

Notice of Amendments on the Terms and Conditions for DBS iBanking Service

With effect from 1 July 2014, Clauses 1, 9 and 10 of the Terms and Conditions for DBS iBanking Service will be revised as new Clauses 1 and 9 as follows:

1. Definitions

In these Terms and Conditions, the following words and expressions shall have the corresponding meanings wherever appropriate:

"Access Codes" means the username and password or other secure pin(s) (whether or not provided to the Customer by the Bank) required to gain access to the Service, as may be changed from time to time;

"Account" means any Current Account, Savings Account, DBS Account, DBS Treasures Account, DBS Treasures Private Client Account, DBS Private Bank Account, Credit Card Account, Time Deposit Account, Securities Account and/or such other account(s) held with the Bank which has been registered for use of the Service;

"Associate" means a company or body corporate which is a member of the same "group of companies" (as defined in Section 2 of the Companies Ordinance);

"Bank" means DBS Bank (Hong Kong) Limited/星展銀行(香港)有限公司 (including its successors and assigns);

"Bank Business Day" means a day on which the Bank is open for business in Hong Kong for at least 4 hours, other than on Saturday.

"Customer" means the person or each of the persons in whose name(s) the Account is opened and held, and, where there are two or more such persons, means each and all of them jointly and severally, and any reference to "Customer" shall, where the context requires, read as "Customers";

"Customer's Device" means a device (including a computer, mobile device or any other telecommunication equipment) together with all software and other hardware required to access the Service;

"Destination" means any mobile telephone number nominated by the Customer for the purpose of receiving SMS and/or e-mail address nominated by the Customer for the purpose of receiving e-mails (as the case may be);

"Exchange" means The Stock Exchange of Hong Kong Limited (or any successor);

"Fee Schedule" means the Bank Charges Schedule published by the Bank (including any effective supplement or addendum in relation thereto), a copy of which is available from the Website or at any DBS branch;

"Hong Kong" means Hong Kong Special Administrative Region of the People's Republic of China;

"HKSCC" means Hong Kong Securities Clearing Company Limited (or any successor);

"Instructions" means instructions that are given to the Bank in accordance with Clause 6 via the Service pursuant to access with the valid Access Codes in accordance with the procedures prescribed by the Bank;

"Related Persons" means, in respect of any company, its Associates and the directors, officers, employees and agents of that company and/or its Associates;

"Securities Account" means the securities account opened with the Bank;

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"Securities Trading Service" means the on-line trading service made available from time to time on the Website;

"Secure Device" means any smartcard, token, electronic device, hardware or any other equipment issued by the Bank from time to time to enable access to the Service;

"Secure Pin" means a Secure Pin generated by a Secure Device;

"the Service" means the Internet banking services (including the Securities Trading Service and other functionalities set out in these Terms and Conditions) provided by the Bank, which allows the Customer to operate the Account(s) through the Customer's Device;

"SMS" means short message service which allows the Customer to receive text messages sent through a mobile service network;

"Trading Day" means a day on which the Exchange opens for trading for its regular trading sessions;

"Transactions" has the meaning given under Clause 6.2; and

"Website" means www.dbs.com/hk or such other Internet website or any mobile device or telecommunication equipment application operated and/or maintained by or on behalf of the Bank.

Headings are used for convenience only and should not be taken into account when construing these Terms and Conditions.

9. Fund transfer and bill payment services

9.1 Transactions involving transfer of funds between the Account and accounts of the Customer and/or third parties held within the Bank and/or with other banks or financial institutions can only be accepted if the necessary arrangements have been established by the Bank. Such fund transfer transactions, wherever practicable, will be processed on the same day or otherwise on the next Bank Business Day at the discretion of the Bank. The Customer may also instruct the Bank to effect payment on another date as specified by the Customer subject to acceptance by the Bank. **The Customer is solely responsible for ensuring correct Instructions (including transferee details) are given. The Bank has no responsibility to verify any information contained in such Instructions.**

9.2 The Bank may set limitations on the transaction amount, payment recipient, frequency of use or other features for use of the fund transfer or bill payment services.

DBS Bank (Hong Kong) Limited

星展銀行（香港）有限公司

18 June 2014