

親愛的客戶：

銀行服務收費表及按揭服務章則和條款之修訂通知

謹此通知，銀行服務收費表（DBS Account 及星展豐盛理財客戶）及《按揭服務章則和條款》將由 2024 年 6 月 30 日起（「生效日期」）作出修訂，詳情分別於以下 I 及 II 部分列明。

I. 銀行服務收費表的修訂事項

服務種類	現行		修改後	
VII. 貸款服務				
A. 按揭貸款				
5) 估價費 (重建費用估價)	5) 估價費 (重建費用估價)	若以重建價值作為投保額，每年收取 HK\$1,000	5) 火險 (估價費)	若以重建價值作為投保額，每年收取 HK\$1,000
16) 提前償還部分貸款 / 提早贖回物業行政費	每項申請 HK\$1,000		每項申請 HK\$1,200	
18) 按揭申請費	不適用		每項申請 HK\$1,000	
19) 物業估價費 (適用於新開立的按揭貸款)	不適用		每項申請 HK\$2,000	

II. 《按揭服務章則和條款》的修訂事項

服務種類	現行	修改後
	以下章則和條款為按揭貸款確認書（「貸款確認書」）的重要組成部分，並適用於星展銀行（香港）有限公司（「本行」，包括其繼承人和受讓人）向借款人提供的貸款安排（以本行向借款人發出的貸款確認書所列明的貸款安排為準）。	以下章則和條款為按揭貸款確認書（「貸款確認書」）的重要組成部分，並適用於星展銀行（香港）有限公司（「本行」，包括其繼承人和受讓人）向借款人提供的貸款安排（以本行向借款人發出的貸款確認書所列明的貸款安排為準）。 <u>本按揭服務章則和條款必須與貸款確認書及任何其他有關貸款的文件一併閱讀。若本章則和條款與貸款確認書的條款之間存在任何不一致之處，概以貸款確認書的條款為準。</u>
還款	閣下須根據貸款確認書指定的還款周期，或本行以其絕對酌情權釐定並通知閣下的其他還款周期及金額，連續每期以同等金額及以已結算款項向本行分期償還貸款的本金及利息。該等款項將透過自動轉賬或閣下已與或將與本行安排的其他支付方式支付。若閣下的賬戶資金不足以還款，本行有權扣除部分或全部貸款本金、利息及/或逾期還款費用和逾期利息（如有）而不另行通知。	閣下須根據貸款確認書指定的還款周期，或本行以其絕對酌情權釐定並通知閣下的其他還款周期及金額，連續每期以同等金額及以已結算款項向本行分期償還貸款的本金及利息。該等款項將透過自動轉賬從閣下在本行的戶口扣除或按本行全權絕對酌情同意的其他安排支付。若閣下的賬戶資金不足以還款，本行有權扣除部分或全部貸款本金、利息及/或逾期還款費用和逾期利息（如有）而不另行通知。
逾期費用/逾期還款	若閣下逾期支付或清償任何當期還款，本行將按貸款確認書中的合約利率加7%年利率或本行不時決定的其他費率收取逾期還款費用及逾期利息。任何月份的逾期還款費用及逾期利息將按未償還金額及該月份的現行合約利率加7%年利率計算。該等費用將從閣下在本行的戶口扣除，或由閣下向本行支付。	若閣下逾期支付或清償任何當期還款，本行將按貸款確認書中的合約利率加特定年利率或本行不時決定的其他費率收取逾期還款費用及逾期利息。任何月份的逾期還款費用及逾期利息將按未償還金額及該月份的現行合約利率加特定年利率計算。 <u>有關現行的特定年利率，請參閱銀行服務收費表。該等費用將從閣下在本行的戶口扣除，或由閣下向本行支付。</u>
提前還款	閣下可在給予本行最少一個月的事先書面通知後，提前清還全部或部分還款，惟本行可收取貸款確認書所載的提前還款費用而提前還款亦須符合最低提前部分還款額。若提前還款的日期並非分期還款日，利息將計算至下一個分期還款日。任何部分還款額不得低於最低提前部分還款額或其倍數，該金額由本行不時全權酌情決定。	閣下可在給予本行最少一個月的事先書面通知後，提前清還全部或部分貸款，惟須根據貸款確認書繳付提前還款費用並須符合提前部分還款的最低金額。若閣下提前清還部分貸款，按揭人須維持最低貸款金額港幣50萬元或最初貸款金額的10%，以較高者為準。若提前還款的日期並非分期還款日，利息將計算至下一個分期還款日。任何部分還款額不得低於提前部分還款的最低金額或其倍數，該金額由本行不時全權酌情決定。

服務種類	現行	修改後
修訂	本行可修訂貸款確認書（包括本章則和條款），惟須在不少於30天前以書面通知閣下。即使閣下實際上可能未收到本行的書面通知，但該等修訂將在該30天通知期屆滿後生效並具有約束力。本行保留權利修訂或取消貸款確認書的條款。	本行可修訂貸款安排（包括貸款確認書及本章則和條款），惟須在不少於30天前以書面通知閣下。除非該等更改並非在本行的控制範圍內，否則貸款安排涉及利息、費用和收費及閣下的責任或義務的變更或其他重大更改將在本行以書面通知閣下更改詳情後不少於60天生效。即使閣下實際上可能未收到本行的書面通知，但該等修訂將在各自的通知期屆滿後生效並具有約束力。本行保留權利修訂或取消貸款確認書的條款。
利率變更	若任何貸款安排的利率為 (1)最優惠利率或 (2)最優惠利率減某年利率，本行有權不時及在任何時候以本行的資金成本加上某一年利率（該某一年利率由本行全權絕對酌情決定）代替貸款利率，作為該貸款安排的適用利率，如此計算所適用的期間由本行全權絕對酌情決定，而閣下應付的利率須至少為0%。	若任何貸款安排的利率為 (1)最優惠利率或 (2)最優惠利率減某年利率，本行有權不時及在任何時候以本行的資金成本加上某一年利率（該某一年利率由本行全權絕對酌情決定）代替貸款利率，作為該貸款安排的適用利率，如此計算所適用的期間由本行全權絕對酌情決定，而閣下應付的利率須至少為0%。 <u>在以上第13條規限下，如由於任何原因導致利率不正確或未如通知所指作出調整，本行有權根據相關通知對利率作出追溯調整，並從閣下在本行的賬戶中扣回利息差額。</u>
承諾	b) 向擔保人提供資料 如貸款安排由任何第三者擔保或提供抵押品，閣下同意本行向閣下任何貸款或貸款安排的擔保人或提供抵押品的人士提供下列文件： i) 有關合約的副本或摘要，以示所擔保或保證的義務； ii) 在發出一般還款提示後，如閣下未能清還逾期款項，發給閣下的逾期還款正式催繳通知書副本；以及 iii) 按擔保人或提供抵押品的人士不時提出的要求，本行發給閣下的最新結單的副本	b) 向擔保人提供資料 如貸款安排由任何第三者擔保或提供抵押品，閣下同意本行向閣下任何貸款或貸款安排的擔保人或提供抵押品的人士提供下列文件： i) 有關合約的副本或摘要，以示所擔保或保證的義務； ii) 在發出一般還款提示後，如閣下未能清還逾期款項，發給閣下的逾期還款正式催繳通知書副本；以及 iii) 按擔保人或提供抵押品的人士不時提出的要求，本行發給閣下的最新結單的副本；及 iv) <u>載有貸款安排必要資料的函件或任何其他適當的通訊方式，以便在擔保人或提供抵押品的人士就貸款安排負有的責任解除時通知他們。</u>
其他條款	a) 貸款安排受本行修訂 / 取消貸款安排及要求立即還款的絕對權利限制，包括本行要求現金保證的權利。	a) 貸款安排受本行修訂 / 取消貸款安排及要求立即還款的絕對權利限制，包括本行要求現金保證的權利。 <u>即使閣下已表示接受貸款安排。這包括更改或撤回貸款安排而無需提供具體原因。</u>

本行以此修訂通知提前通知閣下有關上述更改。各項更改將於生效日期自動生效及對閣下具有約束力。如閣下沒有在生效日期前結束相關賬戶，則視為閣下同意上述更改。如閣下不同意上述更改，閣下可以終止相關服務。

此修訂通知所載的服務費於付印時均為正確，惟本行有權隨時作出調整。本行亦保留權利不時推行新收費。目錄、索引、標題、節、條款及段落編號被提述時任何相應的更改，均未在本修訂通知中列出，請參閱最新版本的銀行服務收費表及/或《按揭服務章則和條款》。

銀行服務收費表將不時檢視和更新。為了讓閣下追蹤這些更改並留存副本以便日後參考，本行網站 go.dbs.com/ 提供了以往版本和新版本以供下載。自本函生效日期起，舊版本將在至少 30 天內可供下載，而新版本將在另有新版本取代後的 30 天內可供下載。如對銀行服務收費表及《按揭服務章則和條款》的修訂有任何查詢或需索取銀行服務收費表及/或《按揭服務章則和條款》的紙張版本，請致電本行按揭服務熱線 2961 2288 與我們聯絡。

本通知的中英文版本如有歧異，概以英文版本為準。

星展銀行 (香港) 有限公司

2024 年 4 月

本函為無須簽署的電腦編印文件。

April 2024

Dear Customer,

Notice of Amendment to the Bank Charges Schedule and Mortgage Services Terms and Conditions

We would like to inform you that with effect from 30 June 2024 (“**Effective Date**”), changes are made to the Bank Charges Schedule (DBS Account and Treasures customers) (“**Bank Charges Schedule**”) as stated in Section I, and to the Mortgage Services Terms and Conditions (the “**Terms and Conditions**”) as stated in Section II respectively.

I. Revised items in the Bank Charges Schedule

Item	Prevailing		Revised	
VII. LOAN SERVICES				
A. Mortgage loan				
5) Valuation Fee (for Replacement Cost)	5) Valuation Fee (for Replacement Cost)	HK\$1,000 per year for a policy with the insured sum determined by the reinstatement value	5) <u>Fire Insurance (Valuation Fee)</u>	HK\$1,000 per year for a policy with the insured sum determined by the reinstatement value
16) Administration fee for partial repayment or early redemption	HK\$1,000 per request		HK\$1,200 per request	
18) Mortgage Application Fee	N/A		HK\$1,000 per application	
19) Property Valuation Fee (Applicable for New Loan Setup)	N/A		HK\$2,000 per application	

II. Revised items in the Mortgage Services Terms and Conditions

Item	Prevailing	Revised
	These Terms and Conditions form an integral part of the offer letter (the “Letter”) and apply to the grant by DBS BANK (HONG KONG) LIMITED (the “Bank”, which expression shall include its successors and assigns) to the Borrower of the Facility as stated in the Letter issued by the Bank to the Borrower.	These Terms and Conditions form an integral part of the offer letter (the “Letter”) and apply to the grant by DBS BANK (HONG KONG) LIMITED (the “Bank”, which expression shall include its successors and assigns) to the Borrower of the Facility as stated in the Letter issued by the Bank to the Borrower. <u>You must read it in conjunction with the Letter and any other documents in relation to the Facility. If there is any inconsistency between these terms and the terms in the Letter, then the terms in the Letter shall prevail.</u>
Repayment	Repayment of principal and interest of the Loan(s) is/are to be made in cleared funds in such equal and consecutive instalments at such intervals as stated in the Letter, or at such other intervals and amounts as the Bank at its absolute discretion shall determine and advise you. The amount due will be debited from your account through the autopay system or by other arrangements you have made/will make with the Bank. Where your account has insufficient funds for repayment, the Bank shall have the right to debit the principal, interest and/or late payment charges and overdue interest (if any), in part or in whole, without further notice to you.	Repayment of principal and interest of the <u>loan(s)</u> is/are to be made in cleared funds in such equal and consecutive instalments at such intervals as stated in the Letter, or at such other intervals and amounts as the Bank at its absolute discretion shall determine and advise you. The amount due will be debited from your account <u>with the Bank</u> through the autopay system or by other arrangements <u>with the consent of the Bank in its sole and absolute discretion</u> . Where your account has insufficient funds for repayment, the Bank shall have the right to debit the principal, interest and/or late payment charges and overdue interest (if any), in part or in whole, without further notice to you.
Late Charges / Late Instalment Payment	Late payment / settlement of any loan instalment will be subject to late payment charges and overdue interest at 7% p.a. over the contract rate shown in the Letter or at such other rate(s) as the Bank shall from time to time determine. The late payment charges and overdue interest for a given month is calculated by applying 7% p.a. over the prevailing contract rate of that month on the outstanding amount. These charges will be debited to your account with the Bank or be paid by you to the Bank.	Late payment / settlement of any loan instalment will be subject to late payment charges and overdue interest at a <u>specific rate</u> over the contract rate shown in the Letter or at such other rate(s) as the Bank shall from time to time determine. The late payment charges and overdue interest for a given month is calculated by applying a <u>specific rate</u> over the prevailing contract rate of that month on the outstanding amount. <u>The latest specific rate is as stated in the Bank Charges Schedule.</u> These charges will be debited to your account with the Bank or be paid by you to the Bank.
Prepayment	You may prepay the whole or part of the Loan by giving the Bank one month's prior written notice subject to payment of the prepayment charge and a minimum partial prepayment amount as stated in the Letter. If the request for early prepayment of the Facility takes place on a date other than the instalment due date, interest shall be calculated to the upcoming instalment due date. Any partial prepayment shall not be less than a minimum partial prepayment sum, or its multiple integrals thereof, to be determined from time to time by the Bank at its sole discretion.	You may prepay the whole or part of the <u>loan</u> by giving the Bank <u>at least</u> one month's prior written notice subject to payment of the prepayment charge and a minimum partial prepayment amount as stated in the Letter. <u>If only a part of the loan is prepaid, the mortgagor must maintain a minimum loan balance of HK\$500,000, or 10% of the original loan amount, whichever is higher.</u> If the request for early prepayment of the Facility takes place on a date other than the instalment due date, interest shall be calculated to the upcoming instalment due date. Any partial prepayment shall not be less than a minimum partial prepayment sum, or its multiple integrals thereof, to be determined from time to time by the Bank at its sole discretion.

Item	Prevailing	Revised
Regarding default by the Borrower	<p>You must immediately pay the Bank the outstanding principal balance of the Loan, accrued interest and outstanding balance of any other facilities if any one of the following events happen:</p> <p>a) you are late in paying any money under the Letter;</p> <p>b) you breach any provision of the Letter (other than one which requires you to pay money);</p> <p>c) the Bank gives you notice that the Bank has found out that you gave the Bank false or incomplete information in the loan application form which had adversely impaired or misled the Bank in its decision to grant you the Loan;</p> <p>d) any other event happens which is an Event of Default under the Mortgage.</p> <p>In addition to any general right of set-off or other rights conferred by law or under any other agreement, the Bank may, without prior notice to you, set-off or transfer any money standing to the credit of any account(s) which you maintain with the Bank (whether in your own name or in joint names with any other person) in or towards settlement of any amount owing to the Bank in respect of the Loan. The Bank shall as soon as reasonably practicable notify you after any exercise of the Bank's right of set-off.</p>	<p>You must immediately pay the Bank the outstanding principal balance of the <u>loan</u>, accrued interest and outstanding balance of any other facilities if any one of the following events happen :</p> <p>a) you are late in paying any money under the Letter;</p> <p>b) you breach any provision of the Letter (other than one which requires you to pay money);</p> <p>c) the Bank gives you notice that the Bank has found out that you gave the Bank false or incomplete information in the loan application form which had adversely impaired or misled the Bank in its decision to grant you the <u>loan</u>;</p> <p>d) any other event happens which is an Event of Default under the Mortgage.</p> <p>In addition to any general right of set-off or other rights conferred by law or under any other agreement, the Bank may, without prior notice to you, set-off or transfer any money standing to the credit of any account(s) which you maintain with the Bank (whether in your own name or in joint names with any other person) in or towards settlement of any amount owing to the Bank in respect of the <u>loan</u>. The Bank shall as soon as reasonably practicable notify you after any exercise of the Bank's right of set-off.</p>
Amendment	<p>The Bank may by not less than 30 days notice in writing to you, amend the Letter (including these Terms and Conditions). Such amendment shall become effective and binding upon expiry of that 30- day period, notwithstanding that you may not in fact have received the Bank's written notice. The Bank reserves the right to amend or cancel the offer contained in the Letter.</p>	<p>The Bank may by not less than 30 days' notice in writing to you, amend the <u>Facility</u> (including <u>the Letter and</u> these Terms and Conditions). <u>Unless the changes are not within the Bank's control, variations to the Facility affecting the interest, fees and charges and the liabilities or obligations of you or any other significant changes will take effect not less than 60 days after the date of notice to you setting out details of such changes. These amendments shall become effective and binding upon expiry of the respective notice period,</u> notwithstanding that you may not in fact have received the Bank's written notice. The Bank reserves the right to amend or cancel the offer contained in the Letter.</p>
Interest Rate Change	<p>If the interest rate for any Facility is expressed to be (1) the Prime Rate or (2) the Prime Rate minus a margin, the Bank shall be entitled to from time to time and at any time substitute the Bank's cost of funds plus a margin (such margin shall be determined by the Bank at its sole and absolute discretion) for the interest rate as the applicable interest rate for the Facility for such duration as the Bank may determine at its sole and absolute discretion, subject always to the interest rate payable by you being at least 0%.</p>	<p>If the interest rate for any Facility is expressed to be (1) the Prime Rate or (2) the Prime Rate minus a margin, the Bank shall be entitled to from time to time and at any time substitute the Bank's cost of funds plus a margin (such margin shall be determined by the Bank at its sole and absolute discretion) for the interest rate as the applicable interest rate for the Facility for such duration as the Bank may determine at its sole and absolute discretion, subject always to the interest rate payable by you being at least 0%.</p> <p><u>Subject to Clause 13 above, in the event of any incorrect or non-adjustment of the interest rate as notified, for any reason whatsoever, the Bank is entitled to retroactively adjust the interest rate in accordance with the respective notice and charge back the interest difference from your account with the Bank.</u></p>
Undertaking	<p>b) Provision of information to Guarantor(s)</p> <p>In case the Facility is secured by guarantee and/or security from any third party, you hereby consent to the Bank's providing to any guarantor(s) or provider(s) of security in respect of any loan(s) or credit facility extended to you the following :</p> <p>i) a copy of the contract evidencing the obligations to be guaranteed or secured or a summary thereof;</p> <p>ii) a copy of any formal demand for overdue payment which is sent to you after you have failed to settle an overdue amount following a customary reminder; and</p> <p>iii) from time to time on request by the guarantor(s) or provider(s) of security, a copy of the latest statement of account provided to you.</p>	<p>b) Provision of information to Guarantor(s)</p> <p>In case the Facility is secured by guarantee and/or security from any third party, you hereby consent to the <u>Bank</u> providing to any guarantor(s) or provider(s) of security in respect of any loan(s) or credit facility extended to you the following :</p> <p>i) a copy of the contract evidencing the obligations to be guaranteed or secured or a summary thereof;</p> <p>ii) a copy of any formal demand for overdue payment which is sent to you after you have failed to settle an overdue amount following a customary reminder; and</p> <p>iii) from time to time on request by the guarantor(s) or provider(s) of security, a copy of the latest statement of account provided to you; <u>and</u></p> <p>iv) <u>a letter or any other appropriate means of communication containing the necessary information regarding the Facility to inform the guarantor(s) or provider(s) of security when they are discharged from their liabilities associated with the Facility.</u></p>
Other Conditions	<p>a) The Facility is subject to the Bank's overriding right of amendment / withdrawal and to repayment on demand including the right to call for cash cover on demand.</p>	<p>a) The Facility is subject to the Banks overriding right of amendment / withdrawal and to repayment on demand including the right to call for cash cover on demand, <u>regardless of any purported acceptance by you. This includes the right to amend or withdraw the Facility without the obligation of providing a specific reason.</u></p>

This Notice of Amendment serves as our notice to you regarding the changes set out above. The changes will take effect automatically on the Effective Date and will be binding on you. If you do not close your relevant accounts prior to the Effective Date, you would be deemed to have agreed to such changes. You may terminate the service if you do not agree to the changes.

The service charges contained in this Notice of Amendment are correct at the time of printing but remain subject to change. The Bank reserves the right to introduce new service charges from time to time. Any consequential changes to references to the table of contents, index, headings, section, clauses and paragraph numbering are not set out in this Notice of Amendment. Please refer to the latest version of the Bank Charges Schedule and/or the Terms and Conditions respectively.

The Bank Fee Schedule will be reviewed and updated from time to time. In order for you to keep track of the changes and store a copy for future reference, a copy of the previous version and new version are available for download at our website go.dbs.com/. The old version will be available for download for at least 30 days from the Effective Date of this letter and the new version will be available for download until 30 days after it has been superseded. For enquiries on the changes to the Bank Charges Schedule and the Terms and Conditions or if you would like to request for a physical copy of the Bank Charges Schedule and/or the Terms and Conditions, please contact the Bank's Mortgage Direct Hotline at 2961 2288.

Wherever there is a discrepancy between the English and Chinese version of this notice, the English version prevails.

DBS Bank (Hong Kong) Limited

This is a computer-generated letter and a signature is not required.