

# ATM Card / Debit Card Application Form (for individual)



致：星展銀行(香港)有限公司 (「銀行」，包括其繼承人及受讓人)

To: DBS Bank (Hong Kong) Limited (the "Bank" which shall include its successors and assigns)

Date \_\_\_\_\_

Branch \_\_\_\_\_

- 此表格備有中文及英文版。如您選用此表格 (英文版) 提交申請，即表示您同意選用英文版的表格及明白表格內的全部內容。This form is available in both English & Chinese versions. By completing this form, you agree to use this **English version** and confirm that you understand all its contents set out below.
- Please complete in **BLOCK LETTERS**, put a ☒ where applicable and cross out any unused spaces.
- Separate application forms are required if request for more than one card.

## Customer Information

Name (in English)	<input type="checkbox"/> HKID Card No. <input type="checkbox"/> Passport No.
Mobile Phone Number	( ) _____ <i>For overseas phone number, please add country (country/ region) code and area code (if any) in front of the number.</i>

❖ This mobile phone number will be used to receive SMS notifications (including but not limited to One Time Password for DBS iBanking and Securities Order Confirmation Alert) and will supersede any mobile phone number previously registered with the Bank for receiving SMS notifications.

❖ If your existing mobile number is registered for FPS Addressing Service, please unregister via Transfers > Transfer Settings before you update them. You can register with the new mobile number once it become effective.

## Card Type & Language on Screen

### Important Notes on DBS Octopus ATM Card:

- The Octopus Automatic Add Value Service ("AAVS") of DBS Octopus ATM Card would be automatically activated by the Bank at the time of card issue. AAVS amount will be debited from the designated account starting from the first AAVS transaction. If you do not want to use the AAVS, please choose DBS ATM Card (without Octopus function).

### Important Notes on ATM Card / Debit Card:

- Please note that the Bank will send important notes for the use of ATM Card / Debit Card, e.g. card issue date, status of ATM Card / Debit Card acknowledgement etc, to you via SMS. The SMS will be sent to the mobile phone number provided by you in this application form.

<input type="checkbox"/> DBS Diamond Debit Card	<input type="checkbox"/> DBS Octopus ATM Card (ONLY applicable to DBS Treasures and DBS Account Customers) Octopus AAVS amount for every auto-reload transaction is <input type="checkbox"/> HKD500 <input type="checkbox"/> HKD250 Date of Birth (dd/mm/yyyy): _____ / _____ / _____ Account No. of Designated HKD Current Account ("AAVS Account" *) for AAVS provided by Octopus Cards Limited ("OCL"): _____	<input type="checkbox"/> DBS ATM Card (without Octopus function) <input type="checkbox"/> DBS Treasures Private Client/ DBS Treasures ATM Card <input type="checkbox"/> General ATM Card <input type="checkbox"/> Fast Cash Card (ONLY applicable to customers aged 65 or above)
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PIN Sequence No.: \_\_\_\_\_

Language: ☐ Chinese\* ☐ English  
Card

\* Chinese only for Fast Cash

\* Overdraft Protection (if any) will cover any overdraft on the AAVS Account from time to time (including any overdraft incurred by using AAVS), which could be extensive and will be subject to payment of overdraft interest and other charges pursuant to the Bank Accounts and Services Terms and Conditions. Please contact our branch staff if you wish to apply for or discontinue the Overdraft Protection services.

## Account No.

Primary Account No. (Currency)**	( )	Related Account No. 5 (Currency)	( )
Related Account No. 1 (Currency)	( )	Related Account No. 6 (Currency)	( )
Related Account No. 2 (Currency)	( )	Related Account No. 7 (Currency)	( )
Related Account No. 3 (Currency)	( )	Related Account No. 8 (Currency)	( )
Related Account No. 4 (Currency)	( )	Related Account No. 9 (Currency)	( )

\*\*Fast Cash Card Primary Account must be a HKD Account. DBS Diamond Debit Card Primary Account must be a Hong Kong Dollar Multi-Currency Savings Account.

## Maximum Daily Limit

Types of Transaction	Default	Personalised (in multiple of HKD1,000-)	Maximum Limit
Cash withdrawal	HKD 20,000 (or foreign currency equivalent)		HKD 100,000 (or foreign currency equivalent)
Transfer to account within the same card	HKD 200,000		HKD 999,000
Transfer to account not within same card	HKD 50,000		HKD 50,000
POS payment #	HKD 50,000 (or foreign currency equivalent)		HKD 50,000 (or foreign currency equivalent)
PPS debit	HKD 100,000		HKD 100,000
HK Jockey Club cash voucher *	HKD 0		HKD 50,000
Card-not-present (CNP) payment ^^	HKD 50,000 (or foreign currency equivalent)		HKD 50,000 (or foreign currency equivalent)

# If the DBS Diamond Debit Card has not yet been activated, the cumulative limit is HKD 10,000 (or equivalent foreign currency) across all currencies available in your Multi-Currency account. For activated DBS Diamond Debit Card and other ATM cards, the default daily limit is HKD50,000 (or equivalent foreign currency) or your customised limits after it is activated.

\* HK Jockey Club cash voucher limit is inclusive to POS payment limit. Its maximum amount must not exceed HKD50,000 or the personalised POS payment limit, whichever is lower.

<sup>^^</sup> Only applicable to DBS Diamond debit card. CNP limit applies to transactions made without the physical card, such as tax recollection, hotel reservation / car rental. CNP limit is inclusive to POS payment limit. Its daily amount must not exceed HKD 50,000 (or equivalent in foreign currency) or customised POS payment limit, whichever is lower.

**Overseas Cash Withdrawal Activation** (For security reason, Overseas Cash Withdrawal is, by default, not activated.)

To activate this function, please complete this section.

Start Date: \_\_\_\_\_ End Date: \_\_\_\_\_ Maximum Daily Limit<sup>^</sup>: (HKD) \_\_\_\_\_

- Start Date should be set as a date not earlier than the next bank business day (which does not include Saturdays) after this form is submitted to the Bank.
- End Date should not be set beyond the expiry date of your ATM / Debit Card.

<sup>^</sup> The daily cash withdrawal limit specified in the Maximum Daily Limit section above is inclusive of the daily overseas cash withdrawal limit. Please ensure the daily limit set for overseas withdrawal does not exceed the daily withdrawal limit of HKD 100,000 (or foreign currency equivalent), or the personalised daily withdrawal limit (if any).

**Notes:**

1. Transaction limits of the newly added account(s) will be preset to the Bank's prevailing limits. You should fill in the appropriate section to set-up personalised transaction limits (if necessary).
2. The Bank shall be entitled to levy a reasonable charge for issuance, re-issuance and use of any Card or PIN, as shown in the Bank Charges Schedule.
3. The English version shall prevail if there is a discrepancy between the English and Chinese versions.

**Customer's Declarations**

I/We hereby request the Bank to issue me/us an ATM Card / Debit Card and allow me/us to use the Bank's ATM facilities. I/We acknowledge receipt of the PIN. I/We confirm that the information provided above is true and complete and that I/we have read and agree to comply with the applicable terms and conditions in the Bank Accounts and Services Terms and Conditions (the "Applicable Terms and Conditions") and the Data Policy Notice received from the Bank. I/we understand that copies of these documents are available on request at any branch of the Bank or from the Bank's website (www.dbs.com.hk). If approved, I/we also authorise the Bank to debit all card fees (if any) from the above Primary Account and to send the card to my/our correspondence address registered with the Bank. I/We confirm that I/we accept full responsibility for all transactions effected with the correct PIN, by the Bank, acting in good faith, irrespective of whether such transaction(s) is/are authorised by me/us. Some of the major Applicable Terms and Conditions are set out below for emphasis only.

1. The Bank will issue a PIN to me/us for accessing ATM. The PIN is issued and delivered to me/us at my/our own risk.
2. I/We agree to keep the PIN secret and safe.
3. I/We agree to keep the ATM Card / Debit Card safe and never write down the PIN on the ATM Card / Debit Card or on anything usually kept with or near it.
4. I/We must, as soon as reasonably practicable after becoming aware of any loss or actual or possible unauthorised use or disclosure of the PIN, change the PIN and notify the Bank. Until the Bank is so notified, the Bank does not assume any liability or responsibility to me/us or any third party for the consequences arising out of or in connection with such loss or actual or possible unauthorised use or disclosure, save only for direct losses resulting directly from the negligence or wilful default of the Bank or its employees. Subject to the foregoing, I/we are fully responsible for all instructions given through ATM with the correct PIN, whether or not authorised by me/us, prior to the Bank's receipt of such notice of any loss or actual or possible unauthorised use or disclosure of the PIN. If I/we had acted fraudulently or with gross negligence (including failing to take all reasonable steps to safeguard the secrecy of the PIN and/or protect it against theft), I am/we are responsible for all instructions given at any time, whether before or after such notice. I/We indemnify the Bank on demand for all Losses in respect of all use of the PIN, whether or not authorised by me/us, for which I am/we are responsible.
5. The ATM Card / Debit Card shall only be used for cash withdrawal or transfer if there are sufficient funds in the relevant Hong Kong Dollar Current Account, Hong Kong Dollar Savings Account, Renminbi Savings Account and Multi-Currency Savings Account of me/us. If withdrawal or transfer is made without sufficient funds in such Account, I/we shall repay to the Bank immediately on demand such amount overdrawn together with bank charges and interest at the rate shown in the Bank Charges Schedule.
6. I/We agree to keep my/our ATM Card / Debit Card safe. I/We must notify the Bank as soon as reasonably practicable after becoming aware of any transactions that may be made through the use of a counterfeit card. I/We understand that I/we will not be liable for the loss incurred by transactions that are in the Bank's determination made by counterfeit cards.

**For DBS Octopus ATM Card Application:**

I/We have received the DBS Octopus ATM Card Terms & Conditions from the Bank. I/We declare that by applying for the DBS Octopus ATM Card and using AAVS, I/we have read, accept and agree to, and shall be bound by, the DBS Octopus ATM Card Terms & Conditions specified and amended by the Bank from time to time. Some of the major provisions of the DBS Octopus ATM Card Terms & Conditions are set out below for emphasis only (and I/we shall be bound by all the DBS Octopus ATM Card Terms & Conditions whether or not set out below):

1. **Use of the DBS Octopus ATM Card is subject to:**
  - (a) the DBS Octopus ATM Card Terms & Conditions;
  - (b) the Bank Accounts and Services Terms and Conditions;
  - (c) the Octopus Automatic Add Value Agreement (the "AAVS Agreement"), as may be specified and amended by OCL from time to time;
  - (d) the Conditions of Issue of Octopus, as may be specified and amended by OCL from time to time
2. The value stored pursuant to the Octopus stored value function on the DBS Octopus ATM Card is not a protected deposit and is not protected by the Deposit Protection Scheme in Hong Kong.
3. **AAVS Account**
  - (a) I/We authorise the Bank to debit from or credit to the AAVS Account all amounts in relation to AAVS in accordance with instructions received from time to time by the Bank from OCL regarding me/us. For the avoidance of doubt, the Bank is not required to notify me/us or obtain my/our consent before acting on OCL's instructions.
  - (b) I/We shall be liable for all amounts from time to time added or reloaded pursuant to the Octopus stored value function on the DBS Octopus ATM Card through AAVS and the AAVS Account.
  - (c) If the DBS Octopus ATM Card is terminated for any reason, the Bank is entitled to:
    - (i) set off any remaining value stored on it pursuant to the Octopus stored value function against any outstanding indebtedness owing by me/us to the Bank; and/or
    - (ii) deduct any amount from the AAVS Account and apply it towards settlement of any debit balance in the Octopus stored value function.
4. **Overdraft**
  - (a) I/We shall ensure there are sufficient funds (which may include pre-arranged overdraft facilities granted by the Bank) in the AAVS Account to effect transactions in accordance with OCL's instructions regarding me/us from time to time. I/We authorise the Bank to effect a transaction even if there are insufficient funds in, or insufficient pre-agreed overdraft limit on, the AAVS Account and I/we shall be liable for the resulting overdraft (including any overdrawn amount which exceeds the pre-agreed overdraft limit) in the AAVS Account.
  - (b) Any overdraft (including any overdrawn amount which exceeds the pre-agreed overdraft limit) shall be subject to the provisions of the Bank Accounts and Services Terms and Conditions, and my/our rights and obligations shall be determined accordingly.
  - (c) Without prejudice to the generality of paragraph (b) above:
    - (i) the Bank is entitled to impose the prevailing overdraft interest and other charges specified in the Bank Charges Schedule made available by the Bank from time to time;
    - (ii) I/we shall repay to the Bank upon demand any overdrawn amount on the AAVS Account, together with interest and charges imposed by the Bank; and
    - (iii) the Bank reserves the right to cancel the DBS Octopus ATM Card without prior notice to or consent from me/us if I/we fail to comply with paragraph (ii) above.
  - (d) I am/We are responsible for monitoring the balance on the AAVS Account at all times. The Bank may (but is not obliged to) inform me/us of any overdraft on the AAVS Account as a result of use of AAVS by any means as the Bank may consider appropriate.
5. **Personal Data**

I/We consent to and authorise the Bank to disclose to OCL my/our personal data (whether collected by the Bank via the applicable application form or by other means or otherwise in the possession of the Bank from time to time). The data that may be provided to OCL include name, gender, date of birth, HKID card number/passport number, contact information and the AAVS Account number of me/us. I/We consent to and authorise OCL to use my/our personal data for the following purposes:

  - (a) processing my/our request for Octopus functions and related services (including AAVS) provided by OCL;
  - (b) providing Octopus functions and related services (including AAVS) provided by OCL and such other purposes of use of the personal data in accordance with the Conditions of Issue published by OCL, but, in any event, OCL shall not use such personal data for the purpose of direct marketing; and
  - (c) purposes otherwise relating to the cooperation arrangement between the Bank and OCL pursuant to which the DBS Octopus ATM Card is issued and administered.
6. **ATM Card Termination**

The Bank reserves the right to terminate the DBS Octopus ATM Card at its discretion upon:

  - (a) the Bank becoming aware of any abnormal activities or transactions involving the DBS Octopus ATM Card;
  - (b) accumulation of an overdraft amount on the AAVS Account with no pre-arranged overdraft facilities;
  - (c) accumulation of an overdraft amount on the AAVS Account in excess of existing pre-arranged overdraft facilities;
  - (d) I/we fail to perform ATM Card acknowledgment or use the DBS Octopus ATM Card within the designated period set by the Bank; or

(e) termination for any reason of the cooperation arrangement between the Bank and OCL pursuant to which the DBS Octopus ATM Card is issued and administered.

Upon termination of the DBS Octopus ATM Card by the Bank, the ATM functions and the Octopus functions of the DBS Octopus ATM Card could both cease to be operable.

**For DBS Diamond Debit Card Application:**

By signing, acknowledging or using the new Card, I/we agree and accept the applicable Terms and Conditions (including but not limited to the DBS Diamond Debit Card Terms & Conditions) and the default or customized POS (Point-of-Sales) Payment Limit that the Bank will grant.

**Acknowledgement of Use of My/Our Personal Data in Direct Marketing**

I/We understand that the Bank intends to use my/our personal data in direct marketing and cannot do so without my/our consent. I/We have previously selected whether or not to receive direct marketing contact or information and I/we confirm that there is no change to my/our existing choice and all information provided in this application form shall be used in accordance with such choice. I/We understand that if I/we wish to change my/our existing choice, I/we may do so at any time and without charge by completing an opt-out form and returning it to the Bank.

**Please confirm that your instructions have been clearly, accurately and completely set out in this form before signing it.**

Signature \_\_\_\_\_

- Same as filed with the Bank.
- The Bank will verify the specimen signature of any one of the above mentioned accounts.

For Bank Use Only								
Branch					CBO-NMF			
Card Type:	<input type="checkbox"/> "0" = Main Card <input type="checkbox"/> "1" = Supp. Card	Attended by: (Signature, Name & Date)	Initial the action(s) taken: <div style="display: flex; justify-content: space-around; align-items: center;"><div style="border: 1px solid black; border-radius: 50%; width: 40px; height: 40px; display: flex; align-items: center; justify-content: center;">S.V.</div><div style="border: 1px solid black; border-radius: 50%; width: 40px; height: 40px; display: flex; align-items: center; justify-content: center;">A.H.V.</div></div> (Mark name & date if different from the attending staff.)		Approved By BOO/BM (Signature with No., Name & Date)	S.V.	Input	Approved
Address	<input type="checkbox"/> Checked							
Customer Eligibility	<input type="checkbox"/> Checked							
Same day request for address/ segment change: <input type="checkbox"/> Yes <input type="checkbox"/> No								