

THIS DOCUMENT IS IMPORTANT, PLEASE READ

Enhanced Security for Automatic Teller Machine ("ATM") Transactions

To comply with the requirements of the Hong Kong Monetary Authority, **from 1 March 2013** (the "Effective Date"), the overseas ATM transaction function of all credit cards will need to be activated before you (no matter a Principal Cardholder or a Supplementary Cardholder) can withdraw cash from ATMs outside Hong Kong*.

To ensure you can continue to use ATMs overseas with credit card on or after the Effective Date, from 15 January 2013, you can activate the overseas ATM transaction function, set the activation period and adjust the overseas daily withdrawal limit[^] through any DBS or other JETCO ATMs in Hong Kong# which bear this signage via JETCO's network. You can also download the "Credit Card/Cashline Card ATM Transaction Function Set Up Form" from our website (www.dbs.com/hk), complete Section C of the form and return it to any of our branches to activate the function.

Should you require any clarification, please contact our 24-hour Customer Services Hotline at 2290 8888.

DBS Bank (Hong Kong) Limited

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Remarks:

- * Except withdrawals through JETCO network at JETCO ATMs in Macau and Mainland China
- ^ The maximum daily withdrawal limit is HK\$15,000
- # Include JETCO ATMs bearing the above signage in Macau and Mainland China