

## Online Time Deposit Offer (the “Promotion”) – Terms and Conditions

### General Terms and Conditions:

1. The Promotion is only applicable to customers (“**Customer**”) of DBS Account or DBS Treasures Account with DBS Bank (Hong Kong) Limited 星展銀行(香港)有限公司(the “**Bank**”).
2. The Promotion runs from 1 June 2017 to 30 June 2017 (the “**Promotion Period**”).
3. Only primary account holder is eligible for the Promotion.
4. 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.
5. **Customers cannot enjoy the Promotion together with any other time deposit offers.**
6. The Bank may change the terms and/or modify/terminate the Promotion without notice. The Bank’s decision is final.
7. The English version shall prevail if there is any inconsistency between the English and Chinese versions. To receive the cash reward, the Customer must not have terminated or withdrawn the relevant time deposit prematurely and must maintain a valid HKD Savings Account or Current Account at the time any reward is given.

### Specific Terms and Conditions

8. **New Funds Time Deposit Promotional Offer and Existing Funds Time Deposit Promotional Offer**
  - a. Customers can enjoy preferential rate (“**Preferential Interest Rate**”) for setting up a time deposit of at least HKD50,000 (or equivalent in foreign currency) through DBS iBanking or digibank during the Promotion Period by using the Bank specified promotion code.
  - b. Time deposits set up by New Funds and existing funds through DBS iBanking or digibank are subject to two different Preferential Interest Rates, please refer to the online time deposit interest rate table posted by the Bank for details: <http://www.dbs.com.hk/personal/promotion/OnlineTD-promo>
  - c. “**New Funds**” means the net increase in value when comparing the Customer’s total account balance (both deposits and investments) held with the Bank which is not used to book any time deposit in that relevant month using the Preferential Interest Rate with the Customer’s average account balance for the 3 months prior to the month the relevant time deposit is booked.
  - d. The Bank reserves the right to amend or revise the Preferential Interest Rates. The Preferential Interest Rate will be confirmed by the Bank at the time the time deposit is placed.
9. **DBS 1<sup>st</sup> Online Time Deposit Placement Cash Reward Offer**
  - a. Customer is eligible for HK\$200 cash reward (the “**First Time Cash Reward**”) for setting up a time deposit of at least HK\$200,000 (or equivalent in foreign currency) with specified promotion code through DBS iBanking or digibank during the Promotion Period.
  - b. Each Customer can only enjoy the First Time Cash Reward **once** during the Promotion Period and the First Time Cash Reward is not available to Customer who has used any promotion code to set up any time deposit through DBS iBanking or digibank 6 months prior to the date of time deposit placement.
  - c. First Time Cash Reward will be credited directly to the Customer’s HKD Savings Account or Current Account on or before 30 September 2017.
10. **Special Cash Reward Offer**
  - a. Customer who sets up 3-month or above HKD/AUD/USD time deposit via DBS iBanking or digibank with specified promotion code during the Promotion Period is eligible for HK\$200 special cash reward for every HK\$200,000 (or equivalent in foreign currency) portion of the time deposit amount (the “**Special Cash Reward**”).
  - b. Each Customer can only enjoy a maximum of HK\$10,000 Special Cash Reward during the Promotion Period.
  - c. The Special Cash Reward will be credited directly to the Customer’s HKD Savings Account or Current Account on or before 30 September 2017.

### Risks Disclosures:

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

## 網上定期存款優惠（「優惠」）- 條款及細則

### 一般條款及細則：

1. 本優惠只適用於星展銀行（香港）有限公司 DBS Bank (Hong Kong) Limited（「本行」）持有DBS Account 或星展豐盛理財戶口的客戶（「客戶」）。
2. 本優惠為2017年6月1日至2017年6月30日（「推廣期」）。
3. 只有第一戶口持有人方可享本優惠。
4. 客戶如在本優惠中有任何欺詐及違規成分，本行有權在客戶的戶口內直接扣除該獎賞的等值金額而不事先通知，及/或在此情況下採取行動追討任何未償付金額。
5. **客戶不能同時享有任何其他定期存款優惠。**
6. 本行保留權利隨時修訂此條款及細則及/或修改或終止本優惠而無須事先通知。若有任何爭議，本行的解釋及決定為最終定論。
7. 本條款及細則的中英文版本如有任何歧異，概以英文版本為準。客戶必須於本行存入此優惠之現金獎賞至港元儲蓄戶口或往來戶口時仍然持有有效的港元儲蓄戶口或往來戶口，方可獲享此優惠之現金獎賞。

### 條款及細則

8. **全新資金定期存款優惠及現有資金定期存款優惠**
  - a) 客戶可於推廣期內使用本行指定的優惠編號，透過星展iBanking網上理財或星展digibank流動理財以最少HK\$50,000(或外幣等值)的資金開立定期存款以獲享特惠年利率（「特惠年利率」）。
  - b) 透過星展iBanking網上理財或星展digibank流動理財開立全新資金及現有資金之定期存款視乎不同的特惠年利率，詳情可參閱本行之網上定期存款特惠年利率表並列於以下網頁：  
<http://www.dbs.com.hk/personal-zh/promotion/OnlineTD-promo-zh>
  - c) 「新資金」指客戶於本行的資產總值(包括存款及投資，但不包括已於有關月份用作以特惠年利率開立定期存款的資金)，與開立有關定期存款所在月份前3個月於本行的平均資產總值比較的淨增加金額。
  - d) 本行保留權利更改或修訂特惠年利率。於客戶開立定期存款時，本行將會與客戶確認適用的特惠年利率。
9. **星展首次開立網上定存現金獎賞優惠**
  - a) 客戶於推廣期內使用指定優惠編號透過星展網上理財或流動理財以最少港幣\$200,000(或外幣等值)開立定期存款，將可獲HK\$200現金獎賞（「首次現金獎賞」）。
  - b) 每位客戶只可獲享首次現金獎賞一次及此首次現金獎賞並不適用於開立定存6個月前曾使用任何優惠編號透過星展網上理財或流動理財開立定期存款的客戶。
  - c) 首次現金獎賞將於2017年9月30日或之前直接存入客戶的港元儲蓄戶口或往來戶口內。
10. **特別現金獎賞優惠**
  - a) 客戶使用指定優惠編號透過星展網上理財或流動理財開立3個月或以上之港元/澳元/美元定期存款，每定存金額達港幣等值\$200,000，可獲HK\$200額外現金獎賞（「特別現金獎賞」）。
  - b) 每位客戶於推廣期內只可獲享特別現金獎賞最多HK\$10,000。
  - c) 特別現金獎賞將於2017年9月30日或之前直接存入客戶的港元儲蓄戶口或往來戶口內。

### 風險聲明：

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。