

Revised Terms and Conditions and DBS Vickers Privacy Policy

Recent Regulatory Developments

Personal Data Protection Act

Singapore has introduced the Personal Data Protection Act ("PDPA"), the data protection provisions of which will come into force on 2 July 2014. DBS Vickers takes our obligations under the PDPA seriously and to that effect, we have updated the DBS Vickers Privacy Policy. The DBS Vickers Privacy Policy sets out the purposes for which we collect, use, disclose and process personal data. It complements the terms and conditions that govern your relationship with us. The DBS Vickers Privacy Policy is available at www.dbsvickers.com and www.dbsvickers.com/sg/online or from DBS Vickers Customer Centre located at Level 3, MBFC Branch (DBS), Marina Bay Financial Centre Tower 3.

If you provide personal data to us or continue to accept our services or deal with us, we take it that you have agreed with the DBS Vickers Privacy Policy.

For DBS Vickers institutional customers, as we often require and rely on you to provide us with personal data of certain individuals and prior to disclosing any personal data to us, please ensure:

- (a) you have notified such individual of the purposes for which we require such individual's personal data and obtained his/her consent for our collection from you and our use and disclosure of his/her personal data for such purposes; or
- (b) you are duly authorised by such individual to consent on his/her behalf to our collection, use and disclosure of his/her personal data, and you do so consent on his/her behalf.

Foreign Account Tax Compliance Act

In 2010, the United States enacted tax rules, commonly referred to as the Foreign Account Tax Compliance Act ("FATCA"), which targets non-compliance of US tax laws by US persons using overseas accounts. FATCA will come into force on 1 July 2014. Non-US institutions (including DBS Vickers) are to identify and report on these persons under the provisions of applicable US tax law, including FATCA.

Amendments to DBS Vickers Terms and Conditions Governing Accounts & Other Services and Products

We have amended the General Trading Agreement ("GTA") which sets out the terms and conditions governing your trading account(s) held with DBS Vickers ("Terms").

The effective date for the amended Terms are stated below ("Effective Date") and from the Effective Date, the amended Terms will govern the relationship between you and DBS Vickers if you continue to accept DBS Vickers' services (including using your trading accounts with DBS Vickers or services related to your trading accounts) or deal with DBS Vickers on or after the Effective Date.



A copy of the amended Terms can be found at DBS Vickers' website at www.dbsvickers.com and www.dbsvickers.com/sg/online and at DBS Vickers Customer Centre located at Level 3, MBFC Branch (DBS), Marina Bay Financial Centre Tower 3.

This notification shall apply to all your account(s) held with DBS Vickers.

By continuing to access and/or trade through your trading account(s) held with DBS Vickers from the Effective Date, you are deemed to have accepted and agreed to the amended Terms.

Please take time to review the amended Terms relevant to you carefully to ensure that you understand the amendments that have been made and how they may affect you.

DBS Vickers Online

26 June 2014

DBS Vickers Securities (Singapore) Pte Ltd
Member of Singapore Exchange Securities Trading Ltd
12 Marina Boulevard #10-01
Marina Bay Financial Centre Tower 3
Singapore 018982

Tel : (65) 6327 2288

www.dbsvickers.com