

**DBS Electronic Banking (“EB”) Services Terms and Conditions
Part B**

This Part B applies to and governs the operation of the EB Services by DBS Bank (China) Limited and its any branch in the People’s Republic of China (“PRC”) in relation to EB Services used by customers located in the PRC who access the EB Services in the PRC Only and supplements, amends (where indicated so) and forms part of the Terms and Conditions. Persons accessing the EB Services in any other jurisdictions do so at their own risks.

1. Fifth paragraph

Replacing the definition of "you" and "your" with the following:

"you" and "your" means the customer of real-name bank accounts with password and its successors and assigns.

2. Replacing all the terms of “Digital Signature” in Part A with "Electronic Signature”.

3. Clause 1.1

(1) Replacing the definition of “Digital Signature” with the following:

"Electronic Signature" has the meaning described in Article 2, Section 1 of the Electronic Signature Law of PRC, which means the data included and attached in data message in electronic form, for the use of identifying the identity of the signatory and showing the signatory has recognized the contents therein;

(2) Inserting a definition after the definition of "Electronic Signature"

“Electronic Bank” means a simulative bank which provides self-service financial services through internet and electronic terminals. We will make available to you capital management services from time to time, such as inquiry, transferring, payment and settlement, financing services through telephone banking, internet banking, mobile banking, etc. Detailed services shall be in accordance with those services actually provided by us and notified to you from time to time;

4. Clause 10.2

Inserting the following after the Item (6):

- (7) any information contained in the Mandate which we received is unclear, wrongfully coded or incomplete;
- (8) balance of your account(s) opened with us or credit facility is insufficient; or
- (9) funds in your account(s) opened with us are legally frozen or transferred.

5. Clause 10.4

Inserting the following after the Clause 10.3 as the Clause 10.4:

10.4 We may, at your request deliver the banking documents or instruments generated by or in connection with EB Services to you by couriers, EMS or any other channels which we think fit. Once received by your receptionist or any other people, such documents or instruments shall be deemed to have been validly delivered to you. We shall not be liable for any losses resulting from the fault or negligence of courier, post office or any other persons, including but not limited to delay or loss in delivery of the banking documents or instruments.

6. Clause 11.1

Replacing Clause 11.1 with the following:

11.1 You must pay all our charges for providing the EB Services and any and all ancillary services (including any transaction processing fee/charge) in accordance with the scale of charges

agreed between the Parties. If we cannot reach agreement on any increase to such charges, then we may immediately suspend or terminate these Terms and Conditions and/or your access to the EB Services or any individual module or electronic banking service comprising the EB Services without any liability in which case the provisions of Clause 12.3 will apply. You authorize us to debit such charges, costs and expenses, and any tax and/or fees, from any of your account(s) with us without reference to you. You undertake to execute and furnish us such additional written authority as we may require to effect such debiting. At your request, we will furnish a list of all charges, costs and expenses applicable to this Clause and the respective prices.

7. Clause 11.2

Replacing Clause 11.2 with the following:

11.2 If any tax and/or fees is now or subsequently chargeable by law on any payment, you will pay such tax and/or fees in addition to all other sums payable by the Customer or relating to such sums. If we are required by law to collect and make payment in respect of such tax and/or fees, you will indemnify us against such payments.

8. Clause 14.1

Replacing Clause 14.1 with the following:

14.1 Unless these Terms and Conditions state otherwise, all notices, demands or other communications ("Notices") required or permitted to be given or made under these Terms and Conditions (1) by us may be in writing and delivered personally or sent by post or by prepaid registered post or by facsimile or by electronic mail addressed to the intended recipient and sent to the address, facsimile number or electronic mail address last registered with us and (2) by you will (unless these Terms and Conditions otherwise specify) be in writing (other than by electronic means) and in relation to the EB Services provided by us in PRC, delivered personally or sent by post or by prepaid registered post to the address of the account/s opening branch/es (or such other person as notified by us to you):-

9. Clause 14.2

Replacing Clause 14.2 with the following:

14.2 You are deemed to receive any Notice sent by us in respect of the EB Services two days after the date of posting (if the addressee is in the territory of PRC) or seven days after the date of posting (if the addressee is out of the territory of PRC, not including Hong Kong and Macao Special Administrative Region) or immediately (if delivered personally, by facsimile transmission or by electronic mail). We are deemed to receive any Notice sent by you only on actual receipt.

10. Clause 15.8

Replacing Clause 15.8 with the following:

15.8 Governing Law and Submission to Jurisdiction: These Terms and Conditions are governed by and construed in accordance with the laws of PRC. Common practice in the financial area will apply if there is no specific provision under the laws of PRC. You agree to submit any dispute arising out of these Terms and Conditions to the non-exclusive jurisdiction of the courts of PRC.

11. Clause 15.9

Replacing Clause 15.9 with the following:

15.9 Versions: These terms and conditions have both English and Chinese versions. Two versions share the same effectiveness.

12. Inserting the following as a new Clause 15.10:

15.10 Use the EB Service outside the territory of PRC: You hereby acknowledge that, when using EB Services out of PRC (including Hong Kong SAR, Macao SAR and Taiwan region), you shall conform to the regulations of SAFE and PBOC relating to the administration of foreign exchange (if applicable) and/or any requirement of the country or region where the transaction happens. You will assume the risks associated with your using the EB Services in the judicial regions outside the territory of PRC.