

### Terms and Conditions for “Manage Credit Card” Function:

1. Manage Credit Card” Function (the “Function”) is applicable to the principal cardholders (“Cardholders”) of DBS Credit Cards and Co-branded Cards (excluding Private Label Cards and DBS Business Cards) (“Applicable Credit Cards”) issued by DBS Bank (Hong Kong) Limited (the “Bank”).
2. The Function is provided to the Cardholders on DBS Card+ mobile application (“DBS Card+”). To use the Function, Cardholders are required to install DBS Card+, register for and activate a DBS Card+ account.
3. Under the Function, Cardholders may enjoy the two features of (i) “Spending Limit”; and (ii) “Spending On-off”.
4. For the purpose of these terms and conditions, “Spending” refers to retail transactions in any currency with original retail sales slip or official payment record conducted at any point of sales or online which are authorized by the Bank.

For a retail purchase transaction under Card Interest-free Instalment Loan, “Spending” refers to the original full purchase amount at the time of entering the transaction. The subsequent monthly instalment posted to the account each month will not be counted as Spending. For avoidance of doubt, the following types of transactions shall not fall under the scope of Spending: manually authorized transactions, autopay, recurring transactions, direct debit authorization transactions, fund purchases, cash advances and relevant handling/administration fees, casino chips, foreign exchange, finance charges, refunds, reversed transactions, fee and charges, Call-a-loan, Balance Transfer, Funds Transfer, Fee Based Instalment, Flexi Shopping Programme, wire transfers, insurance payment, tax payment, any bill payment transactions, transactions made through the “Pay & Transfer” function of the mobile application and any other types of transactions specified by the Bank from time to time.

5. Spending Limit
  - a. Cardholders may set a Retail Spending Limit per calendar month for each Applicable Credit Card account. Once Cardholder has set the Retail Spending Limit for an Applicable Credit Card account, the total amount of Spending incurred on that account by the Cardholder and his/her supplementary cardholder(s), if any, during a calendar month, when added together, may not exceed the Retail Spending Limit.
  - b. Besides Spending described in Clause 4 above, Octopus Automatic Add-Value Service, Card-on-file transactions without authorization of the Bank and pre-approved transactions will be counted towards Retail Spending Limit.
  - c. The setup of Retail Spending Limit will not have any impact on the effective credit limit (if applicable) and combined credit limit of the Cardholder as assigned by the Bank. The Retail Spending Limit cannot exceed the effective credit limit (if applicable) and

combined credit limit assigned by the Bank to the Cardholder or the individual credit limit set in respect of that Applicable Credit Card account (if applicable).

- d. The Retail Spending Limit will be instantly effective once set and is valid until further change by the Cardholder. The Retail Spending Limit is calculated based on a calendar month and is not based on a statement cycle. During a calendar month, the Retail Spending Limit will not be released upon repayment of any outstanding balance. The Retail Spending Limit will only be reset on the 1st of every calendar month.
- e. For the avoidance of doubt, a Cardholder's total Spending is also subject to his/her available credit limit and thus may be less than the Retail Spending Limit.

#### 6. Spending On-off

- a. Cardholders may use the Spending On-off function to approve or decline certain categories of Spending specified below, namely "Online Spending", "Local Spending" and "Overseas Spending", conducted with each Applicable Credit Card account. Since the supplementary cardholder and the Cardholder use the account in conjunction, once turned-off, the supplementary cardholder cannot spend as well.
  - i. Online Spending refers to card-not-presents Spending in any currencies with any online merchant. Once turned off, Spending of this category will be declined.
  - ii. Local Spending refers to card-presents Spending in Hong Kong Dollars at any physical merchant outlets. Once turned off, Spending of this category will be declined.
  - iii. Overseas Spending refers to card-presents Spending in currencies other than Hong Kong Dollars at any physical merchant outlets. Once turned off, Spending of this category will be declined.
- b. The Spending On-off choice will be instantly effective once set and will remain valid in the date range specified by the Cardholder (if a date range can be set) or until it is further changed by the Cardholder.

- 7. Notwithstanding Cardholder's instruction under the Spending Limit and Spending On-off functions, use of Applicable Credit Card shall always be subject to the DBS Personal Credit Card Terms and Conditions ("Card Agreement"), including but not limited to Clause 2.2 of the Card Agreement. The Retail Spending Limit may be exceeded, and the Bank may authorize card transactions that a Cardholder disallows via Spending On-off as a result of the Exceptional Transactions described in Clause 2.2 of the Card Agreement.
- 8. The Bank shall not be liable for any loss or damage of whatever nature suffered or incurred directly or indirectly by the Cardholders due to the Bank's failure to implement the settings of the Function or failure in blocking or approving a transaction subject to Spending Limit or Spending On-off. The Function will not in any way reduce Cardholder's responsibilities or liabilities under the provisions of the Card Agreement.

9. The Bank may change these terms and conditions and/or modify or terminate the Function, including but not limited to revising the categories of Spending available for using the Spending On-off function without prior notice. The Bank's decision is final.
10. The English version shall prevail if there is any inconsistency between the English and Chinese versions.