



### Terms and Conditions for the First Online Overseas Funds Transfer Charge Waiver Promotion

1. The promotion mentioned herein ("**Promotion**") is only applicable to customers of DBS Bank (Hong Kong) Limited 星展銀行 (香港) 有限公司 (the "**Bank**" which expression shall include its assign and successors)("Customers").
2. The First Online Overseas Funds Transfer Charge Waiver Promotion ("**Overseas Funds Transfer Promotion**") runs from 1 October 2016 to 31 March 2017, both dates inclusive ("**Overseas Funds Transfer Promotion Period**").
3. Customers who have not performed any funds transfer to overseas account via DBS iBanking within 6 months before 1 October 2016 and completed Eligible Overseas Funds Transfer Transaction (as defined as clause 4 below) ("**Eligible Customer(s)**") can participate in the Overseas Funds Transfer Promotion.
4. For the purpose of the Overseas Funds Transfer Promotion, an Eligible Overseas Funds Transfer Transaction ("**Eligible Overseas Funds Transfer Transaction**") shall mean the FIRST Designated Transaction performed via the "Transfer – To Overseas Account "service of DBS iBanking during the Overseas Funds Transfer Promotion Period with funds received by recipient bank successfully. Designated Transaction shall mean any of the followings:-
  - i. Funds transfer in HKD/SGD to any one overseas recipient bank (except DBS Bank Ltd in Singapore);
  - ii. Funds transfer in EUR to any one overseas recipient bank
  - iii. Funds transfer in USD/NZD/CHF/AUD/CAD/JPY to any one overseas recipient bank.
5. During the Overseas Funds Transfer Promotion Period, Eligible Customers can enjoy \$0 Charge for the Eligible Overseas Funds Transfer Transaction. The applicable charges, namely, Handling Charge, Cable Charge and Correspondent Bank Charges, will be waived and/or rebated according to the table below:

| Transaction Type  | Charges (namely, Handling Charge, Cable Charge and Correspondent Bank Charges)  |
|---|---|
| i. Funds transfer in HKD/SGD to any one recipient bank (except DBS Bank Ltd in Singapore) | <ul style="list-style-type: none"><li>▪ Handling Charge: waived at the time of remittance</li><li>▪ Cable Charge: HK\$100 will be charged at the time of remittance but rebated subsequently</li><li>▪ Correspondent Bank Charges: HK\$220 will be charged at the time of remittance but rebated subsequently</li></ul> Total Charge Rebate Amount: HK\$320 |
| ii. Funds transfer in EUR to any one recipient bank                                       | <ul style="list-style-type: none"><li>▪ Handling Charge: waived at the time of remittance</li><li>▪ Cable Charge: HK\$100 will be charged at the time of remittance but rebated subsequently</li><li>▪ Correspondent Bank Charges: HK\$400 will be charged at the time of remittance but rebated subsequently</li></ul> Total Charge Rebate Amount: HK\$500 |

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| iii. Funds transfer in USD/NZD/CHF/AUD/CAD/JPY to any one recipient bank | <ul style="list-style-type: none"> <li>▪ Handling Charge: waived at the time of remittance</li> <li>▪ Cable Charge: HK\$100 will be charged at the time of remittance but rebated subsequently</li> <li>▪ Correspondent Bank Charges: HK\$220 will be charged at the time of remittance but rebated subsequently</li> </ul> <p>Total Charge Rebate Amount: HK\$320</p> |
|--|--|

6. Charge Rebate of the Cable Charge and Correspondent Bank Charges (**“Overseas Funds Transfer Charge Rebate”**) will be credited to the eligible Customer’s DBS HKD current account or HKD savings account (only if the Customer does not have a HKD current account) by phases according to the completion date of Eligible Overseas Funds Transfer Transaction as set out in the table below.

| Transaction Date of Eligible Overseas Funds Transfer Transaction | Date of Overseas Funds Transfer Charge Rebate |
|--|---|
| From 1 October 2016 to 30 November 2016                          | Phase 1 : On or before 31 January 2017        |
| From 1 December 2016 to 31 January 2017                          | Phase 2 : On or before 31 March 2017          |
| From 1 February 2017 to 31 March 2017                            | Phase 3: On or before 31 May 2017             |

- The date and time a Customer performed Eligible Overseas Funds Transfer Transaction through DBS iBanking shall be determined based on the Bank’s record.
- In order to be eligible for the Overseas Funds Transfer Promotion, customer must remain as a Customer registered for DBS iBanking service at the time the Bank rebates the relevant charges.
- Each eligible Customer will only be entitled to the Overseas Funds Transfer Promotion once during the Overseas Funds Transfer Promotion Period.
- Any fraud and/or abuse of the Promotion by a Customer (as determined by the Bank at its sole discretion) will result in forfeiture of the Customer’s eligibility to participate in the Promotion and/or cancellation of all or part of the Customer’s account(s) with the Bank. The Bank reserves the rights to deduct the equivalent value of the charge rebate credited to a Customer inappropriately pursuant to any fraud and/or abuse directly from the Customer’s bank account(s) with the Bank without prior notice and/or take legal action in such instances to recover any outstanding amounts.
- The Bank reserves the right to change these Terms and Conditions and/or modify, discontinue or terminate this Promotion at any time without prior notice. In the event of dispute, the decision of the Bank shall be final and conclusive.
- If there is any inconsistency between the English and the Chinese versions of these Terms and Conditions, the English version shall prevail.