<u>SERVICE SCHEDULE – ADDITIONAL CONNECTIVITY SERVICES</u>

Note: This is a Service Schedule as referred to in the General Banking Terms and Conditions. It will only apply where we have agreed to provide you the Additional Connectivity Services under this Service Schedule.

1.   HOST TO HOST SERVICES

1.1.   <u>Description.</u> This service allows you to connect your systems to our Services allowing for straight through processing of large volumes of transactions, use of customised pre-processing rules, automated routing and real time transaction alerts.

1.2.   <u>Connection.</u> You may connect host-to-host to our Digital Channels using the Software we have provided to you or approved your use of.

2.   DBS API SERVICE

2.1.   <u>Description.</u> This service allows you to connect to our Services using our APIs.

2.2.   <u>Restrictions.</u> We may limit your use of the APIs for example by the number of requests you may make or the number of users you may serve. You must comply with any instructions we give you to ensure proper session and concurrency management. We may suspend or permanently revoke the licence granted to you to use our APIs if we suspect or confirm your failure to provide reasonable support to us and this failure, in our opinion, affects the access or use of our Services.

2.3.   <u>Monitoring.</u> We may monitor your use of the APIs for compliance purposes and to improve our Digital Channels.

3.   CUSTOMER API

3.1.   <u>Licence.</u> If you provide us with your APIs so that we can provide you with our Services, you agree to grant us (and any other third parties involved in providing you with our Services) a non-transferable, non-exclusive, worldwide, royalty-free and irrevocable licence for the duration of your use of our Services to access your APIs and any accompanying API documentation.

3.2.   <u>Modifications.</u> You must not modify any APIs that you use for us to provide you with our Services without our prior written consent.

3.3.   <u>Open Source Software.</u> If you incorporate or use any open source software in APIs that you use for us to provide you with our Services, you shall provide us with all details of the open source software, ensure that it is used in accordance with the applicable licence, ensure that your use or incorporation of the open source software will not result in any obligation to disclose, license or otherwise make available any part of our Digital Channels, Services, or any confidential information to anyone, and ensure that the use will not diminish your obligations under the Agreement.

4.   SWIFT FILEACT SERVICES

4.1.   <u>Connection.</u> You may connect to our Digital Channels using the connectivity options offered by SWIFT to securely transfer files to us.

4.2.   <u>SWIFT Requirements.</u> You warrant that you are an authorised SWIFT participant, and that in addition to complying with our security requirements, you will comply with all SWIFT requirements. You must immediately notify us if this changes.

5.   REMOTE DATA TRANSMISSION SERVICE

5.1.   <u>Description.</u> This service allows you to use multi-bank connectivity solutions to access our Services.

5.2.   <u>Use of EBICS.</u> The services will be made available via the EBICS interface and in accordance with the relevant EBIC specific protocols, specifications and standards. Your systems and software must comply with the security and other requirements set out in our service documentation. You may make and authorise orders via the EBICS

interface using the specified data format, electronic signatures and file and transport encryption. Some types of electronic signatures may not be used to authorise orders but only to make and transmit orders. You must provide to us details of your public keys in an initialisation document for our verification, and provide to us your new public keys in a new initialisation document before they expire. You must collect and verify our public key against the hash values we send you separately before using them.

5.3.   <u>Identification Media.</u> Each of your users will require their own individual identification media which will be used as the security mechanism for this service. You and your users may suspend access authorisation for their identification media by sending us a message in the specified format or using the suspension facility. Once access authorisation is suspended, the identification media will need to be reinitialised.

5.4.   <u>Customer Identifiers.</u> You must ensure any customer identifiers are correctly stated as they will be used as the sole basis to process any payment instructions.

5.5.   <u>Records.</u> You must maintain and promptly provide to us on request accurate records of your last 30 days use of the services, including the full contents of the files and identification verification information transmitted and electronic protocols generated.

6.   HOSTED PAYMENT PLATFORM SERVICE

6.1.   <u>Description</u>. This service provides you with access to a hosted payment platform we provide you with an interface to, which you can integrate into your electronic commerce website or mobile application via APIs, to allow you to collect payments via our Supported Payment Methods.

6.2.   <u>Applicable Terms</u>. The terms and conditions governing the relevant Supported Payment Methods also apply to this Hosted Payment Platform Service.

6.3.   <u>Right to Debit</u>. We have the right to debit from your Account any amount you owe us in relation to any Card-related refunds and/or charge-backs, any negative settlement in your Account and any applicable Fees (such as monthly Token Activity Fees, annual Maintenance Fees, MPGS Gateway Fees and MPGS Tokenisation Fees).

6.4.   <u>Payors</u>. You are solely responsible for all relationships between you and any payor in connection with the service. This includes all dealings with any payor, implementing applicable limit controls on the transactions of any payor, updating your payors with a status of each transaction, processing refunds requested by your payors, providing technical support and resolving any disputes with the payor.

6.5.   <u>Termination</u>. We may terminate the Hosted Payment Platform Service immediately without notice to you if you no longer subscribe to a Supported Payment Method. The termination consequences for each of the relevant Supported Payment Methods are similarly applicable to the Hosted Payment Platform Service.

7.   INTERPRETATIONS AND DEFINITIONS.

Capitalised terms used in this Service Schedule have the meanings given to them in Part E of the Common Terms. The definitions below also apply to this Service Schedule:

Card means any credit, debit or charge card or token, which is issued by us or an approved bank, bearing the name, service mark and/or logo of a card network which we have authorised in relation to the merchant, used in connection with our Supported Payment Methods.

EBICS means the Electronic Banking Internet Communication Standard, being the secure communication standard as set out at www.ebics.org.

Hosted Payment Platform Service means the services we may provide you via the hosted payment platform to facilitate (i) collection of payments from your payors using Supported Payment Methods, (ii) the settlement of any transactions and (iii) the provision of report(s) relating to such transactions to you. These features and functionalities may vary from time to time.

Maintenance Fees mean the monthly maintenance fees payable for handling online transactions where Cards are used.

MPGS Gateway Fees mean the gateway fees payable for handling online transactions where Cards are used.

MPGS Tokensation Fees mean the ongoing fees which we may charge directly to you for the tokenisation of Cards to enable card-on-file transactions.

PayLah! refers to the mobile application created by us and made available from authorised app stores for the purposes of, among other things, making of online purchases, the receiving and sending of funds and/or the payment of bills.

Supported Payment Methods means payment methods such as PayLah!, DBS MAX PayNow, or Card and such other payment methods that we may make available.

Token Activity Fees mean the fees payable for the tokenisation and/or the maintenance of unique alternate code which are used to replace Card details, to enable card-on-file transactions.