

Terms and Conditions for the First Online Overseas Funds Transfer Charge Waiver Promotion (“Promotion”)

1. The Promotion runs from 1 April 2017 to 31 December 2017 (“**Promotion Period**”)
2. “**Customers**” means a customer of DBS Bank (Hong Kong) Limited 星展銀行（香港）有限公司 (the “**Bank**”) who have **not**
 - a. performed any funds transfer to any overseas account via DBS iBanking within 6 months before 1 April 2017; and
 - b. completed any transaction via “Transfer – To Overseas Account” service of DBS iBanking prior to the Promotion Period.
3. “**Eligible Overseas Funds Transfer Transaction**” means any of the following transactions performed via the “Transfer – To Overseas Account” service of DBS iBanking during the Promotion Period with funds received by recipient bank successfully: -
 - i. Transfer HKD/SGD to any overseas bank (except DBS Bank Ltd in Singapore);
 - ii. Transfer USD/NZD/CHF/AUD/CAD/JPY to any overseas bank; or
 - iii. Transfer EUR to any overseas bank.
4. Customers can enjoy \$0 Handling Charge, Cable Charge and Correspondent Bank Charges for the **FIRST** Eligible Overseas Funds Transfer Transaction made.

| Transaction Type | Handling Charge, Cable Charge and Correspondent Bank Charges |
|--|--|
| i. Transfer HKD/SGD to any overseas bank (except DBS Bank Ltd in Singapore) ii. Transfer USD/NZD/CHF/AUD/CAD/JPY to any overseas bank | <ul style="list-style-type: none"> ▪ Handling Charge: waived at the time of remittance ▪ Cable Charge: HK\$100 charged at the time of remittance but rebated subsequently ▪ Correspondent Bank Charges: HK\$220 charged at the time of remittance but rebated subsequently Total Charge Rebate Amount: HK\$320 |
| iii. Transfer EUR to any overseas bank | <ul style="list-style-type: none"> ▪ Handling Charge: waived at the time of remittance ▪ Cable Charge: HK\$100 charged at the time of remittance but rebated subsequently ▪ Correspondent Bank Charges: HK\$400 charged at the time of remittance but rebated subsequently Total Charge Rebate Amount: HK\$500 |

5. Rebate of Cable Charge and Correspondent Bank Charges (“**Overseas Funds Transfer Charge Rebate**”) will be credited to the Customer’s DBS HKD current account or HKD savings account (if

Customer does not have a HKD current account) according to the transaction completion date of Eligible Overseas Funds Transfer: -

| Phase | Transaction Date of Eligible Overseas Funds Transfer Transaction | Date of Overseas Funds Transfer Charge Rebate |
|-------|--|---|
| 1 | From 1 April 2017 to 31 May 2017 | On or before 31 July 2017 |
| 2 | From 1 June 2017 to 31 July 2017 | On or before 30 September 2017 |
| 3 | From 1 August 2017 to 30 September 2017 | On or before 30 November 2017 |
| 4 | From 1 October 2017 to 31 December 2017 | On or before 28 February 2018 |

6. The date and time a Customer performed Eligible Overseas Funds Transfer shall be determined based on the Bank's record.
7. Customer must remain registered for DBS iBanking service at the time the Bank waives the relevant charges and/or Overseas Funds Transfer Charge Rebate is credited.
8. Each Customer can only enjoy the Overseas Funds Transfer Charge Rebate once.
9. Participation in the Promotion is subject to there being no abuse/non compliance by the Customer, failing which the Bank will debit the value of the reward from the Customer's account without notice and/or take such action to recover any outstanding amounts.
10. The Bank may change the terms and conditions and/or modify/terminate the Promotion without notice. The Bank's decision is final.
8. The English version shall prevail if there is any inconsistency between the English and Chinese versions.