

30 Apr 2024

Dear Customer,

**Notice of Amendment to the Terms and Conditions Governing Multi-currency Revolving Term Loan and the CHARGE over CASH DEPOSITS, STOCKS, SHARES AND OTHER SECURITIES to secure LIABILITIES OF THE DEPOSITOR**

We would like to inform you that with effect from 5 June 2024 (“**Effective Date**”), changes are made to the Terms and Conditions Governing Multi-currency Revolving Term Loan which is renamed to the Terms and Conditions Governing Uncommitted Multi-currency Revolving Term Loan (the “**Terms and Conditions**”) as stated in Section I, and to the CHARGE over CASH DEPOSITS, STOCKS, SHARES AND OTHER SECURITIES to secure LIABILITIES OF THE DEPOSITOR (the “**Deed**”) as stated in Section II respectively.

**I. Revised items in the Terms and Conditions**

Item	Prevailing	Revised
<b>1. Definitions and Interpretation</b>	" <b>Bank's Cost of Funds</b> " the cost of funding of the Bank as may be determined by the Bank from time to time.	" <b>Bank's Cost of Funds</b> " is the Bank's funding cost and shall be determined by the Bank from time to time with consideration of various factors, including but not limited to the respective currency's market benchmark rate, prevailing market conditions, and any other factors that may affect the Bank's funding cost. COF is a floating rate and may change.
<b>21. Variation</b>	The Bank may, at its absolute discretion vary, amend or supplement any of these Terms and Conditions (including without limitation, the basis of calculation of any interest, charges, commissions or fees). Such variation, amendment or supplement shall take effect not less than 30 days after the date of the notice to the Borrower setting out details of such variation, amendment or supplement or, if later, the date specified in the notice. The Borrower agrees to be bound by any such amended or revised Terms and Conditions.	The Bank may, at its absolute discretion vary, amend or supplement any of these Terms and Conditions (including without limitation, the basis of calculation of any interest, charges, commissions or fees). Unless the changes are not within the Bank's control, variations to these Terms and Conditions affecting the interest, fees and charges and the liabilities or obligations of the Borrower or any other significant changes will take effect not less than <u>60</u> days after the date of notice to the Borrower setting out details of such changes. The Borrower agrees to be bound by any such amended or revised Terms and Conditions.

**II. Revised items in the Deed**

Item	Prevailing	Revised
<b>15. MISCELLANEOUS</b>	<b>15.2 Amendments:</b> The Bank may amend this Deed at any time, subject to giving the Depositor 30 days prior written notice (unless any such	<b>15.2 Amendments:</b> The Bank may amend this Deed at any time, subject to giving the Depositor <u>60</u> days prior written notice (unless any such

	amendment is not within the Bank's control).	amendment is not within the Bank's control).
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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 terminate the MRTL facility 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.

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 Terms and Conditions and/or the Deed respectively.

The Terms and Conditions and/or the Deed 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 respective copy of the Terms and Conditions and this Notice of Amendment are available for download for at least 30 days from the effective date of the changes at our website [go.dbs.com/hk-antnc-en](http://go.dbs.com/hk-antnc-en). For enquiries on the changes to Terms and Conditions and/or the Deed or if you would like to request for a physical copy of this Notice of Amendments and / or the Terms and Conditions and/or the Deed, please contact your Relationship Manager for more details or our Treasures Hotline at (852) 2961 2338.

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.

親愛的客戶：

**《非承諾性多種貨幣循環定期貸款條款及細則》及  
《擔保存款人負債的現金存款、股票、股份及其他抵押品押記契據》的修訂通知**

謹此通知，由 2024 年 6 月 5 日起（「生效日期」），本行的《多種貨幣循環定期貸款條款及細則》（已更名為《非承諾性多種貨幣循環定期貸款條款及細則》）（「條款及細則」）及《擔保存款人負債的現金存款、股票、股份及其他抵押品押記契據》（「契據」）將作出修訂，分別詳見以下第 I 及 II 部分。

**I. 條款及細則的修訂事項**

內容	現行	修改後
1. 定義及解釋	「銀行資金成本」指銀行不時釐定的資金成本。	「銀行資金成本」指銀行取得資金的成本，由銀行不時考慮各種因素而釐定，包括但不限於有關貨幣的市場基準利率、現行市況及任何其他可能影響銀行資金成本的因素。銀行資金成本是浮動利率，並非固定。
21. 更改	銀行可按其獨有酌情權更改、修訂或補述本條款及細則任何部分(包括但不限於任何利息、收費、手續費或費用的計算準則)。就修改本條款及細則而引致的利息、費用及收費及本人/吾等的責任或義務的變更或任何其他重大更改，除非該等更改不在銀行控制範圍內，否則銀行會向借款人發出詳列該等更改的通知，而該等更改會在通知發出後至少 30 天後生效。借款人同意受任何該等經更改或修訂的條款及細則所約束。	銀行可按其獨有酌情權更改、修訂或補述本條款及細則任何部分(包括但不限於任何利息、收費、手續費或費用的計算準則)。就修改本條款及細則而引致的利息、費用及收費及本人/吾等的責任或義務的變更或任何其他重大更改，除非該等更改不在銀行控制範圍內，否則銀行會向借款人發出詳列該等更改的通知，而該等更改會在通知發出後至少 <u>60</u> 天後生效。借款人同意受任何該等經更改或修訂的條款及細則所約束。

**II. 契據的修訂事項**

內容	現行	修改後
15. 其他	<b>15.2</b> 更改：銀行可隨時更改本契據，惟該等更改須在向存款人發出書面通知後至少30天後生效(除非任何該等更改並不屬銀行可控制範圍內)。	<b>15.2</b> 更改：銀行可隨時更改本契據，惟該等更改須在向存款人發出書面通知後至少 <u>60</u> 天後生效(除非任何該等更改並不屬銀行可控制範圍內)。

本行以此修訂通知提前通知閣下有關上述更改。所有更改將於生效日期自動生效及對閣下具有約束力。如閣下在生效日期之前沒有終止多種貨幣循環定期貸款授信，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。

目錄、索引、標題、章節、條款及段落編號被提述時的任何相應更改均未在本修訂通知中列出，詳情請參閱條款及細則及/或契據的最新版本。

條款及細則及/或契據將不時審閱和更新。為方便閣下追蹤這些更改並留存副本以供日後參考，自有關修訂的生效日期起至少 30 天內，本行網站 [go.dbs.com/hk-antnc](http://go.dbs.com/hk-antnc) 載有條款及細則及本修訂通知可供下載。如對條款及細則及/或契據的更改有任何查詢或需索取本修訂通知及/或條款及細則及/或契據的紙張版本，請與閣下的客戶經理聯絡了解詳情或致電星展豐盛理財熱線 (852) 2961 2338。

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**

本函為無須簽署的電腦編印文件

2024 年 4 月 30 日