

## 存款服务条款和条件

我司同意受贵行现行的一般银行业务条款与条件、适用的司法管辖区条款、中国服务条款-自贸区账户、存款服务条款与条件及其他相关的服务条款（各经不时的修订、补充、更替和/或替换，合称“条款”）的约束。我司确认，我司已收到或（如已公布）已在www.dbs.com.cn上获取且已审阅该等现行条款。使用本存款服务条款与条件的存款指示书构成条款中提及的一份“申请表格”。

### 一、定期存款条款

1. 我司可根据贵行不时确定的可选币种、最低起存金额、可选存款期限及存款利率办理定期存款。目前定期存款最低存款金额为人民币一万(10,000)元或等值外币。
2. 定期存款在到期日前不能提取或终止。如贵行同意我司在到期日前提取部分或全部存款，就提前支取的存款按支取日贵行合理确定的活期存款利率计息。如因提前提款导致定期存款余额低于最低起存金额，贵行可取消存款。
3. 定期存款利率为存款期限首日贵行确定的单利。在存期内如遇中国人民银行或贵行利率调整，不分段计息。对于已设定自动续存的定期存款，除非我司至少在到期日前两个营业日给予书面指示修改原续存安排，否则存款（扣除应付税项，若有）将根据原续存安排于存款到期日（或续存到期日）自动续存为定期存款，续存期限与原定期存款期限相同，利率为续存当日贵行确定的适用于我司的存款利率。
4. 如因当时适用法律、有关监管机关的任何要求或金融市场的变化等因素导致贵行无法继续提供定期存款服务或继续提供该服务将导致贵行净收入减少或不合理损失，贵行可调整定期存款利率或终止与我司的定期存款服务，该等调整利率或终止服务自通知我司起生效。

### 二、通知存款条款

1. 我司可根据贵行不时确定的可选币种、最低起存金额、最低提取金额及存款利率办理通知存款。目前通知存款的最低存款金额为人民币五十万(500,000)元或等值外币，单次最低提取金额为人民币十万(100,000)元或等值外币。通知存款的利率为贵行确定的适用于我司存款的利率。在存款期内如遇贵行利率调整，则分段计息。
2. 我司必须将提款指示提前一个日历日(如为一天通知存款) 或七个日历日(如为七天通知存款) 交至贵行。如果我司未能提前一个日历日(如为一天通知存款) 或七个日历日(如为七天通知存款) 将提款指示交至贵行，提取金额的利息按支取日贵行合理确定的活期存款利率计息。
3. 如果我司在提交提款指示后未按照约定的支取日支取的，提取金额的利息按实际支取日贵行合理确定的活期存款利率计息。
4. 如果我司在提交提款指示后未按照约定的提取金额支取的，不足或超过约定的提取金额部分按支取日贵行合理确定的活期存款利率计息。
5. 如果贵行同意我司支取部分存款，该支取应不低于贵行规定的最低提取金额。如果提款后剩余的通知存款低于最低起存金额，贵行可取消存款。如果取款后剩余的通知存款等于或高于贵行规定的通知存款起存金额，则剩余的通知存款继续从原起存日计算存期。
6. 如果我司作出两个或两个以上载有相同支取日的提款指示（无论作出该等指示的方式是否相同），我司知悉除非指示中另有明确说明，贵行将执行所有提款指示。
7. 如因当时适用法律、有关监管机关的任何要求或金融市场的变化等因素导致贵行无法继续提供通知存款服务或继续提供该服务将导致贵行净收入减少或不合理损失，贵行可调整通知存款利率或终止与我司的通知存款服务，该等调整利率或终止服务自通知我司起生效。

### 三、公司客户大额存单条款与条件

下列条款与条件将适用于我司在贵行（包括其任何分支机构）办理的任何公司客户大额存单（“大额存单”）。我司办理公司客户大额存单业务受本条款与条件之约束。

1. 本条款与条件所称公司客户大额存单是指由银行面向非金融企业投资人的公司客户发行的、以人民币计价的记账式大额存款凭证，是银行公司客户存款类金融产品，属一般性存款。前述“非金融企业投资人”包括非金融企业、机关团体以及保险公司、社保基金等中国人民银行认可的其他单位（个人除外）。
2. 公司客户大额存单之发行、认购和支付
  - 2.1 公司客户大额存单应遵守相关法律法规及贵行有关存单期限、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，且贵行可随时在法律法规许可的范围内自主调整前述要求。
  - 2.2 每期公司客户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。
  - 2.3 公司客户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年等9个品种。贵行可以在法律法规许可的范围内提供其他品种。
  - 2.4 公司客户大额存单现可采用固定利率。固定利率存单采用票面年化收益率的形式计息。
  - 2.5 公司客户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。成功认购当日（起息日）是指在贵行根据我司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。如我司的扣划账户在贵行规定的业务办理截止时点仍余额不足或该期公司客户大额存单剩余可售额度不足，则客户的认购不成功。
  - 2.6 大额存单提前支取和到期时，相应的款项将划付至我司认购该大额存单时使用的扣款账户。已经在我行设立质押、被国家有权机关冻结等的大额存单为异常状态存单，不可提前支取或自动兑付。由于上述原因未能自动兑付的大额存单，到期日之后的逾期时段按照实际兑付日贵行挂牌人民币活期存款利率计息。
3. 公司客户大额存单的提前支取
  - 3.1 如公司客户大额存单允许客户提前支取，我司可全额或部分提前支取。
  - 3.2 对于部分提前支取的，提前支取后的公司客户大额存单余额不得低于贵行规定的公司客户大额存单认购起点金额，否则将视为请求全额提前支取，贵行可据此操作，无需要求我司另行提交申请书。
  - 3.3 除非相关产品说明书中另有约定，提前支取部分的存款以我司认购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（即自公司客户大额存单的起息日起至提前支取的前一日止）计息。
4. 如公司客户大额存单为可转让产品，但已在贵行办理质押、挂失或被国家有权机关冻结等处于异常状态的大额存单不得转让。
5. 如公司客户大额存单为可赎回产品，贵行可在赎回条件发生时主动赎回客户持有的公司客户大额存单，并按照约定的计息规则支付客户的本金和利息。
6. 就任何一期公司客户大额存单产品而言，存款条款与条件与该期公司客户大额存单产品说明书、公司客户大额存单认购申请书及相关文件共同构成一份关于该期公司客户大额存单产品的完整协议。

#### 四、其他

1. 任何或每一份存款服务申请表及所适用的存款服务条款与条件（包括其不时的修订及替代）均构成一般银行业务条款与条件（经不时的修订、补充、更替和/或替换提及的一份“申请表格”。银行有权不时对存款服务条款和条件进行修改及变更。银行将通过向客户发送经修改之条款、将经修改之条款发布于本行网站上（[www.dbs.com/cn](http://www.dbs.com/cn)）等方式将该等变更合理通知贵司。所有变更将自通知或公告中所列之日起适用。
2. 存款服务条款以中英文编制。若两种语言文本有任何差异，应以中文文本为准。

## **Deposit Service Terms and Conditions**

We agree to be bound by your prevailing General Banking Terms and Conditions, the applicable Jurisdiction Schedules, PRC Service Schedule – Free Trade Account, Deposit Service Terms and Conditions and other relevant Service Schedules (each as may be amended, supplemented, substituted and/or replaced from time to time, collectively “Terms”). We confirm that we have been given such prevailing Terms or accessed them, where published, at [www.dbs.com.cn](http://www.dbs.com.cn) and have reviewed them.

The Deposit Instruction Form using this Deposit Service Terms and Conditions constitutes a “Form” referred to in the Terms.

### **Time Deposit Terms and Conditions**

1. A time deposit may be placed in available currencies/tenors, with minimum deposit amount and interest rate in respect of time deposit as determined by your Bank from time to time. At present, the minimum deposit amount is RMB 10,000 or equivalent in foreign currency.
2. A time deposit may not be withdrawn or terminated before the maturity date. If your Bank consents to our early termination, the interest on the withdrawal amount will be calculated based on the interest rate for current account reasonably determined by your Bank on the withdrawal day. If the balance of the time deposit falling below the minimum deposit amount, the time deposit will be cancelled.
3. A time deposit shall accrue interest on a daily basis at the single rate determined by your Bank on the deposit day irrespective of any interest rate adjustment by PBOC or your Bank during the deposit period. Unless we inform your Bank in writing to amend the original renewal instruction at least two business days prior to the maturity date, the principal together with the accrued interest (net of payable taxation, if any) shall be automatically renewed as a time deposit from the maturity date (or renewal maturity date), with the same tenor and at the interest rate which applies to our deposit as determined by your Bank on the renewal date.
4. We agree that your Bank may terminate the time deposit service once your Bank notifies us of this termination provided that your Bank is unable to provide the service or your Bank’s net profit decreased or unreasonable loss incurred under this service subject to any requirements arising from prevailing laws or regulatory authority or changes in the financial market.

### **Call Deposit Terms and Conditions**

1. A call deposit may be placed in available currencies/tenors, with minimum deposit amount, minimum withdrawal amount and interest rate in respect of call deposit as determined by your Bank from time to time. At present, the minimum deposit amount is RMB 500,000 or equivalent in foreign currency and the minimum amount of each withdrawal is RMB 100,000 or equivalent in foreign currency. If the interest rate is adjusted during the deposit period, a call deposit shall accrue interest on a daily basis at different rates before and after adjustment.
2. We have to deliver the withdrawal instruction to your Bank one day (for 1-day call deposit) or seven days (for 7-day call deposit) prior to withdrawal date. If we fail to deliver the withdrawal instruction to your Bank one day (for 1-day call deposit) or seven days (for 7-day call deposit) prior to withdrawal date, the interest on the withdrawal amount will be calculated based on the interest rate for current account reasonably determined by your Bank on the withdrawal date.
3. If we fail to make withdrawal on the proposed withdrawal date after we submit the withdrawal instruction, the interest on the withdrawal amount will be calculated based on the interest rate for current account reasonably determined by your Bank on the actual withdrawal date.

4. If the actual amount withdrawn is lower than or exceeds the amount specified in the withdrawal instruction, the interest on the shortfall or excess will be calculated based on the interest rate for current account reasonably determined by your Bank on the withdrawal day.
5. If your Bank consents to our partial withdrawal instruction, provided that the amount of such partial withdrawal shall not be lower than the minimum amount of withdrawal required by your Bank, the interest on the withdrawal amount will be calculated based on the interest rate for current account reasonably determined by your Bank on the withdrawal day. If the balance of the call deposit falling below the minimum deposit amount, the call deposit will be cancelled. If the remaining balance of a call deposit after the withdrawal is higher than or equivalent to the minimum deposit amount required by the Bank, such remaining balance will be retained as a call deposit and the tenor of such call deposit shall be calculated from the date of placement of the original call deposit.
6. If your Bank receives two or more instructions from us prescribing for the same proposed date of withdrawal (whether or not the customer gives such instructions by the same means), your Bank will act on all such instructions, unless otherwise expressly provided in such instructions.
7. We agree that your Bank may terminate the call deposit service once your Bank notifies us of this termination provided that your Bank is unable to provide the service or your Bank's net profit decreased or unreasonable loss incurred under this service subject to any requirements arising from prevailing laws or regulatory authority or changes in the financial market.

## **TERMS AND CONDITIONS FOR CORPORATE CLIENT LARGE-DENOMINATION CERTIFICATE OF DEPOSIT**

The following Terms and Conditions are applicable to any Corporate Client Large-Denomination Certificate of Deposit (the "Certificate of Deposit") purchased by any corporate client (the "Client") from the Bank. Client's application for the Certificate of Deposit shall be subject to these Terms and Conditions.

1. Corporate Client Large-Denomination Certificate of Deposit in these Terms and Conditions refers to RMB denominated book-entry large-denomination deposit certificates issued by the Bank to corporate clients which are non-financial institutional investors, which is a bank client deposit product and belongs to general deposit. The aforesaid "non-financial institutional investors" includes non-financial enterprises, government bodies, and other entities approved by the People's Bank of China such as insurance companies and social security fund (but not including individuals).
2. **Issuance, subscription and payment of the Certificate of Deposit**
  - 2.1 The issuance of Corporate Client 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.
  - 2.2 Minimum subscription amount, minimum deposit balance, term of deposit, applicable interest rates and interest calculation methods of each tranche of the Certificate of Deposit, and whether transfer, early withdrawal, redemption or pledge of each tranche of the Certificate of Deposit is allowed shall be subject to the Fact Sheet of each tranche of the Certificate of Deposit.
  - 2.3 The 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.
  - 2.4 The interest rate of the Certificate of Deposit currently may adopt fixed interest rate. Interest rate of the fixed interest Certificate of Deposit shall be calculated based on the coupon annualized rate of return.
  - 2.5 Interests of the Certificate of Deposit shall accrue from the date of successful subscription, and shall end on the day immediately before the due date agreed in the Fact Sheet. Date of successful subscription

(i.e. value date) means the date on which the Bank successfully deducts the relevant subscription price from the Client's account in accordance with the application for subscription submitted by the Client. If the balance of the Client's transfer account or the available quota for this tranche of Certificate of Deposit is insufficient as of the deadline prescribed by the Bank, the Client's submission shall be deemed unsuccessful.

2.6 If the Certificate of Deposit is withdrawn early or is due, the relevant amount shall be transferred to the transfer account that the Client used for subscribing such Certificate of Deposit. The Certificate of Deposit that has been pledged by the Bank and frozen by the state authority cannot be early withdrawal or automatically redeemed. For the Certificate of Deposit that cannot be automatically redeemed due to the above reasons, the interest for overdue period that is calculated based on the actual redemption date after due date and the interest rate of current account reasonably determined by the Bank.

### **3. Early withdrawal of the Certificate of Deposit**

3.1 If early withdrawal of the Certificate of Deposit is allowed, the Client may withdraw all or part of the deposit before maturity.

3.2 For early withdrawal of partial deposit, the balance of the Certificate of Deposit after the withdrawal shall be no less than the minimum subscription amount required by the Bank, otherwise it shall be deemed that the Client requests early withdrawal of all of the deposit. The Bank can process according to this clause and no additional application from the Client is required.

3.3 Unless otherwise provided in the relevant Fact Sheet, the interests of the early withdrawal deposit shall be calculated based on the current account deposit interest rate applicable to the transfer account that the Client used for subscription of the Certificate of Deposit, and the actual number of days of deposit (i.e., from the value date of the Certificate of Deposit to the day immediately before the day of early withdrawal).

4. When Certificate of Deposit allowed to be transferrable, if the Certificate of Deposit has been pledged by the Bank and frozen by the state authority, such Certificate of Deposit cannot be transferrable.
5. If the Certificate of Deposit is allowed to be redeemed, the Bank may redeem the Certificate of Deposit when the redemption events occur, and pay the principal and interests to the Client according to the agreed interest calculation methods.
6. In terms of any particular tranche of Corporate Client large-denomination certificate of deposit, the Deposit Service Terms and Conditions (including its amendments and replacement thereto from time to time), 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

### **MISCELLANEOUS CLAUSES FOR DEPOSIT SERVICE TERMS AND CONDITIONS**

1. Any or each application form and the applicable term under the Deposit Service Terms and Conditions (including its amendments and replacement thereto from time to time) constitutes a "Form" referred to in the General Banking Terms and Conditions (as may be amended, supplemented, substituted and/or replaced from time to time). The Bank reserves the right to amend and update the Deposit Service Terms and Conditions. The Bank will inform Client of such changes through some channel, e.g. email, posting it on the Bank's website ([www.dbs.com/cn](http://www.dbs.com/cn)). All changes will apply from the date of the notification or announcement.
2. Deposit Service Terms and Conditions have both English and Chinese versions. In the event of any discrepancy between the English and Chinese versions, the Chinese version shall prevail.