

Dear Valued Customer,

**Re: Notice of Revised Terms and Conditions for certain banking services and products**

As part of our ongoing commitment to simplify and enhance the banking experience that we provide, we have streamlined the terms and conditions for Accounts, Payables, Receivables, Digital Channels, Documentary Trade, Open Account Trade, and Global Financial Markets services and products. These changes are applicable only to services and products provided in Hong Kong.

The banking services and products which are set out in **Annex 1** are referred to as “**Applicable Services**”. If you have any other services or products with us that are not covered under this letter, they will continue to be governed by their existing terms and conditions and no action is needed from you.

According to our records, you are currently using, or have used, one or more of the **Applicable Services**.

In streamlining our documentation, we have consolidated the terms and conditions for separate Applicable Services into one primary document as the “**General Banking Terms and Conditions**”, with supplemental Jurisdiction Schedules, and applicable Service Schedules set out in **Annex 2** (collectively, the “**Revised Terms**”).

Improvements in our documentation materially reduce the number of signatures involved, streamline the amount of material to review, simplifies the language, and harmonise the existing terms and conditions for the Applicable Services, increasing the consistency of clauses across multiple services. The new General Banking Terms and Conditions apply to all DBS jurisdictions, and therefore eliminate the need to separately accept terms and conditions in additional jurisdictions where you want DBS to provide Applicable Services to you. The Revised Terms, which are available at our website by scanning below QR code. Terms that are commercial in nature, such as any previously agreed pricing and fees, remain unaffected. Please note that your retention and/or continuous use of DBS services on or after the Effective Date shall constitute your agreement and acceptance of the above revisions and the revisions shall be binding on you. If you do not accept the above Revised Terms, please terminate your services before the Effective Date in accordance with your right of termination provided in the Revised Terms.

The Revised Terms take effect after 29 July 2024 (the “**Commencement Date**”).

Our website will be updated on 29 July 2024 with revised forms which incorporate these Revised Terms. If you use any of these revised forms (whether from our website or otherwise) prior to the Commencement Date, you will be deemed to agree to these Revised Terms in relation to all Applicable Services upon execution of the form and the Commencement Date shall be deemed to be the date of execution of the first revised form prior to the Commencement Date.

If you have any questions regarding the Revised Terms, please refer to the frequently asked questions (the “**FAQ**”) by scanning below QR code, or do not hesitate to contact our BusinessCare at (852) 2290 8068 or your Relationship Manager. We appreciate your understanding and cooperation as we continue in our efforts to simplify and enhance your banking experience. Thank you for choosing DBS Bank (Hong Kong) Limited as your banking partner.

Revised Terms



FAQ



Yours sincerely,

**DBS Bank (Hong Kong) Limited**

This letter is computer-generated and does not require a signature.

Wherever there is an inconsistency between the English and Chinese version, the English version prevails.

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親愛的客戶：

### 有關銀行服務及產品條款及細則的修訂通知

為精簡並提升銀行服務，本行簡化了一系列條款和細則，涵蓋帳戶、付款、收款、數碼渠道、傳統跟單貿易、開戶交易，以及環球金融市場服務等服務和產品。有關修訂僅限於本行在香港提供的服務和產品。

**附件 1** 所列出的銀行服務和產品稱為「**適用服務**」。如果本函未有提及您所使用的服務或產品，即該服務或產品繼續受其現有條款和細則約束，您無需採取任何行動。

根據記錄，您正使用或曾經使用一項或多項**適用服務**。

為簡化文件處理，我們將每個適用服務的條款和細則合併成一份主要文件，稱為「**一般銀行業務條款及細則**」，並於**附件 2** 中列出司法管轄附表和服務附表（統稱為「**修訂條款**」）。

這樣將大大減少簽名和審核文件的次數，同時精簡語意，並統一適用服務的現有條款和細則，確保各服務的條款保持一致。修訂後的一般銀行條款及細則適用於所有星展銀行。因此，當您使用其他司法管轄區星展銀行所提供的適用服務時，無需另外接受條款及細則。有關修訂條款，可透過掃描下方二維碼進入本行網站細閱。任何具商業性質的條款，例如先前與本行協定的價錢和費用，將不受影響。請注意，如您在生效日當天或之後保留和／或繼續使用星展銀行服務，即表示同意並接受上述修訂，該修訂將對您具有約束力。如您不接受上述修訂條款，請在生效日期前按修訂條款所載的權利終止服務。

修訂條款將於 2024 年 7 月 29 日（「**生效日**」）後生效。

本行網站將於 2024 年 7 月 29 日進行更新，屆時修訂條款將納入各表格。如果您在生效日之前簽署經修訂的表格（無論是經本行網站或其他方式），則代表您同意適用服務相關的修訂條款，生效日將為簽署首份表格之日期。

如果您對修訂條款有任何疑問，請掃描下方二維碼參閱常見問題（「**常見問題**」），或隨時致電星展企業一線通 (852) 2290 8068 或與您的客戶經理聯絡。感謝您的諒解及合作，我們將繼續致力精簡並提升銀行服務。感謝您選擇星展銀行（香港）有限公司作為合作夥伴。

修訂條款



常見問題



星展銀行（香港）有限公司敬上

本函為無須簽署的電腦編印文件。

如中、英文版本有任何不一致之處，概以英文版本為準。

**Annex 1  
Applicable Services**

<b>Category A</b>
<p>Accounts Services: Opening and maintenance of accounts and related services:</p> <ul style="list-style-type: none"> <li>• Corporate Current Accounts (HKD and Foreign Currency)</li> <li>• Corporate Fixed Deposit Accounts</li> <li>• Corporate Multi-Currency Accounts (MCA)</li> <li>• Corporate ATM Cards</li> </ul>
<p>Payables Services: Payment services made on your behalf or instruction:</p> <ul style="list-style-type: none"> <li>• FPS Services</li> <li>• Autopay Services</li> <li>• Telegraphic Transfers</li> <li>• Direct Debit Payments</li> <li>• Cashier's Orders and Cheques</li> </ul>
<p>Receivables Services: Services involving payments made to you by us or other persons:</p> <ul style="list-style-type: none"> <li>• Direct Debit Authorisation (DDA) Services</li> <li>• DBS Enriched Consolidated Receivables (ENCORE)</li> <li>• FPS Services</li> <li>• Telegraphic Transfers</li> <li>• Cheques</li> </ul> <p>Note: Virtual Accounts (VA) is <b>not</b> part of this category</p>
<p>Digital Channels Services: Use of services through software, electronic communications, website, network, application or platform such as:</p> <ul style="list-style-type: none"> <li>• IDEAL/IDEAL Connect/IDEAL RAPID</li> <li>• DBS website and/or mobile applications</li> <li>• DBS Treasury &amp; Markets Digital Channels</li> </ul>
<b>Category B</b>
<p>Documentary Trade Services</p> <ul style="list-style-type: none"> <li>• Issuance of Standby Letters of Credit (SBLC), Banker's Guarantees (BG) or documentary credits</li> <li>• Issuance of Back-to-Back documentary credits</li> <li>• Import financing</li> <li>• The issuance of shipping guarantees or endorsement or release of transports documents to facilitate the release of goods</li> <li>• Import or export documentary collection</li> <li>• Handling of documents in connection with a documentary credit</li> <li>• Export financing; and Transferable documentary credits</li> </ul>
<p>Open Account Trade Services</p> <ul style="list-style-type: none"> <li>• Supplier Payment Services (SPS)</li> </ul>
<p>Global Financial Market Services</p> <ul style="list-style-type: none"> <li>• Treasury FX: Services and products involving spot and forward foreign exchange transactions under an executed DBS Master Agreement ("<b>DBS MA</b>"), ISDA Master Agreement ("<b>ISDA</b>") or an acknowledged set of Standard Terms and Conditions governing Transactions, as the case may be.</li> </ul>
<p>Receivables Services</p> <ul style="list-style-type: none"> <li>• Virtual Accounts (VA)</li> </ul>
<b>Category C</b>
<ul style="list-style-type: none"> <li>• Bulk Cash Deposit Service</li> </ul>

**Annex 2  
Relevant Service Schedules**

<b>Category A</b>
<p>Service Schedule – Additional Connectivity Services            Service Schedule – DBS MAX Service            Service Schedule – DBS Digital DDA Services</p>
<b>Category B</b>
<p>Trade Services Schedule            Service Schedule – Treasury Digital Service            Service Schedule – DBS Master Agreement</p>

**附件 1**  
**修訂條款**

<b>類別 A</b>
帳戶服務：開立或管理帳戶及其他相關服務 <ul style="list-style-type: none"> <li>• 企業往來帳戶（港幣及外幣）</li> <li>• 企業定期存款帳戶</li> <li>• 企業多種貨幣帳戶 (MCA)</li> <li>• 企業提款卡</li> </ul>
付款服務 依照指示所進行的付款服務： <ul style="list-style-type: none"> <li>• 轉數快服務</li> <li>• 自動轉帳服務</li> <li>• 電匯</li> <li>• 直接扣帳付款</li> <li>• 本票和支票</li> </ul>
收款服務 讓本行或他人支付款項給您： <ul style="list-style-type: none"> <li>• 直接付款授權 (DDA) 服務</li> <li>• 星展銀行應收賬款整合式報表服務 (ENCORE)</li> <li>• 轉數快服務</li> <li>• 電匯</li> <li>• 支票</li> </ul> 注意：虛擬帳戶 (VA) 不屬此類
數碼渠道服務：透過軟件、電子通訊、網站、網路、應用程式或平台使用服務，例如： <ul style="list-style-type: none"> <li>• IDEAL/IDEAL Connect/IDEAL RAPID</li> <li>• 星展銀行網站和／或流動應用程式</li> <li>• 星展銀行外匯與市場數碼平台</li> </ul>
<b>類別 B</b>
傳統跟單貿易 <ul style="list-style-type: none"> <li>• 簽發備用信用證 (SBLC)、銀行擔保 (BG) 或跟單信用證</li> <li>• 開立背對背跟單信用證</li> <li>• 進口融資</li> <li>• 簽發船務擔保、背書或提供運輸文件，以加快貨物放行</li> <li>• 進出口單據託收</li> <li>• 處理有關跟單信用證的文件</li> <li>• 出口融資和可轉讓跟單信用證</li> </ul>
記帳貿易服務 <ul style="list-style-type: none"> <li>• 供應商付款服務 (SPS)</li> </ul>
環球金融市場服務 <ul style="list-style-type: none"> <li>• 外匯買賣：涉及現貨及遠期外匯的產品和服務，並視情況受現行星展銀行主協議（「DBS MA」）、國際掉期及衍生工具協會主協議（「ISDA」）或交易標準條款和細則約束。</li> </ul>
收款 <ul style="list-style-type: none"> <li>• 虛擬帳戶 (VA)</li> </ul>
<b>類別 C</b>
<ul style="list-style-type: none"> <li>• 大量存入現金服務</li> </ul>

**附件 2**  
**相關服務附表**

<b>類別 A</b>
服務附表－附加銀行連接服務 服務附表－DBS MAX 服務 服務附表－星展數碼 DDA 服務
<b>類別 B</b>
貿易服務附表 服務附表－外匯數碼服務 服務附表－星展銀行主協議