

SERVICE SCHEDULE – TREASURY DIGITAL SERVICE

This is a Service Schedule as referred to in the General Banking Terms and Conditions. It will apply where we have agreed to provide you the digital services under this Service Schedule.

1. FX Online Service

- 1.1. Description. This is the electronic trading service that may be offered by us under the name "DealOnline" or "FX Online" or such other name used by us, which enables corporate customers to enter into transactions relating to foreign exchange.

2. Treasury API Service

- 2.1. Description. This service enables you to subscribe for market data, obtain price quotations for treasury products, enter into transactions with us and request related information on the treasury products or transactions conducted via API connectivity.
- 2.2. Partner Margin management facility. If we provide you with a requested mark-up or mark-down on any price quotations, you are responsible for checking their accuracy using the facility.
- 2.3. No further distribution of pricing data in our name. Any pricing data or information provided to you by us through the use of Treasury API is confidential and proprietary to us. Unless we agree, you shall not redistribute or otherwise communicate or disclose the pricing or market data to any other party including your end customers such that it will be apparent that the data originates from us.
- 2.4. Other Terms and Conditions. Clauses 2 and 3 of the Additional Connectivity Services Service Schedule will apply to the extent that the Treasury API Service falls within the scope of such provisions.

3. Terms applicable to FX Online and Treasury API Services

- 3.1. Price quotation. We do not warrant that the prices quoted by the FX Online or Treasury API Services represent market prices or prices available elsewhere. The prices quoted are only valid at the exact time that they are quoted until their expiry (as determined by us in our sole and absolute discretion), and may change when you place your instruction or order with us.
- 3.2. Cancellation or modification of transactions. We may cancel or rescind or modify the price of any transactions executed erroneously as a result of specific market circumstances or system malfunctions or manipulations.
- 3.3. Suspension. We may immediately suspend or terminate our provision of the Services to you without giving you notice or any reason if there are volatile market conditions and we reasonably consider such suspension would be in our best interest.

4. Price Alert Service

- 4.1. Price Alerts. Price alerts are provided for information only and are not recommendations, advice, or an offer from us to trade at the stated prices. We do not warrant the accuracy or timeliness of any price alerts which we provide on an "as-available" basis only.

5. Treasury eDoc Service

- 5.1. Valid Subscription. You must have a valid subscription to access Treasury eDocuments. You should download and keep your own copies of the Treasury eDocuments as we may remove access to older documents at our discretion. Unless we agree otherwise Treasury eDocuments will only be available through this Service.
- 5.2. Acceptance Method. You may accept a Treasury eDocument through this Service or by downloading it and returning the signed document to us within the agreed time.
- 5.3. Confirmation. Your accepted confirmations will be an integral part of the transaction documents.

5.4. Alternative Arrangements. We may make alternative arrangements with you if this Service is unavailable. Any Correspondence exchanged outside this Service will be uploaded later for record purposes only.

6. **FX Order Watch Service**

FX Orders. For any order watching services on FX Transactions ("**FX Order Watch Services**"):

- (a) you may provide us with any Electronic Instruction for a Rate Order at the Target Rate under Clause 2.2 of Part D, or, if provided for under the terms of any other applicable master agreement governing FX Transactions we enter into with you (including any DBS Master Agreement), under those terms (as applicable). Unless otherwise agreed, each such Electronic Instruction will only be available for execution after it has been accepted by us as a foreign exchange order for such purpose ("**FX Order**"). Such FX Order will be open for execution until the earlier of (i) the expiry of the FX Order expiry date or (ii) us informing you of its due amendment or cancellation after receiving your instructions for such amendment or cancellation;
- (b) the Target Rate cannot be guaranteed due to the possibility of unexpected market fluctuations. Settlement risk due to cross-border and/or cross-time zone nature of FX Transactions and other circumstances is beyond our control;
- (c) unless you submit an electronic or written cancellation or amendment request as validly accepted by us (confirmed electronically or in writing), you cannot cancel or amend any FX Order placed. You shall indemnify us on demand for all costs, charges, losses and damages incurred by us in unwinding any valid FX Order placed and as a result of acting on any valid FX Order;
- (d) the Target Rate for each executed FX Order includes all the applicable margin, costs, fees and charges (if any) prevailing at the time of the placement of an FX Order that is payable by you to us;
- (e) funds will be released no later than 2 Business Days after (i) the FX Order expiry date or (ii) us informing you of its due amendment or cancellation after receiving your instructions for such amendment or cancellation, whichever is earlier. If there are insufficient funds in your Account to cover the full amount of any executed FX Transaction for any reason whatsoever, we may at any time and without prior notice to you reject the FX Order or reverse the FX Transaction so executed; and
- (f) we may follow market practice and conditions and conduct FX Transactions on any FX Order in any foreign exchange market and in a manner acceptable to us.

7. **Additional Terms and Conditions for FX Transactions**

- 7.1. Additional Provisions. Clauses 7.2 and 7.3 below shall apply to any FX Transactions submitted via the EB Services, including all Services referred to in this Service Schedule, other than the FX Online Service and Treasury API.
- 7.2. FX Transaction Not Processed. Your instructions once executed cannot be cancelled or changed by you. If the FX Transaction cannot be processed completely and successfully before the relevant cut-off time on a Business Day (as notified to you) for any reason, we can cancel, rescind or modify the FX Transaction.
- 7.3. FX Transaction Executed Erroneously. If we determine that, within a reasonable timeframe following execution of an FX Transaction, such FX Transaction is executed erroneously due to specific market circumstances or system issues, we can cancel, rescind or modify the price of such FX Transaction.

8. **Foreign Exchange Secure FX Service**

- 8.1. Availability of Secure FX. Secure FX is only available in selected jurisdictions, as we may stipulate from time to time.
- 8.2. Other products and Services. If you use Secure FX in conjunction with our other products and/or Services, the additional terms for those other products or Services will also apply. Clauses 2 and 3 of the Additional Connectivity Services Service Schedule will apply to the extent that the Secure FX falls within the scope of such provisions.

- 8.3. Connectivity to access and use Secure FX. Secure FX is only available via some Digital Channels within the DBS Group, as we may stipulate from time to time. It is your responsibility to ensure that you have the appropriate connectivity to access and use Secure FX through the stipulated Digital Channels.
- 8.4. Limited availability of Secure FX Rates. The rates provided under Secure FX are made available to you until the date and time stated on the Secure FX Service board at the time you source the Secure FX Rate. We will apply the Secure FX Rate you have chosen and approved to your nominated transactions only if they can be processed during the validity period stipulated on the Secure FX Service board at that time. We will apply the then prevailing Secure FX Service board rate to your nominated transactions after the expiry of the validity period. You acknowledge and agree that:
- (a) the rates provided under Secure FX may be subject to time lags, delays and/or may be intercepted or lost and we do not guarantee the delivery, timeliness or accuracy of the rates provided under Secure FX; and
 - (b) Secure FX is provided without any warranties or conditions on an "as-is" and "as-available" basis and the time periods during which it may be available are subject to change without prior notice to you.
- 8.5. Binding FX Transaction. If a rate provided under Secure FX is used or to be used for a payment or the processing of a payment (whether it is a Secure FX Rate chosen by you or a prevailing Secure FX Service board rate that applies after the expiry of a validity period), a binding FX Transaction is entered into between you and us. If you choose to amend, withdraw or cancel any payment after we have processed it, you will be liable for cancellation fees, in addition to the cost of unwinding the FX Transaction.
- 8.6. Secure FX quotation. We do not warrant that the rates quoted by Secure FX represent market rates or rates available elsewhere. The rates quoted under Secure FX are only valid at the exact time that they are quoted until their expiry (as determined by us in our sole and absolute discretion), and may change when you place your instruction or order with us.
- 8.7. Suspension or termination. We may immediately suspend or terminate our provision of Secure FX to you for such period or periods, or withdraw a rate issued by us under Secure FX (including a Secure FX Rate), as we consider reasonably appropriate in our sole and absolute discretion without giving you notice if:
- (a) you repeatedly chose Secure FX Rates from Secure FX but fail to nominate transactions to which such Secure FX Rates are to be applied for making foreign exchange payments; or
 - (b) if there are volatile market conditions and we reasonably consider such suspension, termination or withdrawal would be in our best interest.
- 8.8. Fees and charges for Secure FX. We reserve the right to impose fees or charges as we may determine at any time in respect of the use of Secure FX, which may include charges imposed by or payable to any Third Party Service Providers. If you continue to use Secure FX after the notice period we give you in our notice of any fees or charges, you must pay the fees or charges at the rates which apply at that time.
- 8.9. No further distribution of pricing data in our name. Any pricing data or information provided to you by us through the use of Secure FX is confidential and proprietary to us. Unless we agree, you shall not redistribute or otherwise communicate or disclose the pricing or market data to any other party including your end customers such that it will be apparent that the data originates from us.

9. Other terms and conditions

- 9.1. No offer or invitation. Any price or rate issued by us under any Service referred to in this Service Schedule does not constitute and is not to be treated as an offer, invitation or recommendation by us to enter into a transaction with you. You should exercise your own independent judgement and make your own independent evaluation of any price or rate provided and such other investigations as you deem necessary, including obtaining independent financial advice, before entering into a transaction.

- 9.2. No liability. We are not liable for any delay, interruption or suspension of any Service referred to in this Service Schedule or any loss or damage that you may suffer or incur:
- (a) if any price or rate provided under any such Service is delayed, intercepted, lost or otherwise fails to be communicated to you;
 - (b) as a result of your failure to meet our connectivity, access or related requirements or the requirements of any Third Party Service Provider;
 - (c) as a result of the failure of any Third Party Service Provider which supports any such Service or is otherwise involved with the provision of any such Service;
 - (d) with respect to an FX Transaction, including any liability or loss arising from any loss or delay in the transmission or wrongful interception of any order through any equipment or system owned and/or operated by or for us; or
 - (e) for any failure to fulfil any request, order or instruction with respect to an FX Transaction.
- 9.3. The provisions that apply to FX Transactions under the Agreement or in any other master agreement governing FX Transactions we enter into with you (as applicable) will also apply to any FX Transactions entered into or submitted through any EB Service (including the FX Online Service, FX Order Watch Services, Secure FX or Treasury API) or Treasury eDoc, except to the extent of any inconsistency with this Service Schedule.

DEFINITIONS AND INTERPRETATION

1. Definitions

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

DBS Master Agreement means our bespoke agreement governing transactions which are a spot transaction or forward, swap, future, option, cap, floor, collar or other derivative, on one or more rates, currencies or commodities, or any combination of the aforesaid transactions, the scope of which may be expanded, reduced or varied by us from time to time.

EB Services means the electronic banking and other services that we make available to you under any of the Service Schedules.

Electronic Instruction means any communication, instruction, order, message, data, or information received by us via the EB Services or pursuant to the EB Services, or otherwise referable to your Security Codes or those of your Users (including information delivered to us offline).

FX Online Service means the electronic trading service described in Clause 1.1 of this Service Schedule.

FX Order has the meaning given in Clause 6(a) of this Service Schedule.

FX Order Watch Services has the meaning given in Clause 6 of this Service Schedule.

FX Transaction means a foreign exchange transaction under which you agree to purchase an agreed amount in one currency from us in exchange for the sale by you to us of an agreed amount in another currency, with settlement of the exchange to occur on the same day or a specified date in the future. This includes transactions defined as FX Transactions in Part D, the DBS Master Agreement, in a Jurisdiction Schedule or in any other master agreement governing those types of transactions that we enter into with you (as applicable).

Rate Order means an order in respect of an FX Transaction made by you to us which sets out a Target Rate. This includes orders defined as Rate Orders in Clause 2.2 of Part D, in the DBS Master Agreement, in a Jurisdiction Schedule or in any other master agreement governing FX Transactions that we enter into with you (as applicable).

Secure FX means the electronic foreign exchange service that may be offered by us under the name "Secure FX" (or such other name used by us) that enables eligible customers to secure a fixed foreign exchange rate for their foreign exchange payments.

Secure FX Rate means the fixed foreign exchange rate you secure in advance through Secure FX, at the prevailing Secure FX Service board rate at that time you select that foreign exchange rate through Secure FX.

Security Code means a sequence of numbers and/or letters or such other codes or procedures, whether generated by a Security Mechanism or otherwise, for use in connection with access to and/or use of the EB Services.

Security Mechanism refers to any security token, security application, ATM card or such other device, equipment or method which is used to generate a Security Code or which is used in connection with access to and/or use of the EB Services.

Target Rate means a target exchange rate at a level you wish to transact with us within a specified time period. This includes a target exchange rate defined as a Target Rate in Clause 2.2 of Part D, in the DBS Master Agreement, in a Jurisdiction Schedule or in any other master agreement governing FX Transactions between us (as applicable).

Treasury API means DBS' Application Programming Interface in respect of foreign exchange rates and such other treasury products as may be included in DBS' Application Programming Interface.

Treasury eDoc means DBS' Treasury eDoc Service on the Treasury eDoc platform.

Treasury eDocuments means:

(a)

(i) transaction confirmations and transaction amendment letters to such confirmations, transaction termination letters or any other document containing or otherwise relating to specific terms and conditions; and

(ii) any document or notice setting out or recording any activity including, without limitation and where applicable, periodic records, statements of accounts, valuation reports, commission summaries, tax invoices, fixing advices and settlement advices,

each in respect of an FX Transaction or any other treasury product related transaction as may be included in our Treasury eDoc; and

(b) any other document or notice relating to, in connection with or in respect of an FX Transaction or any other treasury product related transaction as may be made available by us on Treasury eDoc from time to time.

Users means the individuals or Persons whom you have authorised or are deemed to have authorised to access and use the EB Services and/or to act as your administrator(s) to administer certain administrative functions relating to the access and use of the EB Services.