

Important Notes

- 1) This DBS/POSB Debit Card ("Card") can be used at ATMs and for PIN-based transactions at selected merchants in Singapore and at Plus/Maestro/UnionPay (where applicable) enabled merchants overseas. It also allows you to sign for local and overseas purchases, perform contactless payment via Visa payWave/MasterCard® contactless/UnionPay Quickpass (where applicable) and card-not-present transactions (such as online, mail and phone orders), which shall be paid for by directly deducting the transaction amount(s) from your bank account.
- 2) Your Visa/MasterCard/UnionPay Debit Limit (where applicable) for signature-based, Visa payWave/MasterCard® contactless/UnionPay Quickpass (where applicable) and card-not-present transactions is set at S\$2,000. A Debit Card carries risks of unauthorized signature-based, Visa payWave/MasterCard® contactless/UnionPay Quickpass (where applicable) or card not-present transactions. You may choose to increase/decrease this limit upon activation. This limit is shared between signature-based transactions, contactless payment with Visa payWave/MasterCard® contactless/UnionPay Quickpass (where applicable) and card-not-present (such as online, phone and mail orders) transactions. The limit on the Card is subject to your available bank balance, whichever is lower.

3) Foreign currency retail transactions

Visa/MasterCard transactions in US dollars shall be converted to Singapore dollars on the date of conversion. Visa/MasterCard transactions in foreign currency other than US Dollars will be converted into US dollars before being converted into Singapore dollars. UnionPay Card transactions in US Dollar, Chinese Yuan (CNY) and Brunei Dollar (BND) dollars shall be converted to Singapore dollars on the date of conversion. Transactions in foreign currency other than US Dollars will be converted into US dollars before being converted into Singapore dollars. All conversions shall be based on the prevailing wholesale interbank rates or the government mandated rate, as shall be determined by the respective card association. The rate used for the conversion may be different from the rate in effect on the date of the transaction due to market fluctuation.

All debit card retail transactions in foreign currency are subject to a charge imposed by the respective card associations (Visa/MasterCard/UnionPay), either as a reimbursement charge representing the charge imposed on us or as a direct charge to you. For foreign currency retail transactions converted by Visa/ MasterCard associations, a conversion factor of 1% is applied on the converted amount. For foreign currency retail transactions converted by UnionPay, a conversion factor of 0.6% is applied on the converted amount. In addition, an administrative fee for services provided or actions taken by us in relation to such foreign currency transactions shall be payable by you and debited from your Card Account. Our prevailing administrative fee is up to 2.65% on the converted Singapore Dollar amount for foreign currency retail transactions involving VISA/MasterCard/UnionPay Debit Cards, or at any other such rate as determined by us and notified to you. Total administrative fee and fees for conversion factor shall not exceed 3.25%.

Dynamic currency conversion

If your card transaction is converted to Singapore dollars via dynamic currency conversion (a service offered at selected merchants or websites), you acknowledge that the process of conversion and the exchange rates applied will be determined by the relevant merchant or dynamic currency conversion service provider, as the case may be. All card transactions which are converted via dynamic currency conversion will be subject to an administrative fee of 2.8% on the

converted Singapore dollar amount, which includes a 1% fee by Visa or by MasterCard, which shall be payable by you and debited from your Card account.

Singapore dollar transactions processed outside Singapore

All card transactions processed outside Singapore but charged in Singapore dollar (i.e. without any currency conversion) will be subject to an administrative fee of 2.8% on the total amount of the transaction, which includes a 1% fee by Visa or by MasterCard, which shall be payable by you and debited from your Card account. This includes but is not limited to any card transaction in Singapore dollars on overseas-based websites and mobile applications.

November 2017

Cash Withdrawal at Overseas ATMs

The amount withdrawn at overseas ATMs is subject to a charge imposed by the respective card associations either as a reimbursement charge representing the charge imposed on us or as a direct charge to you. For overseas cash withdrawal transactions converted by Visa/MasterCard associations, a conversion factor of 1% is applied on the converted amount. For overseas cash withdrawal transactions converted by UnionPay, a conversion factor of 0.6% is applied on the converted amount. In addition, an administrative fee of up to 2.65%, or at any other such rate as determined by us and notified to you, on the converted Singapore dollar amount for the services provided or actions taken by us in relation to such overseas cash withdrawal shall be payable by you and debited from your Card Account. Total administrative fee and fees for conversion factor shall not exceed 3.25%.

There is a service charge of S\$5 per cash withdrawal on overseas Plus/Cirrus ATMs. Effective 4 October 2018, this service charge will be revised to S\$7 per cash withdrawal. You will continue to enjoy a preferential flat service charge of S\$2 if you use your Cirrus Card at the ATMs of Bank of Central Asia (BCA, Indonesia) and Bank of Philippines Island (Philippines) or Plus/Cirrus Card at the ATMs of HDFC (India). Cash withdrawal will be free of charge if you use your Plus/Cirrus Card at DBS Hong Kong, DBS Taiwan and Westpac Group ATMs in Australia (Westpac, St. George Bank, Bank of Melbourne and BankSA) or Plus Card at DBS India and DBS Indonesia ATMs. Service charge for DBS UnionPay Platinum Debit Card, DBS Treasures Visa Debit Card, DBS Treasures Private Client Visa Debit Card and DBS Private Bank Visa Debit Card will be waived until further notice.

Where we allow your Card to be tagged to a Multi-Currency Account and used for any and/or all foreign currency funds in the Multi-Currency Account, foreign currency transactions and Cash Withdrawals will be directly authorised from the respective foreign currency wallets within the Multi-Currency Account in the foreign currency directly provided there are sufficient funds in the relevant foreign currency. Foreign currency Cash Withdrawals at overseas ATMs is subject to a service charge of S\$5 per Cash Withdrawal charged in the equivalent foreign currency. Effective 4 October 2018, this service charge will also be revised to S\$7 per cash withdrawal. For example, your USD Cash Withdrawal in New York will be charged a service fee of US\$5 or any other such rate as determined by us and notified to you.

- 4) If your Card is lost, stolen or if the PIN has been compromised, you must notify us immediately. You should also make a police report and provide us with a copy of the report and in certain circumstances accompanied by written confirmation of the loss/ theft/ disclosure and any other information that we may require. Once we establish, with your assistance, that the loss or theft of your Card or PIN compromise was not due to your fault or negligence, your liability for unauthorised transactions effected after such loss, theft or unauthorised disclosure but before we

are notified thereof shall be limited to S\$100. We will refund the amounts deducted from your bank account for unauthorised transactions, in excess of the applicable liability cap, within 14 working days from the time you submit all the necessary information to us.

- 5) Purchases are directly deducted from your bank account. There are potential risks of unauthorised signature-based, MasterCard® contactless/Visa payWave/ UnionPay Quickpass or card-not-present transactions. Subject to the DBS Debit Card Agreement, the maximum liability for unauthorised transactions not due to your negligence is S\$100. Please allow up to 14 days to process refunds. DBS Debit Card Agreement applies.

For full details, please refer to the DBS Debit Card Agreement which can be found at www.dbs.com.sg/tc.

Important tips on how you can safeguard and protect your PIN:

- Never reveal your PIN to anyone.
- Select a unique PIN so it's difficult for anyone to guess (e.g. not to use birth dates or phone numbers).
- Do not use sequential or repetitive numbers (e.g. 123456 or 111111).
- Memorise your PIN. Do not write down or store it.
- Change your PIN regularly.