Notice of Amendment to DBS Terms And Conditions April 2015

Please be informed that our "Bank Accounts And Services Terms And Conditions" and "Investment Products Consolidated Terms And Conditions" (together referred as the "Terms") will be amended with effect from 13 May 2015 ("Effective Date").

A copy of the "Supplement to Banks Accounts And Services Terms and Conditions" and the "Supplement to Investment Products Consolidated Terms and Conditions" can be downloaded at <u>www.dbs.com.hk</u>, or can be obtained at any of our branches.

Please note that the amendment shall be binding on you if you continue to use our services after the Effective Date. If you do not accept the changes in the Terms, please terminate your account(s) before the Effective Date in accordance with your right of termination provided in the Terms.

DBS Bank (Hong Kong) Limited