DBS Bank (China) Limited
Debit Card Users' Guide

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Notes: The English translation is provided for reference only. In case of any inconsistency between the Chinese version and the English translation, the Chinese version shall prevail.
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Risk Disclosure for Use of Debit Card

DBS Bank (China) Limited (the "**Bank**" or "**DBS China**") makes risk disclosures to customers via various channels, reminding customers to carefully safeguard their debit cards and password and to take other safety measures in order to ensure the safety of funds in customers' accounts. Please carefully read through below risk disclosure, Terms and Conditions on Debit Card and other contents of this Debit Card Users' Guide before you use the debit card issued by the Bank (the "**Debit Card**"). Relevant safety measures will help customers reduce the risks arising from Debit Card transactions.

1. Please safeguard the Debit Card properly. Please keep the Debit Card away from hand phones, batteries, and other magnetic items to prevent demagnetization. Please also keep the Debit Card away from keys and other sharp items to prevent the card chip and magnetic strip from being damaged.
2. Debit Card issued by the Bank uses 6 digits as its only password. All physical card transactions will require such password. Upon receipt of the Debit Card, please sign on the signature portion on the back of the Debit Card immediately, which keeps consistent with the signature specimen registered with the Bank.
3. The cardholder may modify or re-set password at the counter of the Bank's operating network.
4. The cardholder shall remember password. Please do not place the Debit Card and any documents containing the password together.
5. When setting your password, please avoid using birth dates, telephone numbers, identity card numbers, bank card numbers, same number, simple number combination or other combination of numbers which are easily guessed by others. Please do not reveal your password or give your debit card and its password to others.
6. If the cardholder has accidentally revealed his/her Debit Card number or password to unknown persons or websites, or the Debit Card is lost or stolen, or the cardholder finds/suspects the Debit Card number or password has already been leaked, please notify the Bank via customer service hotline or counter of the Bank's operating network to report your loss of Debit Card and/or to terminate the Debit Card in order to prevent any further financial losses.
7. Please try to keep the debit card in sight when you use the debit card and prevent anyone else from seeing your password. Please verify the details on the transaction slip before signing on it. Please do not sign on any transaction slip which is blank or incomplete. Please ensure transaction slips to be properly kept or destroyed.
8. When using the ATM, please pay attention to your surroundings, and prevent anyone else seeing your password or using other methods to obtain your Debit Card number and password. If the ATM fails to execute requested transactions or fails to return your Debit Card, please pay attention to the reminders on the ATM screen. If the Debit Card is retained by ATM, please contact the bank that the ATM belongs to immediately.

9. The function of fund transfer via ATM can be activated upon the cardholder's application. The cardholder may decide whether to activate this function and set reasonable limit for fund transfer according to his/her financial needs and risk tolerance capacity. The cardholder who activates this function may suffer higher risks. If the Debit Card or password is lost or stolen, the cardholder may suffer from heavy losses. Please cautiously decide whether to activate such function as well as set the maximum limit for fund transfer and take corresponding safety measures.
10. Where using the Debit Card for fund transfer, the cardholder shall make sure the receiver is well known to him/her. Please be cautious against "Phone Fraud" or similar cases. Please do not believe "Safety Account" and any other fraud information.
11. When an individual customer who wishes to enroll third party payment applies for a Debit Card, DBS China performs third party payment risk assessment on the customer as required by relevant laws, regulations, and regulatory requirements. If the cardholder who has passed the assessment intends to link the Debit Card with any account at third party payment institution for express payment function, he/she needs to consider and assess relevant risks (including but not limited to technical risk) and confirm to bear all such risks. After successful linkage between the Debit Card and the account at the third-party payment institution, the Bank will operate Debit Card linked accounts solely based on the instructions from the third-party payment institution. The cardholder shall properly keep his/her username and password registered with the third-party payment institution. If the cardholder finds his/her username or password with third party payment institution might have been leaked, please notify the third-party payment institution and the Bank immediately.
12. If there is any change to the client information (such as contact details, address, etc.) provided by the cardholder to the Bank, please promptly notify the Bank in writing to change the client information.
13. The cardholder needs to check his/her account balance and historical transaction records frequently. If there is anything abnormal, please notify the Bank immediately.
14. The Bank will not ask for password via email, SMS, telephone, or other means. If the cardholder receives any suspicious email, SMS, phone call etc., please dial the Bank's 24-hour customer service hotline immediately.
15. If the cardholder has any questions with respect to the safe use of Debit Card, please dial the Bank's 24-hour customer service hotline: 400 820 8988.

○ DBS Bank (China) Limited Debit Card Terms and Conditions

1. General Provisions

DBS Bank (China) Limited (the "**Bank**" or "**DBS China**") debit card ("**Debit Card**") is a modern electronic payment device issued by DBS China to individual customers with the functions of consumption, fund transfer, cash deposit and withdrawal, etc., but without overdraft function.

The Debit Card is a card with magnetic strip and/or chip and is denominated in RMB. The Debit Card is classified by service level into normal Debit Card and treasures Debit Card to satisfy the different needs of retail customers as well as affluent customers.

DBS China, as the issuing bank, provides the following services through different channels like its operating network, China Union Pay ATMs, POS of merchants (collectively hereinafter referred to as "Self-served Devices"), bank card network and third party payment platforms, etc.

1) Deposit and withdrawal of cash.
2) Account enquiry.
3) Fund transfer.
4) Consumption at merchants (including return of goods, pre-authorization, completion of pre-authorization, etc.).
5) Other services approved by competent government authorities.

2. Application

Any individual customer may apply for a Debit Card by presenting his/her valid identity document(s) and filling in relevant application form of Debit Card to accept these Terms and Conditions. The Bank will verify and decide whether to approve the application.

3. Account

The Debit Card includes a RMB settlement account as the primary account. The cardholder designates the account which is linked with the Debit Card upon his/her application for the Debit Card. If the cardholder intends to change the account linkage, he/she shall visit the operating network of the Bank and submit the application together with his/her valid identity document(s) and the debit card, etc.

4. Usage of Debit Card

The Debit Card can only be utilized by the cardholder and cannot be used by, lent to, transferred to, or delegated to other persons. Otherwise the cardholder will be liable for any risks and losses incurred therefrom. An Individual can deposit his/her cash or transfer his/her salary, investment

proceeds and other lawful remuneration into his/her Debit Card linked account(s). It is prohibited to deposit company funds into any individual's Debit Card account(s).

The cardholder may conduct transactions such as account enquiry, cash deposit and withdrawal and fund transfer etc. at the Bank's operating network. The cardholder can utilize the Debit Card at any POS machines with the China Union Pay logo for transactions such as consumption. Account enquiry and cash withdrawal can also be done through ATMs under the China Union Pay network. The Debit Card does not allow any overdraft and transactions can be completed only if sufficient balance available in the Debit Card account(s).

When collecting the Debit Card, the cardholder should immediately sign on the signature portion on the back of the Debit Card, and adopts such signature when utilizing the Debit Card. The cardholder shall make sure that such signature is the same as the signature specimen registered with the Bank.

The amount limits and restrictive requirements for use of the Debit Card shall comply with relevant laws and regulations, regulatory requirements, as well as the standards laid down by the Bank. The cardholder shall set reasonable daily accumulated limit for fund transfer via ATM and the single transaction limit and daily accumulated limit for domestic and overseas POS transactions respectively as well as other amount limits. The cardholder shall review and update limits according to actual needs. The cardholder may adjust the above limits at the Bank's operating network or by other means as accepted by the Bank. In order to reduce the potential risks associated with the transaction security for card holders, the bank may require cardholders to provide relevant materials to prove the rationality of the limit modification, and cardholders should cooperate accordingly.

The cardholder cannot refrain from paying the due amount payable under Debit Card services due to his/her disputes with any merchant. The Bank shall not be liable for any loss of any failure, delay, error of transaction, leakage or interception of information arising from system breakdown, telecommunication network failure or any other events or reasons beyond the Bank's reasonable control, unless it is caused by the Bank's willful misconduct or gross negligence.

The Bank will not be liable for any loss arising from the cardholder's failure to keep the Debit Card properly.

The cardholder may link his/her Debit Card with his/her account at third-party payment institution accepted by the Bank to realize express payment function. The Debit Card express payment refers to that where the cardholder purchases any goods or services via telephone, mobile or website, etc., no mobile banking service needs to be activated; for the first transaction, the cardholder needs to provide Debit Card information, mobile number registered with the Bank and/or identity information, and accepts relevant agreement of Debit Card express payment service online; the third party payment institution will send the information above to the Bank for verification; the linkage as well as the first payment will be completed if approved by the Bank; after the successful linkage, for next transaction using the express payment function, only the third party payment institution verifies the account opened by cardholder with it (including

verifying payment password, mobile one-time password, etc.); the payment will be completed if the verification by the third party payment institution is passed, with no need for the cardholder to provide the Debit Card or password. Where the Bank receives any linkage application from any third-party payment institution, if the application information is verified as true, the application will be deemed as submitted by the cardholder himself/herself. Once the above linkage is set, the cardholder authorizes the Bank to transfer any fund within the Debit Card or otherwise operates the Debit Card according to the instruction of the third-party payment institution. The cardholder shall bear all consequences of such operations of Debit Card. The Bank shall in no event be liable for its operations of the cardholder's Debit Card according to instruction of the third-party payment institution unless there is willful misconduct or gross negligence of the Bank.

The debit card must be used within the validity period. The expiration date of the IC card is specified on the card face. For the validity period of stripe card, please refer to further notice of the Bank.

5. Password

The Debit Card uses sole password for all transactions including account enquiry and other transactions. The password can be changed at the Bank's operating network

Any transaction which has been conducted by using the password previously set by the cardholder shall be deemed as conducted by the cardholder himself/herself, unless otherwise determined by any judgment/award issued by judicial authority. Electronic records shall be valid proof of all transactions which are processed using the password or other electronic information. Leakage of the password will bring great risk to the cardholder and the cardholder must safeguard the Debit Card and password properly. All losses incurred because of careless management of the Debit Card or leakage of password will be borne by the cardholder unless the leakage of password is caused by the Bank's willful misconduct or gross negligence.

The Bank will disable the Debit Card if the cardholder has keyed in the wrong password for consecutive 3 times when using the Debit Card. The cardholder needs to bring the Debit Card, valid identity document(s) and other relevant materials to the Bank's operating network to enable the Debit Card again.

If the cardholder forgets and intends to reset the password, he/she shall go to the Bank's operating network with his/her Debit Card and valid identity document(s) to apply for the reset of password.

6. Loss report

If the Debit Card is lost or stolen, the cardholder may either call the Bank's 24-hour customer service hotline, use mobile banking service or go to the Bank's operating network with the cardholder's valid identity document(s) to report the loss. The Bank will promptly process the loss

report after receiving the cardholder's application. The loss report shall become effective upon the Bank's completion of loss reporting formalities according to its internal procedures.

Before the Bank completes the loss reporting formalities, the cardholder shall be liable for any loss arising from the usage of his/her Debit Card by any third party, unless it is caused by the Bank's willful misconduct or gross negligence. After the bank completes the loss reporting formalities, the cardholder will not be liable for the loss as mentioned above within scope of the loss reporting, unless the cardholder engages in fraudulent conducts solely or jointly.

The cardholder shall note that, once the loss reporting formalities are completed, the cardholder is unable to use the Debit Card for any transactions (including but not limited to cash withdrawal, consumption, fund transfer, account enquiry or change of password).

Once the loss has been reported verbally, the cardholder needs to go to the Bank's operating network with valid identity document(s) to apply for a new Debit Card or terminate the Debit Card.

For verbal reporting of loss, the Bank has the right to ask certain questions to identify the person reporting the loss according to its latest internal procedures. If the answers given by the person reporting the loss are consistent with the Bank's records of the cardholder, the Bank is deemed as having performed its reasonable verification duties and the Bank has no obligation to do further verification. The Bank will not be liable for any losses incurred from failure to use the Debit Card by the cardholder due to any other party in disguise as cardholder to make loss reporting.

The cardholder may apply via mobile banking or in written form to cancel the loss reporting of Debit Card. If the cardholder has made loss reporting of the Debit Card and such Debit Card is found before applying for reissuance of the Debit Card and the cardholder intends to continue using it, the cardholder may apply via mobile banking or bring the Debit Card and valid identity document(s) to the Bank's operating network to cancel the loss reporting. No such cancellation is allowed if the cardholder has applied for reissuance of the Debit Card.

7. Customer Service Hotline

The cardholder may verbally report the loss of the Debit Card, make complaints or inquiries through the Bank's 24-hour customer service hotline: 4008208988.

8. Account Reconciliation

The Bank provides account reconciliation service to the cardholder. The cardholder shall review and verify his/her account information promptly. If the cardholder has disagreements on any account information of certain transaction, he/she shall require to inquiry and rectify such information within 90 days after the occurrence of the transaction. The Bank will reply within 30 days. If the cardholder does not raise any disagreements within 90 days after the occurrence of the transaction, he/she will be deemed as having recognized that all the account information of such transaction is correct.

9. Retention of Card

Where the Debit Card is retained by any China Union Pay ATM due to machine breakdown, operation error or otherwise, the cardholder may retrieve his/her Debit Card at the relevant bank's branch which such ATM belongs to. The procedures and conditions shall be subject to the provisions of the Bank that ATM belongs to. Retained cards that are not retrieved by the stipulated time will be handled according to the procedure laid down by the retaining bank and DBS China shall not be liable for any loss suffered by the cardholder, unless it is caused by the Bank's willful misconduct or gross negligence.

10. Cancellation

If the cardholder intends to terminate use of the Debit Card, he/she may go to the Bank's operating network with his/her valid identity document(s) to conduct the Debit Card termination formalities. The Debit Card will be cancelled if the Bank accepts the application.

11. Account Terms and Conditions

In respect of accounts linked to the Debit Card, the cardholder shall observe all terms of the Bank's

Terms and Conditions for Accounts and Related Services for Individuals (as amended from time to time). These Debit Card terms and conditions constitute a supplement to the above terms and conditions. The cardholder and the Bank have their respective rights and obligations under the

Bank's Terms and Conditions for Accounts and Related Services for Individuals which shall not be affected by these Debit Card terms and conditions.

12. Fees and Charges

The Bank will formulate and announce the standards of fee charge for its Debit Card services in accordance with relevant laws and regulations as well as regulatory requirements. In case there is any change to such standard of fee charge, the Bank will notify the cardholders 30 days in advance in a way deemed by the Bank as proper (including announcement at the business site and/or announcement at the website, etc.) (but such 30-day prior notice does not apply to the fee adjustment beyond the Bank's control).

The cardholder agrees to authorize the Bank to deduct any Debit Card charges and fees from the relevant accounts linked to Debit Card or any other accounts opened with the Bank.

In respect of any deposit in the Debit Card, deposit interest will be calculated and paid according to corresponding deposit interest rate and calculation method as set out by the People's Bank of China. The Bank will withhold the interest tax (if any) in accordance with relevant laws and regulations.

13. Rights of Cardholder

13.1 The cardholder has the right to receive all the Debit Card services as provided by the Bank, to monitor the service quality, to raise the service suggestions and to make complaints.

13.2 The cardholder has the right to be informed of functions, use methods, fee items and standard, applicable interest rate and other information with respect to the Debit Card. The cardholder may access to the information in relation to use of the Debit Card through official website of the Bank (www.dbs.com.cn).

13.3 The cardholder has the right to make account enquiries, cash deposit and withdrawal, consumption, fund transfer and other transactions at the Bank's operating network or other service channels within the Bank's business hours (but subject to detailed transaction rules and restrictions as determined by the Bank).

13.4 The cardholder has the right to enquire and require rectifying any incorrect account statement within the stipulated time.

14. Obligations of Cardholder

14.1 The cardholder shall observe relevant laws and regulations and regulatory requirements and shall comply with these Debit Card terms and conditions and other product or service terms applicable to the cardholder as issued by the Bank.

14.2 The cardholder shall provide true, complete, and accurate information to the Bank to apply for the Debit Card. If there is any change to such information of the cardholder (such as mailing address, contact details, etc.), the cardholder shall promptly inform the Bank of such change in writing. Otherwise, the cardholder shall be liable for any loss arising therefrom.

14.3 The cardholder shall safeguard his/her Debit Card and password properly. If the Debit Card is lost or stolen, or the password is forgotten or leaked, or other similar events occur, the cardholder shall contact the Bank immediately to conduct loss reporting or password resetting or other formalities.

15. Rights of Card Issuing Bank

15.1 The Bank has the right to charge fees for the Debit Card services according to relevant laws and regulations and regulatory requirements. If there is insufficient account balance available for deduction of fees, the Bank has the right to suspend the services provided to the cardholder (but shall inform the cardholder promptly to the extent as reasonable).

15.2 The Bank has the right to monitor the cardholder's transactions and to report to relevant competent government authorities if any suspected illegal transaction is found.

15.3 If the cardholder violates these Debit Card terms and conditions (e.g. being suspected of using the Debit Card for illegal activities or crimes), the Bank has the right to terminate the Debit

Card service provided to the cardholder and confiscate the Debit Card but shall inform the cardholder promptly to the extent as reasonable.

15.4 If the Bank finds that the cardholder is probably involved in fraud, counterfeiting or theft or is probably using the Debit Card for illegal transactions, the Bank has the right to report this to competent government authorities and take corresponding measures in accordance with laws and regulations. For losses incurred by the Bank from the cardholder's failure to comply with these Debit Card terms and conditions, the Bank has the right to apply for legal protection to be indemnified from the cardholder or other relevant parties.

15.5 For risk control (including but not limited to the situation that the cardholder may be involved in fraud or other illegal acts, or there is risk for the Debit Card to be counterfeited or stolen and the Bank is unable to contact the cardholder), the Bank has the right to immediately suspend or terminate the Debit Card services provided to the cardholder, but the Bank shall notify the cardholder promptly to the extent as reasonable (unless such notification is not allowed by laws and regulations or regulatory requirements).

16. Responsibilities of Card Issuing Bank

16.1 The Bank shall provide 24-hour hotline service for loss reporting, set up fair and effective complaint system for Debit Card service, and announce the complaint hotline to the public.

16.2 The Bank shall provide account enquiry service to the cardholder and keep the cardholder's data confidential according to relevant laws and regulations.

16.3 The Bank shall provide to the cardholder these Debit Card terms and conditions, fee standard, users' guide and other materials as updated from time to time through the Bank's operating network, website and other channels deemed appropriate by the Bank.

16.4 The Bank shall be prompt in responding to and processing the cardholder's requirements to inquire about and rectify the account information.

17. Miscellaneous

Other matters which are not covered in these Debit Card terms and conditions will be implemented according to relevant laws and regulations and regulatory requirements.

These Debit Card terms and conditions are governed by and construed in accordance with the law of the People's Republic of China.

These Debit Card terms and conditions are formulated by the Bank and take effect on the day of announcement. These terms and conditions may be amended or supplemented from time to time by the Bank. The Bank will notify the cardholder of any amendments or supplements by posting a notice on its website, making announcement through the operating network or by other means that the Bank deems appropriate. Such amendments or supplements will be effective on the date designated by the Bank (the "**Effective Date**"). If such amendments or supplements will bring

substantial impacts on the cardholder's responsibilities and obligations, the Effective Date shall not be earlier than thirty (30) days after the notification date, unless the relevant changes are beyond reasonable control of the Bank. If the cardholder continues to use the Debit Card services of the Bank on the Effective Date or thereafter, such amendments or supplements will be binding on the cardholder.

o Restrictions of Debit Card Service

1. Limit for wrong entry of password is 3 times

The Bank will disable the Debit Card if the cardholder enters the wrong password for consecutive 3 times. If the cardholder forgets the password, he/she may go to the Bank's operating network with the Debit Card and his/her valid identity document(s) to reset the password. If the cardholder remembers the password, the Debit Card will be enabled after the Bank verifies the password. During the Bank's verification, the wrong entry of the password shall be no more than 3 times.

2. Fund frozen for pre-authorized transaction is 115% of transaction amount

115% of the transaction amount shall be frozen in the Debit Card account for any preauthorized transaction.

3. Valid term of pre-authorized transactions is 30 days

The pre-authorized transaction will become invalid automatically if the pre-authorized transaction is not completed, canceled, or otherwise disposed 30 days after occurrence of the pre-authorized transaction.

4. Cash withdrawal over RMB200,000 or foreign currency equivalent

Prior reservation with the Bank's operating network is required for one-time cash withdrawals exceeding RMB200,000 or foreign currency equivalent.

5. Overseas Cash Withdrawal

According to the relevant work requirements of the State Administration of Foreign Exchange ("SAFE"), a single-day overseas cash withdrawal transaction of our debit card shall not exceed the equivalent of RMB 10,000. At the same time, daily overseas cash withdrawal with our debit card are also subject to SAFE's annual personal limit control. Furthermore, DBS China will suspend the overseas cash withdrawal business for those cardholders who are included in the suspense list maintained by relevant regulatory authorities.

DBS China reserves the right to supplement, modify or cancel all/part of the transaction control in accordance with relevant regulations and business needs. Cardholders should also strictly abide by relevant regulations when using debit cards to process business.

The Bank reserves the right to amend the restrictions to Debit Card services as above by announcement on its website. If the restrictions above are inconsistent with the announcement on the Bank's website, the latter shall prevail.