣的直接市場推廣及/或宣傳用途。若客戶不欲資料作此等用途或希望撤回已給予本行有關此等用途的任何同意,客戶應郵寄書面通知至香港郵政總局信箱400號星展銀行或本行不時通知客戶的其他地址並註明「拒收推廣訊息」。

### 12.3 向聯營商戶提供資料

本行可不時就處理及維持信用卡及信用卡戶口的事宜,向有關聯營商戶提供客戶的資料。聯營商戶須完全負責根據其政策及慣例以及適用的法律監管規定而使用該等個人資料。

## 13. 合併、綜合及抵銷

### 13.1 本行的抵銷權利

本行有權在任何時候在不預先通知的情況下合併或綜合客戶在本行任何戶口的任何結存餘款(不論該結存餘款到期與否),以結清客戶信用卡戶口的任何結欠及將任何結存餘款用以抵銷任何結欠,而不論該戶口設在何處,也不論該戶口是個人或是聯名的。

### 13.2 外幣的合併、綜合及抵銷

假如任何由本行所處理的合併、綜合及抵銷有涉及外幣,本行將以當時的兌換率進行兌換,但不會為任何因此所造成的損失負責。

## 14. 通訊及文件遞送

### 14.1 通訊

給予客戶的任何信用卡、信用卡戶口結單、通知或通訊可採用書面或口頭方式。如以書面方式,可以預付郵費的平郵、親手遞送、速遞、掛號郵件、傳真、短訊服務(SMS)、電子郵件、電子平台或其他電子途徑發送至客戶的最後所知地址、號碼或電郵地址或客戶以書面或本行認為適當的其他電子方式通知本行的其他地址、號碼或電郵地址或在本行網站登載通告,並在下列情況視作已給予、作出或收到:

- (a) 若以預付郵費的平郵寄至香港境內,則在寄出後2個曆日(即使可能因無法派遞而經郵局退回);
- (b) 若以預付郵費的平郵寄至香港境外,則在寄出後7個曆日(即使可能因無法派遞而經郵局退回);
- (c) 若以親手遞送,則於有關地址留下時;
- (d) 若以速遞或掛號郵件,則在派遞或嘗試派遞當日(即使最終無法派遞或因無法派遞而退回);
- (e) 若以傳真,則在傳送報告列明已成功發訊時;
- (f) 若以短訊服務(SMS)或電子郵件,則在本行的電子發訊系統發訊時(即使未成功送達);
- (g) 若以電子平台或其他電子方式,則在本行發訊後24小時(即使未成功送達);及
- (h) 若在本行網站登載通告,則在登載時。

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，在適用法律的規限下，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，將可能不再郵寄信用卡、信用卡戶口結單、通知或通訊至該地址。

## **14.2 涉及附屬持卡人/貴賓卡持卡人/聯屬持卡人及監護人的通訊**

任何由本行發給主要持卡人的附屬卡、貴賓卡及/或聯屬宏利卡、信用卡戶口結單、與操作附屬卡、貴賓卡及/或聯屬宏利卡有關及/或引伸的往來函件及/或資料、通知書或本協議的修改將被視為於同一時間發給附屬持卡人、貴賓卡持卡人、聯屬持卡人及監護人及已被收到。附屬持卡人、貴賓卡持卡人、聯屬持卡人及監護人將被視為同意本行將其載於以上任何通訊的個人或其他資料披露及提供予主要持卡人。另一方面，附屬持卡人、貴賓卡持卡人、聯屬持卡人及監護人亦有權就他/她對附屬卡、貴賓卡及/或聯屬宏利卡的使用而要求查閱有關信用卡戶口的資料，而主要持卡人將被視為同意本行將該等資料披露及提供予附屬持卡人、貴賓卡持卡人、聯屬持卡人及/或監護人。

## **14.3 更新聯絡資料**

客戶有責任確保客戶通知本行有關客戶的地址及其他聯絡資料在任何時間均為正確及有效。若客戶的個人資料(包括地址、受僱詳情、永久住址或電話號碼)有任何變更，或客戶就信用卡戶口償還任何債項或支付任何已到期應付款項方面有任何困難，客戶須立即以書面通知本行。

## **15. 受爭議款項的程序**

若客戶在到期繳款日之前向本行報告一項未經授權的交易或受爭議保險索償，客戶可在調查期間暫緩支付受爭議的款項。若本行的調查斷定客戶有關未經授權交易的報告是正確，或宏利向本行發出書面通知，確認有關的受爭議保險索償，則該項交易將從結單刪除，否則本行可重新徵收整段期間(包括調查期間)的適用利息及/或財務費用。

## **16. 信用卡分期貸款**

任何透過信用卡訂立的分期貸款須受適用條款及細則(以不時經修訂的版本為準)約束。客戶可於申請該分期貸款時向有關商戶索取或在本行網站([www.dbs.com/hk](http://www.dbs.com/hk))下載該條款及細則。就任何分期貸款而言，若分期貸款的條款及細則與本協議的任何條文有歧異之處，應以前者為準。

## **17. 銀行交易**

客戶可以使用客戶的信用卡(貴賓卡及聯屬宏利卡除外)透過客戶的銀行賬戶進行銀行交易。該等銀行交易均須受不時規管客戶銀行賬戶的有關條款及細則所約束。任何關於銀行交易的記錄(若無明顯錯誤)均對客戶屬確認性及具約束力，並且有關記錄只會在相關銀行賬戶結單上顯示。附屬持卡人不可使用附屬卡進行銀行交易，除非附屬持卡人的有關銀行戶口可以其單獨簽署運作。

## **18. 其他**

### **18.1 追討收債費用**

本行可以全權聘用收債代理人及/或律師，以收取客戶根據本協議欠下的任何款項或執行本行根據本協議對客戶的任何權利。客戶須於接到通知後向本行賠償因此而招致的所有合理收債費用和收債開支。因聘用收債代理人而可向客戶追討的收債費用總額在正常情況下應不超過客戶所欠本行的款項的三成。為免產生疑問，上述的三成上限不適用於本行因聘用律師而招致的費用和開支。

### **18.2 客戶的指示**

(a) 客戶可向本行發出指示，而本行可接受透過以下途徑發出的任何指示：(i)親身或透過郵寄、速遞、電子郵件、電子平台或其他電子方式或傳真方式交付的書面指示及，如客戶曾向本行提供簽署樣式，則附有與提供予本行的簽署樣式極為相似的簽署的書面指示；(ii)通過電話或親身在本行發出的口頭指示；(iii)使用本行不時提供的網上理財服務或通過互聯網以電子方式發出的指示；或(iv)透過本行不時訂明的任何其他途徑(包括電子途徑)發出的指示。

(b) 所有按本行所理解及執行的指示均對客戶有約束力，不論指示是由客戶或任何自稱是客戶的其他人士發出。任何依據或基於指示而進行的交易均對客戶有約束力，不論是否由客戶進行或是否獲客戶授權、知悉或同意。

- (c) 本行沒有責任評估任何指示是否經審慎考慮而作出或其他方面的事宜，也沒有責任確定任何指示的真確性或核實發出或看來發出指示的人士的身份或授權。
- (d) 本行有權根據其業務常規及慣常程序行事，並只在其認為實際可行和合理的範圍內才接受指示。
- (e) 本行有權隨時酌情決定拒絕執行任何指示。本行在此情況下無須給予理由，也無須為拒絕執行任何指示而承擔任何責任。
- (f) 在不損害本行可拒絕執行任何指示的權利的一般性的原則下，若本行認為指示存在錯誤、含糊或矛盾，本行有權拒絕執行任何指示直至有關事宜得到釐清，或按其理解執行指示，以及若任何指示與本行須遵守的任何適用法律不一致，本行可拒絕按有關指示行事，而在此情況下，本行對客戶因此產生或蒙受的任何損失不需負責或承擔任何責任。
- (g) 若本行認為任何指示或其他情況可能會（直接或間接）使到或導致本行蒙受損失或招致支出或損害本行的權利或權益或損害本行的信譽、聲譽或地位，本行有權拒絕執行有關指示、暫停信用卡戶口的運作，而無須通知客戶及給予理由，及有權要求客戶或任何第三者作出彌償後，才准許繼續操作信用卡戶口或執行有關指示，而在此情況下，本行對客戶因此產生或蒙受的任何損失不需負責或承擔任何責任。**
- (h) 本行可設定收取指示的截止時間（詳情可向本行索取），以便本行可在同日處理指示。若本行在截止時間後或本行一般不營業的星期六、星期日及公眾假期收到指示，有關指示將於下一個本行營業日處理。如需本行在某限期前按指示行事，客戶必須確保在截止時間前發出指示，或如沒有限期，則須確保有合理時間讓本行處理指示及與任何有關第三者聯繫。若客戶未有按照截止時間行事或本行未能在限期前合理時間內收到指示，本行對此不承擔任何責任。
- (i) 客戶同意，若本行已作出合理努力，但在合理情況下仍無法完全及適時地履行或完成任何指示，本行沒有義務或責任執行有關指示。本行有權部分履行任何指示而無須事先通知客戶或經客戶確認。
- (j) 客戶確認、接受及同意(i)任何電話指示，或以傳真、電子郵件或其他電子方式發出的指示，或透過本行不時批准的其他通訊途徑或裝置發出的指示（「遙距指示」）並非保密的通訊途徑，並有可能由未經授權人士發出及/或涉及不誠實意圖；及(ii)發出遙距指示會增加出現錯誤、誤解及/或矛盾的風險。**客戶願意接受該等風險，並同意受本行真誠據此理解及執行的交易所約束。**
- (k) 客戶確認、同意及/或承諾如下：
- (i) **本行只要秉誠行事，便不須就任何遙距指示當中的錯誤或遺漏、延誤接收或執行，或未能收到遙距指示而負責或承擔任何責任；**
- (ii) **對於客戶可能因本行按照遙距指示(包括並非客戶的人士發出的任何口頭指示，或任何傳真指示而當中客戶的簽名可能是假冒的，或該指示是未經授權的)行事而蒙受的任何損失，本行不承擔任何責任；**
- (iii) 本行有權隨時以其絕對酌情權要求在執行遙距指示前先取得確認，或拒絕執行任何遙距指示；
- (iv) 如本行發出任何遙距指示的確認，客戶必須核對該確認的內容，如發現任何錯誤、差異或未經授權的交易，客戶必須在收訖該確認後的實際可行範圍內儘快但最遲必須在1個營業日內通知本行。除非客戶在上述期限內通知本行，或本行或本行員工有明顯錯誤、欺詐或疏忽，否則有關確認將被視作正確無誤及不可推翻的證據，證明該宗交易已獲授權；
- (v) 任何本行員工就任何口頭指示作出的摘要，將是該指示的不可推翻及具約束力的證據，但本行沒有義務安排任何本行員工就任何指示作出任何摘要，而即使未有作出該等摘要，亦不影響本行接受有關口頭指示；
- (vi) 如客戶向本行發出任何遙距指示的任何書面確認，該書面確認必須清楚註明「只屬確認—請勿重複」。如任何書面確認未有清楚地如此註明，本行對任何後果（包括該指示被執行一次以上而引致的任何損失）不承擔任何責任；及
- (vii) 客戶應確保任何傳真是發送至本行不時告知的本行的正確傳真號碼，如借貸人未有確保此事，本行不對任何相關申索或損失承擔任何責任。

## 18.3 錄音及文件保存

- (a) 為確保服務質素，客戶同意本行可（但並無義務）對所有透過電話下達的指示及其他電話及口述指示進行錄音。所有該等錄音均屬本行擁有，並可作下達指示的決定性證據，及對客戶具約束力。客戶現同意本行進行該等錄音。
- (b) 本行可訂定保存上述錄音及任何文件的期限，並可能在該期限過後銷毀其正本。該正本可能會被複製成縮微膠卷或其他影像副本，而該等影像副本應被視為與正本具有同等真確性及效力。

## 18.4 每月或定期付款安排

客戶與任何商戶就分期或定期從客戶的信用卡戶口扣除客戶所欠該商戶的款項而作出的安排，僅屬客戶與有關商戶之間的安排。因此，若客戶希望修改或終止任何該等安排，客戶必須直接與有關商戶辦理，否則此等分期或其他定期付款須繼續從客戶的信用卡戶口扣除。

假若信用卡及信用卡戶口已終止或客戶已向本行報稱信用卡已遺失、被竊或被用作未獲授權的用途上，由於本行未必能繼續從客戶的信用卡戶口扣除此等分期或其他定期付款，所以客戶應直接與有關商戶聯絡，為此等分期或其他定期付款另作安排。**不論任何原因，若任何從客戶的信用卡戶口扣除此等分期或其他定期付款的安排不獲接納，又或無法從客戶的信用卡戶口扣除此等分期或其他定期付款，致令客戶蒙受任何損失或損害，本行概不負責。**

## 18.5 不執行協議權利或延後執行協議權利

本行不執行協議權利或延後執行協議權利並不代表放棄權利，只有通過本行所發出的書面通知表明放棄權利才是有效的。

## 18.6 額外優惠、服務或計劃

本行、聯營商戶及/或商戶有絕對權利就客戶的信用卡提供額外服務、優惠或計劃（包括但不限於迎新優惠、簽賬獎賞計劃）。這些額外服務、優惠或計劃將受其個別所定下的條款及細則所約束，客戶可於本行網站（[www.dbs.com/hk](http://www.dbs.com/hk)）下載相關條款及細則。本行、聯營商戶及/或商戶有權隨時撤銷或更改該等額外服務、優惠或計劃。

## 18.7 轉讓

本行可將本行或根據本協議及信用卡戶口的全部或任何權利轉讓予任何第三者（包括本行與任何組織合併或聯合）。本行亦可將本協議的全部或部分職責及義務轉移或轉委予本行選擇的第三者。此等轉讓、轉移或轉委權利可在未經通知客戶或未得客戶同意的情況下行使，惟必須遵守所有適用的法律及管轄機構的規定。

## 18.8 信用卡持有人不能轉讓

本協議乃客戶專有，客戶在本協議內的權利或義務均不可轉讓。本協議對客戶的每名繼承人、遺產代理人及合法地代表客戶的人士均具約束力。

## 18.9 終止後的影響

任何一方終止本協議的任何部分將不影響任何一方現有或在該終止前已產生的權利或責任。

## 18.10 管轄法律及語言

本協議受中華人民共和國香港特別行政區（「香港」）法律管轄並按香港法律解釋，各方受香港法院的非專屬司法管轄權管轄。

## 18.11 稅務

客戶同意受本行不時發出的稅務要求通知內所訂明有關報稅、預扣稅及相關要求的條款約束。此等條款是因提述而被納入本協議內，並構成當中的一部分。客戶可於本行的分行索取稅務要求通知，或在本行網站（[www.dbs.com/hk](http://www.dbs.com/hk)）下載。

## 19. 第三者權利

任何人士若非本協議的一方，不可根據《合約（第三者權利）條例》（香港法例第623章）強制執行本協議的任何條文。

## **20. 與董事／僱員等的關係**

20.1 本行作為持牌銀行，在向任何與本行、其附屬公司或聯繫公司的董事、僱員、控權人或小股東控權人有關連的人士（「關連人士」）提供貸款時須遵守若干限制。除非另有向本行聲明或披露，客戶向本行確認其本身並非關連人士。客戶承諾在信用卡戶口仍有未償還的結單結欠時，如客戶在任何時間成為關連人士，客戶將立即以書面方式通知本行。

20.2 就本20條而言，以下詞語的定義如下：

「控權人」及「小股東控權人」具有《銀行業條例》（香港法例第155章）之下《銀行業（風險承擔限度）規則》中對關連一方的風險承擔的條款所界定的意思；

「附屬公司」具有《公司條例》（香港法例第622章）所界定的意思；及

「聯繫公司」就任何一方而言，指直接或間接控制該方、被該方直接或間接控制或與該方直接或間接受同一人控制的任何其他法律實體，而在本定義中，「控制」指(a)直接或間接擁有某一方50%或以上的有表決權股本；或(b)有權行使或控制行使某一方50%或以上的表決權；或(c)某一方能夠（不論直接或間接及不論藉著擁有股本、享有表決權、合約或其他方式）對另一方的管理及政策作出指令或控制另一方的董事會或同等組織的組成。

## **21. 本協議的其他版本**

若本協議的中英文版本之間有任何不一致之處或抵觸，概以英文本為準。