

## DBS Bank (Hong Kong) Limited

### Internet Account Terms and Conditions

**These terms and conditions (“Terms and Conditions”) set out your responsibilities and obligations in respect of your use of the Internet Account (as defined below). By using the Internet Account, you acknowledge that you have read and understood these Terms and Conditions and you agree to be bound by them.**

#### 1. DEFINITIONS

The expressions defined in the terms and conditions governing the use of your Card shall bear the same meanings when used in these Terms and Conditions, and the following words shall have the corresponding meanings:

“Internet Account” means the sub-account of a Card Account opened in the name of the Principal Cardholder for conducting online transactions via the Internet;

“we”, “us” or “our” refers to DBS Bank (Hong Kong) Limited and its successors and assigns; and

“you” or “your” refers to the user of the Internet Account who can only be a Principal Cardholder.

#### 2. ACCEPTANCE OF THESE TERMS AND CONDITIONS

2.1 By using the Internet Account, you will be deemed to have accepted and agreed to comply with these Terms and Conditions.

2.2 These Terms and Conditions are supplementary to and shall form part of the terms and conditions governing the use of your Card and shall operate in addition to all other terms and conditions to which you are subject, including our applicable data policies, the terms and conditions governing the use of our website (including the DBS Bank Website Conditions of Use) and any security measures implemented by us from time to time in relation to the conducting of online and/or other transactions or the use of the Internet Account.

2.3 In relation to the use of the Internet Account, if there is any inconsistency between these Terms and Conditions and any other applicable terms and conditions, these Terms and Conditions shall prevail.

#### 3. USE OF INTERNET ACCOUNT

3.1 Unless expressly permitted by us, the Internet Account shall be used solely for conducting online transactions via the Internet, which exclude transactions that require presentation of a Card at any point (whether at or subsequent to the time of the transactions).

3.2 The Internet Account must only be used by you.

3.3 The Internet Account 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 accept such transactions without notice.

#### 4. CREDIT LIMIT FOR INTERNET ACCOUNT

A sub-limit, which shall form part of the credit limit of the Card Account, will be assigned to the Internet Account by us from time to time. Subject to the credit limit of the Card Account and to our approval, the Principal Cardholder may change the sub-limit of the Internet Account.

#### 5. YOUR LIABILITIES AND OBLIGATIONS

5.1 You accept full responsibility for the security in using the Internet Account and agree to act prudently and in good faith when using the Internet Account, including by taking the measures listed below to safeguard the security of the Internet Account:

- (a) you must take all reasonable steps to keep the Internet Account number secret and must not disclose to any other person or otherwise permit or enable any other person to obtain the Internet Account number;
- (b) printed copies of any mailer issued in relation to the Internet Account should be securely stored or destroyed;
- (c) you must not permit, authorise or enable any other person to use the Internet Account;
- (d) the Internet Account should only be used in accordance with such procedures, instructions and security measures as we may notify you from time to time;
- (e) should you discover that your Internet Account is being or has been used in an unauthorised way, you must notify us as soon as reasonably practicable upon discovery by calling our Customer Services Hotline at 2290 8888. In certain circumstances, we may also require you to make a police report accompanied by written confirmation of the unauthorised use and any other information that we may require.

5.2 If you have acted fraudulently or with gross negligence (including, but not limited to, by not acting in accordance with clause 5.1, or have failed to follow the safeguards that we notify you from time to time), 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 Internet 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 Internet Account or otherwise incurred under the Internet Account;
  - (ii) any information supplied in relation to the application for or use or loss of the Internet Account being false, incomplete or inaccurate; and/or
  - (iii) all consequences arising from each Cardholder’s breach of these Terms and Conditions.