

个人大额存单一般条款

下列一般条款将适用于任何个人客户（“客户”）在星展银行（中国）有限公司（包括其任何分支机构，以下简称“本银行”）办理的所有个人大额存单。客户申请办理本银行个人大额存单业务前应仔细阅读并理解本一般条款中所有条款的含义，并受本一般条款之约束。

1. 本银行接受客户向本银行提交的个人大额存单申请基于客户已经全文阅读并同意下列各一般条款。
2. 本文件所称个人大额存单是指由本银行面向个人客户发行的、以人民币计价的记账式大额存款凭证，是本银行个人存款类金融产品，属一般性存款。
3. 个人大额存单之发行、认购和支付
 - 3.1 个人大额存单应遵守相关法律法规及本银行有关存单期限、认购起点金额和分支取最低金额及剩余金额等方面的要求，且本银行可随时在法律法规许可的范围内自主调整前述要求。
 - 3.2 每期个人大额存单的认购起点金额、最低余额、存单期限、适用利率和计息规则、是否允许转让、提前支取、赎回和质押等以每期产品说明书为准。
 - 3.3 个人大额存单采用标准期限，目前共计有1个月、3个月、6个月、9个月、1年、18个月、2年、3年及5年共9个品种。本银行可以在法律法规许可的范围内提供其他品种。
 - 3.4 个人大额存单可采用固定利率或浮动利率。固定利率存单采用票面年化收益率的形式计息，浮动利率存单以上海银行间同业拆借利率（Shibor）为基准计息。个人大额存单自成功认购当日起计息，计息期截止至产品说明书中列明的到期日的前一日。还本付息方式分为到期一次还本付息和定期付息、到期还本。
 - 3.5 成功认购当日（起息日）是指在本银行根据客户提交的认购申请书成功扣划客户账户中相应的认购金额之日。如客户的扣划账户在本银行规定的业务办理截止时点仍余额不足或该期个人大额存单剩余可售额度不足，则客户的认购不成功。
 - 3.6 个人大额存单提前支取和到期时，相应的款项将划付至客户认购该个人大额存单时使用的扣款账户。
4. 个人大额存单的提前支取
 - 4.1 如个人大额存单允许客户提前支取，客户可全额提前支取或部分提前支取。
 - 4.2 对于部分提前支取的，提前支取后的个人大额存单余额不得低于本银行规定的个人大额存单认购起点金额，否则客户将被视为请求全额提前支取，本银行可据此操作，无需要求客户另行提交申请书。
 - 4.3 除非相关产品说明书中另有约定，提前支取部分的存款以客户认购个人大额存单时使用的扣款账户适用的活期存款利率，按实际存期（即自个人大额存单的起息日起至提前支取的前一日止）计息。
5. 个人大额存单的转让
个人大额存单暂不支持转让业务。

6. 个人大额存单的赎回
个人大额存单暂不支持赎回业务。
7. 税务
银行将根据适用的税务要求代扣代缴利息所得税。
8. 完整协议
就任何一期个人大额存单产品而言，本一般条款与客户签署的银行账户条款（包括但不限于《个人账户及一般服务章程及条款》及其不时更新）、该期个人大额存单产品说明书及相关文件共同构成一份关于该期个人大额存单产品的完整协议。
9. 语言
本条款与条件有中文和英文两种版本，中英文版本不一致时，以中文版本为准

General Terms and Conditions for Personal Large-Denomination Certificate of Deposit

The following General Terms and Conditions are applicable to any personal large-denomination certificate of deposit purchased by any individual customer (the “**Customer**”) of DBS Bank (China) Limited (including any of its branches) (the “**Bank**”). The Customer shall read carefully and understand the meaning of each clause of these General Terms and Conditions before applying to the Bank for subscription of personal large-denomination certificate of deposit. Customer’s application for personal large-denomination certificate of deposit shall be subject to these General Terms and Conditions.

1. The Bank’s acceptance of the Customer’s application for personal large-denomination certificate of deposit is based on the Customer having read and agreed to be bound by the following general terms & conditions.

2. “Personal large-denomination certificate of deposit” mentioned herein refers to RMB-denominated book-entry large-denomination deposit voucher issued by the Bank to individual customers which is a consumer banking deposit product and belongs to general deposit product.

3. Issuance, subscription and payment of personal large-denomination certificate of deposit

3.1 The issuance of personal large-denomination certificate of deposit shall comply with the relevant laws and regulations and the Bank’s requirements regarding term of deposit, threshold subscription amount, minimum partial withdrawal amount and remaining amount. And the Bank may adjust the above requirements from time to time to the extent permitted by laws and regulations.

3.2 Threshold subscription amount, minimum deposit balance, term of deposit, applicable interest rates and interest calculation methods of each tranche of personal large-denomination certificate of deposit, and whether transfer, early withdrawal, redemption or pledge thereof is allowed shall be subject to the Fact Sheet of such tranche of certificate of deposit.

3.3 Personal large-denomination certificate of deposit adopts standard terms, including 1 month, 3 months, 6 months, 9 months, 1 year, 18 months, 2 years, 3 years and 5 years. The Bank may provide products with other terms to the extent permitted by laws and regulations.

3.4 The interest rate of personal large-denomination certificate of deposit may be fixed rate or floating rate. Interest on fixed-rate certificate of deposit shall be calculated based on the annualized rate of return, while the interest on floating-rate certificate of deposit shall be calculated by taking the Shanghai interbank offered rate ("SHIBOR") as the benchmark.

Interest of personal large-denomination certificates of deposit shall accrue as of the date of subscription and to the day immediately prior to maturity date as set out in Fact Sheet. Interest payment methods include paying full principal and all accrued interest at maturity, and paying interest at regular intervals and full principal at maturity.

3.5 Successful subscription date (i.e. value date) means the date on which the Bank successfully deducts the relevant subscription amount from the Customer's designated account in accordance with the Customer's subscription application. If there is not enough balance in the Customer's designated account or the remaining quota for this tranche of certificate of deposit is insufficient as of the cut-off time set by the Bank, the Customer's subscription shall be deemed unsuccessful.

3.6 Upon early withdrawal or maturity of personal large-denomination certificate of deposit, the corresponding amount shall be transferred to the account designated by the Customer when subscribing for such certificate of deposit.

4. Early withdrawal of personal large-denomination certificate of deposit

4.1 If early withdrawal of personal large-denomination certificate of deposit is allowed, the Customer may withdraw all or part of the deposit before maturity.

4.2 For partial early withdrawal [of personal large-denomination certificate of deposit], the remaining balance after such partial withdrawal shall be no less than the threshold subscription amount required by the Bank. Otherwise, the Customer shall be deemed to have requested for full early withdrawal and the Bank is entitled to execute accordingly without the need to get separate application form from Customer.

4.3 Unless otherwise provided in the relevant Fact Sheet, interests on the deposit withdrawn before maturity date shall be calculated at the deposit interest rate applicable to the debit account designated by the Customer for subscription of personal large-denomination certificate of deposit for the actual number of days (i.e. from the value date of the personal large-denomination certificate of deposit to the day immediately before the day of early withdrawal).

5. Transfer of personal large-denomination certificate of deposit

Personal large-denomination certificate of deposit is not allowed to be transferred.

6. Redemption of personal large-denomination certificate of deposit

Personal large-denomination certificate of deposit is not allowed to be redeemed.

7. Tax The Bank will deduct and withhold interest income tax payable by the Customer under applicable tax requirements.

8. Whole agreement In terms of any particular tranche of personal large-denomination certificate of deposit, these General Terms and Conditions, the Bank's account terms and conditions (including but without limitation "the Terms and Conditions for Accounts and Related Services for Individuals" and amendments thereto from time to time) signed by the Customer, Fact Sheet and relevant documents for such tranche of certificate of deposit constitute a whole set of agreements applicable to such tranche of certificate of deposit.

9. Language These General Terms and Conditions are prepared in both English and Chinese. In the event of any discrepancy between the English and Chinese versions, the Chinese version shall prevail.