

15 August 2024

Dear Customer,

### Notice of Amendment to the Bank Charges Schedule

With effective from 16 October 2024 (“**Effective Date**”), changes are made to the following sections under the Bank Charges Schedule as follows.

| Item                       | Prevailing   | Revised  |   |
|----------------------------|--|--|---|
| <b>V. GENERAL SERVICES</b> |  |  |   |
| <b>A.</b>                  | ATM Card   | DBS ATM Card and Debit Card  |   |
| 3)                         | Cash withdrawal in Macau / China <sup>1,2,3</sup><br><br>For General / DBS Account<br>HK\$25 per transaction<br><br>For DBS Treasures<br>Waived  | Local ATM Cash Withdrawal <sup>1</sup>   |   |
|                            |  | DBS ATM  | For General / DBS Account/ DBS Treasures Waived                         |
|                            |  | Jetco network <sup>2</sup>   | For General / DBS Account/ DBS Treasures Waived                         |
|                            |  | Visa plus network <sup>3</sup>   | For General / DBS Account/ DBS Treasures HK\$25 per transaction         |
|                            |  | Union Pay network <sup>6,7</sup>   | For General / DBS Account/ DBS Treasures HK\$50 / RMB50 per transaction |
| 4)                         | Visa Plus Service cash withdrawal <sup>2,3,4</sup><br><br>For General / DBS Account<br>HK\$25 per transaction<br><br>For DBS Treasures<br>Waived | Overseas Cash Withdrawal outside Hong Kong <sup>1,4,5,8</sup>                              |   |
|                            |  | Jetco network <sup>2</sup>   | For General / DBS Account/ DBS Treasures HK\$25 per transaction         |
|                            |  | Visa plus network <sup>3</sup>   | For General / DBS Account/ DBS Treasures HK\$25 per transaction         |
|                            |  | Union Pay network <sup>6,7</sup>   | For General / DBS Account/ DBS Treasures HK\$50 / RMB50 per transaction |
| 5)                         | China Union Pay Service cash withdrawal <sup>2,3,5</sup>   | Foreign currency transaction fee (in Hong Kong or outside of Hong Kong) <sup>1,4,5,8</sup> |   |
|                            | Debit from Hong Kong Dollar account<br><br>For General / DBS Account<br>HK\$15 per transaction   | For General / DBS Account/ DBS Treasures Waived  |   |

|         |  |  |
|---------|--|--|
|         | <p>For DBS Treasures<br/>Waived</p> <p>Debit from Renminbi account</p> <p>For General / DBS Account<br/>RMB15 per transaction</p> <p>For DBS Treasures<br/>Waived</p>  |  |
| 6)      | N/A  | <p>Dispute transaction handling fee</p> <p>For General / DBS Account/ DBS Treasures<br/>HK\$100 per failed dispute case</p>  |
| 7)      | N/A  | <p>Transaction handling charge due to<br/>insufficient fund</p> <p>For General / DBS Account/ DBS Treasures<br/>HK\$100 per exceptional transaction handled</p>  |
| Remarks | <ol style="list-style-type: none"> <li>For transactions effected via the JETCO network, the cash withdrawn is converted directly into HKD at daily exchange rate. The daily exchange rate of MOP is set by JETCO which can be enquired through JETCO's customer service hotline at 2520 1747. And, the RMB withdrawn is converted directly into HKD at the daily exchange rate of RMB as set by the Bank that provides the ATM service.</li> <li>Only HKD and / or RMB account could be linked with ATM card. And only HKD account could be linked with credit card. Some overseas ATMs do not support account selection options, and may only allow cash withdrawal from the designated account determined by the local bank that provides the ATM service which may involve foreign exchange.</li> <li>The overseas cash withdrawal may also be subject to fees and charges imposed by the local bank that provides the ATM</li> </ol> | <ol style="list-style-type: none"> <li>Only HKD and / or RMB account could be linked with ATM card, and only HKD account could be linked with credit card. Some overseas ATMs do not support account selection options and may only allow cash withdrawal from the designated account determined by the local bank that provides the ATM service which may involve foreign exchange.</li> <li>For transactions effected via the JETCO network, the cash withdrawn is converted directly into HKD at daily exchange rate. The daily exchange rate of MOP is set by JETCO which can be enquired through JETCO's customer service hotline at 2520 1747. The RMB withdrawn is converted directly into HKD at the daily exchange rate of RMB as set by the Bank that provides the ATM service.</li> <li>Only applicable to bank account(s) being added to credit card. For transactions effected via the Visa plus network, the cash withdrawn is first converted to USD, and then to HKD, at the daily exchange rates set by Visa plus which can be enquired at Visa plus's website <a href="http://www.visa.com">www.visa.com</a>.</li> </ol> |

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|  | <p>service. Please pay attention to it before you make the cash withdrawal.</p> <p>4. Only applicable to bank account(s) being added to credit card. For transactions effected via the Visa Plus network, the cash withdrawn is first converted to USD, and then to HKD, at the daily exchange rates set by Visa Plus which can be enquired at Visa Plus's website <a href="http://www.visa.com">www.visa.com</a>.</p> <p>5. For transactions effected via the China UnionPay network, the cash withdrawn is converted directly into HKD at the daily exchange rate set by China UnionPay which can be enquired at China UnionPay's website <a href="http://www.unionpayintl.com">www.unionpayintl.com</a>.</p> | <p>4. The overseas cash withdrawal may also be subject to fees and charges imposed by the local bank that provides the ATM service. Please pay attention to it before you make the cash withdrawal.</p> <p>5. The supported currencies of DBS ATM Cards are HKD and RMB; DBS Diamond Debit Card are HKD, RMB, USD, SGD, JPY, AUD, GBP, EUR, NZD, CAD, CHF, SEK, DKK and NOK.</p> <p>6. Any transaction of supported currencies through overseas ATMs will be debited from your respective foreign currency account (if available) if sufficient amount for transaction is available. If no sufficient foreign currency is available to complete the transaction, the amount of foreign currency transaction will be converted directly into HKD equivalent using an exchange rate set by DBS for the day of transaction. For ATM card that uses Renminbi account as its primary account, the cash withdrawal fee will be debited in Renminbi.</p> <p>7. For any foreign currency transaction other than the above supported currencies, the amount of foreign currency transaction will be converted directly into HKD equivalent using UnionPay exchange rate which can be enquired at UnionPay's website <a href="http://www.unionpayintl.com">www.unionpayintl.com</a>.</p> <p>8. Customers may sometimes be offered the option to settle foreign currency transactions in HKD at the point of sale/ ATM overseas (if applicable). Such option is a direct arrangement offered by the overseas merchants/ATM operators and not the card issuer. In such cases, customers are reminded to find out from the merchants/ ATM operators about the foreign currency exchange rates and the percentage of handling fees to be applied before entering into the transactions since settling foreign currency transactions in</p> |
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|                                       |   | HKD may involve a higher cost than settling in foreign currency. |  |  |
| <b>O. Standing Instruction</b>        |   |  |  |  |
| <b>1) Establishing an instruction</b> | Via DBS digibank HK (local transfer only)   | For General / DBS Account/ DBS Treasures<br><br>Waived           | Via DBS iBanking or DBS digibank HK (local transfer only)              | For General / DBS Account/ DBS Treasures<br><br>Waived |
| <b>4)</b>                             | Suppression of a standing instruction<br><br>For General / DBS Account/ DBS Treasures<br><br>HK\$50 per instruction | Cancellation of a standing instruction                           |  |  |
|                                       |   | Via branch   | For General / DBS Account/ DBS Treasures<br><br>HK\$50 per instruction |  |
|                                       |   | Via DBS digibank HK  | For General / DBS Account/ DBS Treasures<br><br>Waived                 |  |

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.

Please note that changes to the Bank Charges Schedule that do not affect DBS Treasures and DBS Account customers (both individuals and non-individuals) have not been set out herein.

All the bank charges items for DBS Treasures segment under this Bank Charges Schedule would also be applicable to clients of DBS Private Bank and DBS Treasures Private Client who access our bank's services for retail products accounts. These may include but are not limited to Current Accounts, Savings Accounts and Time Deposit Accounts. For any enquiries, please feel free to reach out to your Relationship Manager for assistance.

The service charges contained in this Notice of Amendment are correct at the time of printing but remain subject to change. The Bank serves the right to introduce new service charges from time to time.

For enquires or if you would like to request for a copy of the Bank Charges, please contact our branch staff or visit our website at [www.dbs.com.hk](http://www.dbs.com.hk).

**DBS Bank (Hong Kong) Limited**

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