

## 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 contactless/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 contactless/Mastercard® contactless/UnionPay Quickpass (where applicable) and card-not-present transactions is set at S\$2,000. A Debit Card carries risks of unauthorised signature-based, Visa contactless/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 contactless/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 Dollar shall be converted to Singapore Dollar on the date of conversion. Transactions in other foreign currencies will be converted to US Dollar before being converted to Singapore Dollar.

UnionPay transactions in US Dollar, Chinese Yuan and Brunei Dollar shall be converted to Singapore Dollar on the date of conversion. Transactions in other foreign currencies will be converted to US Dollar before being converted to Singapore Dollar.

Conversions shall be based on the prevailing wholesale interbank rates or the government-mandated rate, as shall be determined by the respective Card Associations. 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 transactions in foreign currency (including refunds and reversals) are 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 foreign currency transactions converted by Visa/Mastercard, a conversion factor of 1% is applied on the converted amount. For foreign currency 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 Account. Our prevailing administrative fee is up to 2.65% on the converted Singapore Dollar amount. Total administrative fees and fees for conversion factor shall not exceed 3.25%.

### Dynamic currency conversion

If your transaction is converted to Singapore Dollar via dynamic currency conversion (a service offered at selected overseas 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 transactions converted via dynamic currency conversion (including refunds and reversals) will be subject to an administrative fee of 2.8% on the converted Singapore Dollar amount, which includes a 1% fee by Visa/Mastercard or 0.6% fee by UnionPay, and shall be payable by you and debited from your Account.

### **Singapore Dollar transactions processed outside Singapore**

All transactions processed outside of Singapore but charged in Singapore Dollar (i.e. without any currency conversion) (including refunds and reversals) will be subject to an administrative fee of 2.8% on the total transaction amount, which includes a 1% fee by Visa/Mastercard or 0.6% fee by UnionPay, and shall be payable by you and debited from your Account. This includes but is not limited to any transaction in Singapore Dollar on overseas-based websites and mobile applications.

### **Cash Withdrawal at Overseas ATMs**

The amount withdrawn 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 withdrawals converted by Visa/Mastercard, a conversion factor of 1% is applied on the converted amount. For foreign currency 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 overseas cash withdrawals shall be payable by you and debited from your Account. Our prevailing administrative fee is up to 2.65% on the converted Singapore Dollar amount. Total administrative fee and fees for conversion factor shall not exceed 3.25%.

There is a service charge of S\$7 per cash withdrawal at overseas Visa/Mastercard ATMs. You will enjoy a preferential service charge of S\$2 if you use Mastercard at the ATMs of Bank of Central Asia (BCA, Indonesia) and Bank of Philippines Island (Philippines) or Visa/Mastercard at the ATMs of HDFC (India).

Cash withdrawal will be free of charge if you use Visa/Mastercard at DBS Hong Kong, DBS Taiwan and Westpac Group ATMs in Australia (Westpac, St. George Bank, Bank of Melbourne and BankSA) or Visa 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 overseas cash withdrawals will be directly authorised from the respective foreign currency wallets within the Multi-Currency Account in the foreign currency directly, provided that there are sufficient funds in the relevant foreign currency. The service charge of S\$7 per cash withdrawal will be charged in the equivalent foreign currency. For example, your US Dollar cash withdrawal in New York will be charged US\$5. Click [here](#) for the list of fees in foreign currency.

- 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, Visa contactless/Mastercard® contactless/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](http://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.