



星展銀行(香港)有限公司

修訂通知

下列與信用卡服務相關的條款及細則與收費將作出修訂。因此，適用於相關DBS信用卡、DBS聯營卡及DBS商務卡的相關條款及細則及收費表將於指定生效日期作出修訂。除特別註明外，修訂適用於所有DBS信用卡、DBS聯營卡及DBS商務卡。本行現將條款及細則及收費表的主要修訂撮述如下。你應仔細閱讀以下內容，以確保你了解各項修訂及可能對你造成的影響。

A. 有關信用卡收費及費用

1. 年費 (生效日期：2025年1月1日)

a. 適用於2013年內獲邀請提升的DBS Eminent Signature Card

根據信用卡提升時所告知的安排，儘管你的信用卡已升級為VISA Signature級別，但你的DBS Eminent Signature Card的年費將維持與VISA白金卡的年費一樣。鑑於近期市場情況，由2025年1月1日起，你的DBS Eminent Signature Card年費將與VISA Signature級別一致，即每張主卡HK\$2,000及每張附屬卡HK\$1,000。

b. 適用於2017年或以前獲邀請提升的VISA白金卡/萬事達白金卡但不包括宏利VISA白金卡/宏利萬事達白金卡

根據信用卡提升時所告知的安排，儘管你的信用卡已升級為VISA白金卡/萬事達白金卡級別，但你的VISA白金卡/萬事達白金卡的年費將維持與VISA卡/萬事達卡或VISA金卡/萬事達金卡的級別(視乎信用卡種類而定)的年費一樣。鑑於近期市場情況，由2025年1月1日起，你的VISA白金卡/萬事達白金卡年費將與VISA白金卡/萬事達白金卡級別一致，即每張主卡HK\$1,800及每張附屬卡HK\$900。

2. 郵寄月結單費用 (生效日期：2025年1月1日)

相關收費表	項目	收費	
		現時收費	修訂後收費
DBS信用卡收費表	郵寄月結單費用	每客戶每年HK\$50，如客戶於過去曆年(即每年1至12月)曾以郵寄方式收取最少一份月結單	每客戶每年HK\$240，如客戶於過去曆年(即每年1至12月)曾以郵寄方式收取最少一份月結單

3. 繳費交易的財務費用及手續費 (生效日期：2024年9月1日)

透過DBS Card+ HK手機應用程式的「繳款及轉賬」功能向商戶類別為「銀行或信用卡服務」/「信用卡繳費」/「信貸財務」進行的繳費交易(「繳費交易」)，將不被視為在DBS個人信用卡使用條款及細則與DBS商務卡使用條款及細則的第4.3條文定義的「繳付指定賬項」，因此**繳費交易的財務費用將不會由交易當日起計算。本行將就每項繳費交易收取高達交易金額5%手續費**(收費比率按持卡人的賬戶狀況及信貸能力而定)。本行會將每項繳費交易視作一般購物簽賬交易。它將(a)以一般購物簽賬交易形式記賬於信用卡戶口，(b)同樣受適用於信用卡的使用條款及細則約束(包括但不限於任何財務費用的計算)，及(c)由你以繳付信用卡的一般購物簽賬交易的同等方式繳付。

B. 有關信用卡使用條款及細則 (生效日期：2024年9月1日)

相關條款及細則	修訂	修訂的影響
DBS個人信用卡使用條款及細則	原有的第4.3(a)條文將全部被以下條文取代： 無論第2.1條所提到的信用額是多少，客戶使用信用卡(貴賓卡及聯屬宏利卡除外)及/或私人密碼提取的現金透支及/或以網上繳費服務、「繳費易」或透過客戶服務熱線及本行的DBS digibank HK手機應用程式的「繳款及轉賬」功能繳付「銀行或信用卡服務」、「信用卡繳費」及/或「信貸財務」的商戶類別的賬項(「繳付指定賬項」)(包括所有現金提款而不論信用卡戶口是否有任何結存餘款)不可超過本行不時分別指明的現金透支及繳付指定賬項的限額，無論本行有否給予客戶有關指明限額的通知。	透過本行的DBS Card+ HK手機應用程式的「繳款及轉賬」功能向商戶類別為「銀行或信用卡服務」、「信用卡繳費」及/或「信貸財務」進行的繳費交易將不被視為繳付指定賬項
DBS商務卡使用條款及細則		
DBS個人信用卡使用條款及細則	第14.1條文與通訊途徑相關的內容被取代 從第14.3條文刪除有關文件遞送的内容	增加了本行可用作你及/或機構通訊的途徑，及在新途徑下視為已由你及/或機構接收或派遞至你及/或機構所需的時間
DBS商務卡使用條款及細則		

DBS個人信用卡 使用條款及 細則	原有的第18.2條文將全部被 新內容取代	清楚列明你向本行發出指示的方式以及你向本行發出指示時的義務和責任。同時亦表明本行就你的指示所需承擔的責任和義務。
DBS商務卡 使用條款及 細則	原有的第17.2條文將全部被 新內容取代	清楚列明你及/或機構向本行發出指示的方式以及你及/或機構向本行發出指示時的義務和責任。同時亦表明本行就你及/或機構的指示所需承擔的責任和義務。

你可前往本行任何一間分行索取修訂後的條款及細則及收費表，或於本行網站 go.dbs.com/hk-cardtnc 查閱其內容。為了讓你可追蹤相關變更，相關條款及細則及收費表的現行版本可於2025年1月31日或之前在本行網站 go.dbs.com/hk-cardtnc 取覽，其後你可能無法查閱或下載現行版本的相關條款及細則及收費表。建議你下載並儲存一份副本以供日後參考。如果你不同意或無法在網上查閱條款及細則，你可聯絡本行客戶服務，索取一份文本。

謹請注意，若你於每個生效日期或之後保留及/或繼續使用信用卡及/或信用卡戶口，即表示你同意及接受上述修訂，而有關修訂將對你具約束力。若不接納上述修訂，請於有關生效日期之前按DBS個人信用卡使用條款及細則或DBS商務卡使用條款及細則（視乎情況而定）所載的終止信用卡權利終止信用卡。

如有任何查詢，歡迎致電24小時客戶服務熱線2290 8888。

星展銀行(香港)有限公司 謹啟
2024年6月



DBS Bank (Hong Kong) Limited

Notice of Amendment

The following terms and conditions and fees and charges related to credit card services will be amended. Hence, the relevant terms and conditions and fee schedules applicable to the relevant DBS Credit Cards, DBS Co-branded Cards and DBS Business Card will be revised accordingly on the designated effective date. Unless otherwise specified, the changes apply to all DBS Credit Cards, DBS Co-branded Cards and DBS Business Card. We highlight the key changes to the terms and conditions and fee schedules below. You are advised to read carefully the information below to ensure you understand the changes made and how they may affect you.

A. Related to Credit Card Fees and Charges

1. Annual Fee (Effective date: 1 January 2025)

a. Applicable to DBS Eminent Signature Card which was upgraded by invitation in 2013

At the time of upgrade, you were informed that the annual fee of the upgraded DBS Eminent Signature Card would remain the same as that of VISA Platinum. In light of recent economy and market changes, with effect from 1 January 2025, the annual fee of your upgraded DBS Eminent Signature Card will be aligned with the VISA Signature level, which is HK\$2,000 per principal card and HK\$1,000 per supplementary card.

b. Applicable to VISA Platinum / Platinum Mastercard but excluded Manulife VISA Platinum / Manulife Platinum Mastercard which was upgraded by invitation in or before 2017

At the time of upgrade, you were informed that the annual fee of your upgraded VISA Platinum / Platinum Mastercard would remain the same as that of the VISA / Mastercard or VISA Gold / Gold Mastercard (as the case maybe). In light of recent economy and market changes, with effect from 1 January 2025, the annual fee of your upgraded VISA Platinum / Platinum Mastercard will be aligned with the VISA Platinum / Platinum Mastercard level, which is HK\$1,800 per principal card and HK\$900 per supplementary card.

2. Paper Statement Fee (Effective date: 1 January 2025)

RELEVANT FEE SCHEDULE	ITEM	SCALE	
		EXISTING FEE	REVISED FEE
DBS Credit Card Fee Schedule	Paper Statement Fee	HK\$50 per customer per annum, if you have received at least one paper statement within the previous calendar year (i.e. January to December every year)	HK\$240 per customer per annum, if you have received at least one paper statement within the previous calendar year (i.e. January to December every year)

3. Finance Charges and Handling Fee on Bill Payment Transactions (Effective date: 1 September 2024)

Bill payment through the “Pay & Transfer” function of DBS Card+ HK mobile application to merchant categories of “Banking and Credit Card Services” / “Credit Card Payment” / “Credit Services” (“Bill Payment Transaction”) will not be treated as “Specified Bill Payment” as defined in clause 4.3 of the DBS Personal Credit Card Terms and Conditions and DBS Business Card Terms and Conditions, hence **finance charges on Bill Payment Transaction will not be levied from the date of transaction. A handling fee up to 5% on the amount of each Bill Payment Transaction will be charged** (the rate charged is determined based on the cardholder’s account status and creditworthiness). We will treat each Bill Payment Transaction as a normal purchase transaction. It will be (a) charged to the credit card account as a normal purchase transaction, (b) equally subject to the terms and conditions applicable to the credit card (including but not limited to any finance charges calculation) and (c) settled by you in the same manner as you will settle payment for a normal purchase transaction.

B. Related to Credit Card Terms and Conditions (Effective date: 1 September 2024)

RELEVANT TERMS AND CONDITIONS AND CLAUSE NUMBER	AMENDMENT	EFFECT OF THE AMENDMENT
DBS Personal Credit Card Terms and Conditions	The existing clause 4.3 (a) will be replaced in its entirety as follows: Notwithstanding the credit limits referred to in clause 2.1, you may use your Card (other than a Private Label Card and a Linked Manulife Card) and/or PIN to obtain cash advances and/or to make Internet bill payment, JET payment or bill payment through our customer service hotline and the “Pay & Transfer” function of our DBS digibank HK mobile application of the merchant categories of “Banking and Credit Card Services”, “Credit Card Payment” and/or “Credit Services” (“Specified Bill Payment”) (including all cash withdrawals, regardless of whether there is any balance standing credit to the Card Account) up to the limits prescribed by us for cash advances and Specified Bill Payments respectively from time to time, whether or not such limits are notified to you.	Bill payment through the “Pay & Transfer” function of our DBS Card+ HK mobile application to the merchant categories of “Banking and Credit Card Services”, “Credit Card Payment” and/or “Credit Services” will not be treated as Specified Bill Payment
DBS Business Card Terms and Conditions	“Banking and Credit Card Services”, “Credit Card Payment” and/or “Credit Services” (“Specified Bill Payment”) (including all cash withdrawals, regardless of whether there is any balance standing credit to the Card Account) up to the limits prescribed by us for cash advances and Specified Bill Payments respectively from time to time, whether or not such limits are notified to you.	

DBS Personal Credit Card Terms and Conditions	Contents related to communication channels in clause 14.1 are replaced Contents related to serving notice are deleted from clause 14.3	Additional channels we may use to communicate with you and/or the Corporation and the time for which the communication is considered received by or delivered to you and/or the Corporation under the new channels are added.
DBS Business Card Terms and Conditions		
DBS Personal Credit Card Terms and Conditions	Clause 18.2 is replaced in its entirety by the new contents	The way you may give instruction to us and your obligation and responsibility when giving instruction to us are specified. Our responsibilities and liabilities in respect of your instructions are also clearly stated.
DBS Business Card Terms and Conditions	Clause 17.2 is replaced in its entirety by the new contents	The way you and/or the Corporation may give instruction to us and your and/or the Corporation's obligation and responsibility when giving instruction to us are specified. Our responsibilities and liabilities in respect of your and/or the Corporation's instructions are also clearly stated.

You may visit any of our branches or our website at go.dbs.com/hk-cardtnc-en to obtain a copy of the revised terms and conditions and fee schedule. In order for you to keep track of the changes, the prevailing version of the relevant terms and conditions and fee schedule is available at our website at go.dbs.com/hk-cardtnc-en until 31 January 2025. You may not be able to access or download the prevailing version of the relevant terms and conditions and fee schedule subsequent to the expiry of the specified timeframe. You are advised to download and store a copy for future reference. If you do not agree or have no online access to the terms and conditions, you may contact our Customer Services and request for a physical copy.

Please note that your retention and/or continuous use of the credit card(s) and/or card account(s) on or after each effective date shall constitute your agreement and acceptance of the above revisions and the revisions shall be binding on the you. If you do not accept the above revisions, please terminate the credit card(s) before the relevant effective date in accordance with the right of termination provided in DBS Personal Credit Card Terms and Conditions or DBS Business Card Terms and Conditions (as the case maybe).

For any enquiries, please contact our 24-hour Customer Service Hotline at 2290 8888.