



**DBS Bank (Hong Kong) Limited**

**Notice of Amendment**

The following terms and conditions related to credit card services will be revised with effect from 1 January 2026 (“**Effective Date**”). Unless otherwise specified, the changes apply to all personal credit cards (except business credit cards) issued by DBS Bank (Hong Kong) Limited (the “**Bank**”). We highlight the key changes to the terms and conditions below. You are advised to read carefully the information below to ensure you understand the changes made and how they may affect you.

RELEVANT TERMS AND CONDITIONS	AMENDMENT	EFFECT OF THE AMENDMENT
DBS Personal Credit Card Terms and Conditions	<p>Clause 2.1</p> <p>Besides the combined credit limit and individual credit limit set in respect of a credit card account, a new effective credit limit may be imposed on a credit card account to limit the full usage of the combined credit limit.</p> <p>Clauses 2.2, 4.1, 4.2 and 5.1</p> <p>All clauses related to credit limit and mentioning credit limit will be amended accordingly to specify which credit limit we are referring to.</p>	<p>You may not have full usage of the combined credit limit if an effective credit limit is imposed on your credit card account. Despite the effective credit limit, your combined credit limit shall be provided to credit reference agencies when such information about your credit limit is requested from us.</p>
Terms and Conditions for “Manage Credit Card” Function	<p>Clause 5c</p> <p>Due to the introduction of the effective credit limit, all clauses related to credit limit and mentioning credit limit will be amended accordingly.</p>	<p>If you have used the “Manage Credit Card” function of DBS Card+ App, there is impact on the maximum Retail Spending Limit you can set if the effective credit limit is applicable to you.</p>

You may visit any of our branches or our website at [go.dbs.com/hk-cardtnc-en](https://go.dbs.com/hk-cardtnc-en) to obtain a copy of the revised terms and conditions. In order for you to keep track of the changes, the prevailing version of the relevant terms and conditions is available at our website at [go.dbs.com/hk-cardtnc-en](https://go.dbs.com/hk-cardtnc-en) until 31 January 2026. You may not be able to access or download the prevailing version of the relevant terms and conditions subsequent to the expiry of the specified timeframe. You are advised to download and store a copy for future reference. If you do not agree or have no online access to the terms and conditions, you may contact our Customer Services and request for a physical copy.

**Please note that your retention and/or continuous use of the 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 the credit card(s) before the Effective Date in accordance with the 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  
June 2025