

## **Terms and Conditions – Online FX Cash Reward (“Promotion”)**

1. The Promotion is applicable to customers of DBS Bank (Hong Kong) Limited (the “**Bank**”) who have not completed any foreign currency exchange via DBS iBanking or DBS digibank (formerly known as DBS mBanking) from 1 July 2015 to 30 June 2017 (“**New Customers**”).
2. The Promotion runs from 1 July 2017 to 30 September 2017 (“**Promotion Period**”).
3. New Customers who complete Eligible Foreign Currency Exchange (as defined in clause 4) with a minimum aggregate transaction amount equivalent to HK\$ 200,000 during the Promotion Period is eligible for HK\$400 cash reward (“**Reward**”).
4. “**Eligible Foreign Currency Exchange**” means any successful foreign currency exchange other than HKD/USD and USD/HKD exchange performed via DBS iBanking or DBS digibank.
5. Reward will be credited to the New Customer’s HKD current account by 30 November 2017. The New Customer must maintain a valid DBS HKD current account at the time the cash reward is given.
6. Only primary account holder is eligible for the Promotion.
7. The date and time the New Customers perform the Eligible Foreign Currency Exchange shall be determined based on the Bank’s record.
8. To calculate the aggregate transaction amount, the Bank will convert all transaction to Hong Kong Dollars at the Bank determined exchange rate on the relevant transaction date.
9. New Customer must maintain a valid DBS iBanking or DBS digibank account at the time the Reward is given.
10. Each New Customer can only enjoy the Promotion once.
11. Participation in the Promotion is subject to there being no abuse/non compliance by the New Customer, failing which the Bank will debit the value of the Reward from the New Customer’s account without notice and/or take such action to recover any outstanding amounts.
12. In the event of dispute, the decision of the Bank shall be final.
13. The English version shall prevail if there is any inconsistency between the English and Chinese versions.

### **Risk Disclosure and Important Notice:**

Foreign exchange involves risk. Customers should note that foreign exchange may incur loss due to the fluctuation of exchange rate.

## 條款及細則－網上外幣兌換現金獎賞(「推廣」)

1. 推廣適用於星展銀行(香港)有限公司(「**本行**」)的客戶(「**新客戶**」)，而該客戶於2015年07月01日至2017年06月30日未曾透過星展 iBanking 網上理財或星展digibank流動應用程式(前稱為星展mBanking 流動理財)進行外幣兌換交易。
2. 此推廣由2017年07月01日起至2017年09月30日(「**推廣期**」)。
3. 於推廣期內新客戶完成合資格網上外幣兌換交易(定義見以下條款 4)達累積港幣 20 萬元或以上(或其等值)可享港幣 400 元的現金獎賞(「**獎賞**」)。
4. 「**合資格網上外幣兌換交易**」是指任何除港幣/美元及美元/港幣外，成功於星展iBanking 網上理財或星展digibank流動應用程式進行的外幣兌換交易。
5. 獎賞將於 2017 年 11 月 30 日或之前存入新客戶的港幣往來戶口。新客戶必須於現金獎賞存入時維持有效的星展港幣往來戶口。
6. 只有基本戶口持有人合資格參與推廣。
7. 新客戶進行合資格網上外幣兌換交易的日期及時間概以本行紀錄為準。
8. 本行會以本行於相關交易日釐定的外匯匯率以轉換所有交易至港幣等值以計算累積交易金額。
9. 新客戶必須於獎賞時維持有效的星展iBanking網上理財或星展digibank流動應用程式戶口。
10. 每位新客戶只可享用一次推廣。
11. 參與推廣將受制於新客戶並無欺詐/違規成份。如有，本行將從新客戶的戶口扣除獎賞金額而不作另行通知及/或採取行動追討任何未償付金額。
12. 若有任何爭議，本行保留最終決定權。
13. 本條款及細則之中英文版本如有任何歧義，一概以英文版本為準。

### 重要通知:

外匯涉及風險，客戶應注意外幣兌換會因匯率波動而導致虧損。