

Declaration for SAFRA DBS Credit Card (REF V17, NOVEMBER 2014)

I/We confirm that at the time of this application, I am not/neither of us is an undischarged bankrupt and no statutory demand or legal proceedings has been served on or commenced against me/us.

I/We hereby declare and warrant that the information given in this application and all documents submitted to you are complete, true and accurate and belong to you and SAFRA NATIONAL SERVICE ASSOCIATION absolutely and that I/we have not wilfully withheld any material fact. If any of the information given herein changes or becomes inaccurate in any way, I/we shall immediately notify you and SAFRA NATIONAL SERVICE ASSOCIATION separately of any such change or inaccuracy.

I/We hereby authorise and give you consent to:

- a) conduct credit checks on me/us (including but not limited to credit checks, background checks, character assessment checks and checks with any credit bureau recognised as such by the regulatory authorities) (collectively the "Checks"); and
- b) obtain/verify/disclose/release any information relating to me/us (including any information derived from the Checks and/or any details of my/our account(s)) from or to any other party or source (including your employer) as you may deem necessary for the purpose for this application and without any liability or notice to me/us, or as may be required by any applicable law, court, regulatory or legal process.

I/We hereby agree to abide and be bound by DBS Card Agreement, Terms & Conditions Governing Electronic Services, and/or where I/we have applied for Cashline, the Cashline Terms and Conditions, as each of such terms and conditions may be amended, supplemented and/or substituted by you from time to time and such other terms and conditions, which govern the use and operation of the DBS Cashline Account, DBS/POSB Credit Card(s) and other DBS/POSB card(s) (collectively the "Terms"). Copies of the Terms are available at www.dbs.com.sg or at any DBS/POSB branch.

I/We further confirm that I/we have read and understood and hereby agree to be bound by the DBS Privacy Policy.

I/We have obtained a copy of the DBS Privacy Policy by:

- a) downloading a soft copy from www.dbs.com.sg/privacy; or
- b) obtaining a hard copy from a DBS/POSB branch.

I/We hereby consent to the collection, use, disclosure and processing of my/our personal data in accordance with the terms and conditions governing the products and/or services applied for herein and the DBS Privacy Policy, as may be amended by the Bank from time to time.

I/We request you to issue and continue to issue me/us with the aforesaid credit card(s) ("Card") until I/we/you terminate the Card. I/We agree that a Personal Identification Number ("PIN") if applicable, the above-mentioned Card, and a copy of the DBS Card Agreement will be sent to me/us if this application is approved. I/We agree that the PIN and the Card shall be sent to me/us by mail to the principal applicant's billing address at my/our own risk.

I/We agree that SAFRA NATIONAL SERVICE ASSOCIATION shall not be responsible for or held liable under any claims arising from my/our use of the Card for the payment of any goods and services.

I/We further agree that SAFRA NATIONAL SERVICE ASSOCIATION shall not be liable for any loss, physical injury, illness, costs or damages resulting from or during any visit to or purchases made from any participating merchant.

I/We confirm that the information provided by us is accurate. I/We consent to the Bank sending such information, including any relevant updated information, to SAFRA NATIONAL SERVICE ASSOCIATION with the Card selected by me. If the Bank has records that I/we have opted-out of receiving marketing materials or marketing calls from the Bank, then, in accordance with my/our decision to opt-out and notwithstanding anything to the contrary in the applicable card agreement, I/we will not receive such materials or calls from the Bank. I/We may opt-in to receive marketing materials and calls from the Bank at any time by submitting an opt-in form, which is available at any DBS/POSB branch. I/We acknowledge and agree that the Bank does not have control over SAFRA NATIONAL SERVICE ASSOCIATION marketing activities and that my/our declaration herein applies only to marketing materials or calls from the Bank.

I/We acknowledge that the Card will be terminated by you or SAFRA NATIONAL SERVICE ASSOCIATION in the event that I cease to be a SAFRA member or spouse of the said SAFRA Member.

I/We agree that you reserve the right to decline this application without giving any reason whatsoever.

I/We agree that the principal applicant for the Card is responsible for all liabilities (including annual fees and other charges) which may be incurred in respect of his/her Card and all supplementary card(s) issued at his/her request and that each supplementary applicant is responsible only for all liabilities which may be incurred in respect of his/her supplementary card.

The final credit limit assigned for the card and/or unsecured loans facility is solely at the Bank's discretion.

For Supplementary Card application: I/We agree that the final credit limit assigned to the supplementary card(s) (where applicable) will be the same and shared with the credit limit assigned to the principal card, upon your approval of this application for the said supplementary card(s).

If this application is or is purported to be given or sent by me/us to you by electronic transmission, you are hereby authorised by me/us, but are not obliged to accept, rely upon and act in accordance with the electronic copy of the application and without any liability to me/us.

I/We are the beneficial owners of the funds (if any) in the account and shall only use the account and the Bank's products and services for legal purposes.

I/We acknowledge and agree to the following:

1. I/We hereby agree to abide and be bound by the SAFRA Membership General Terms and Conditions and Privacy Policy, which are available at SAFRA NATIONAL SERVICE ASSOCIATION's website.
2. To apply for the Card, I/we must first be an eligible SAFRA Member.
3. In the event that the application for the Card is declined, SAFRA NATIONAL SERVICE ASSOCIATION will proceed to issue me/us with the SAFRA Membership card.
4. SAFRA Membership is automatically renewed two (2) months prior to the expiration of the SAFRA Membership, and the SAFRA Membership fee for such renewal(s) will be charged to the Card.
5. To opt-out from the auto-renewal of the SAFRA Membership, a SAFRA Member must submit in writing his/her intention to SAFRA NATIONAL SERVICE ASSOCIATION, at least three (3) months prior to the expiration of the SAFRA Membership.
6. An applicant and/or SAFRA Member is only allowed to hold only ONE valid membership card type (either the SAFRA Membership Card, SAFRA DBS Credit Card or SAFRA DBS Debit Card). SAFRA

NATIONAL SERVICE ASSOCIATION reserves the right to terminate the SAFRA Member's SAFRA Membership Card without any prior consent and notice.

7. Upon approval and issuance of the Card, the SAFRA Membership fee will be charged to the Card (if applicable), regardless whether the Card has been activated or otherwise.

8. Female spouse or child dependant (above the age of 18) may apply for the supplementary Card if the SAFRA Member's application for the principal Card is approved.

9. I/We hereby consent to SAFRA NATIONAL SERVICE ASSOCIATION and the Bank divulging my/our personal particulars to each other for the purposes of processing this application.

10. I acknowledge that the Card will be terminated by you or SAFRA NATIONAL SERVICE ASSOCIATION in the event that I cease to be a SAFRA Member or spouse of the said SAFRA Member.

Any references herein to "you", "DBS", or "the Bank" shall mean DBS Bank Ltd. Any reference herein to "DBS Group" shall mean DBS Bank Ltd, its subsidiaries, affiliates, branches and related companies.