

Notice of Amendment to Arrangement for DBS Mortgage Fire Insurance 星展銀行樓宇按揭火險安排修訂通知

In response to the clarification made by the Hong Kong Monetary Authority on 14 February 2017 in relation to section 22.12 of the Code of Banking Practice which took immediate effect, the arrangement for DBS Mortgage Fire Insurance¹ has been amended as follows with effect from **14 February 2017** (the "Effective Date"):

因應香港金融管理局在2017年2月14日釐清《銀行營運守則》第22.12條（即時生效），由2017年2月14日（「生效日期」）起，星展銀行樓宇按揭火險安排¹已作如下修訂：

Fire Insurance 火險	
Item 項目	Details 詳情
Sum Insured 投保額	<ul style="list-style-type: none"> ➤ If you choose to arrange the fire insurance based on the outstanding loan amount, the requirement that such amount must not be lower than the replacement cost (the cost of reinstating the property) was removed. 若閣下選擇以貸款餘額作為投保額，有關貸款餘額不可低於物業重建費用（即重建受保按揭物業所需的成本）的要求已取消。 ➤ You may make arrangement for fire insurance coverage for the mortgaged property with the sum insured based the original loan amount, the outstanding loan amount, the replacement cost, or a reasonable amount mutually agreed by you and the Bank.² 閣下可選擇以原貸款額、貸款餘額、物業重建費用或閣下與本行共同協定的合理金額作為按揭物業的火險投保額。²

For Your Information 供閣下參考

Fees & Charges ³ 服務收費 ³	
Valuation fee ⁴ 估價費 ⁴ (For replacement cost) (物業重建費用估值)	HK\$1,000 per year 每年HK\$1,000
Review fee for fire insurance policy 火險保單審閱費 (applicable for self-arranged fire insurance policy) (適用於由客戶自行安排之火險保單)	HK\$200 per policy per year 每份保單每年HK\$200

¹ Not applicable to customer whose property adopts the block fire insurance policy (the arrangement of block fire insurance policy remains unchanged)
不適用於物業已受屋苑保險保障的客戶（已受屋苑保險保障的安排維持不變）

² Your selection of Sum Insured will be adopted for fire insurance renewal until we receive your instruction to change. 本行將會以閣下所選擇的投保額續保，直至收到閣下的更改通知為止。

³ Fees & Charges as of 14 February 2017. 服務收費資料截至2017年2月14日。

⁴ Applicable to sum insured base on the replacement cost. 適用於選擇以重建費用作為火險投保額。

Please note that we shall not be able to continue providing services to you if you do not accept the above amendments. If you have any queries, please contact our Customer Services Hotline. The above fire insurance arrangement and fees and charges for DBS Mortgage Loan and Mortgage facility(ies) are available upon request from our Customer Services Hotline or from the DBS website at www.dbs.com.hk

請注意，如閣下不接納上述修訂，本行將無法繼續為閣下提供服務。如有查詢，請致電本行客戶服務熱線。閣下可隨時透過本行客戶服務熱線或網站www.dbs.com.hk索取以上樓宇按揭火險服務及相關收費資料。

Issued by DBS Bank (Hong Kong) Limited

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