

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 15 November 2016 to 24 January 2017 (the “**Promotion Period**”).
3. Only primary account holder is eligible for the Promotion.
4. Each customer can only enjoy the Promotion **once**.
5. 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.
6. **Customers cannot enjoy the Promotion together with any other time deposit offers.**
7. The Promotion is a one-off privilege for each Time Deposit. Any subsequent renewal of the time deposits will be subject to the rates quoted by the Bank from time to time.
8. The Bank may change the terms and/or modify/terminate the Promotion without notice. The Bank’s decision is final.
9. The English version shall prevail if there is any inconsistency between the English and Chinese versions. The Customer must maintain a valid HKD Savings Account at the time any reward is given.

Specific Terms and Conditions

10. **New Funds Time Deposit Promotional Offer and Existing Funds Time Deposit Promotional Offer**
 - a. Customers can enjoy an one-off preferential rate (“**Preferential Interest Rate**”) for setting up a time deposit of at least HKD200,000 (or equivalent) through DBS iBanking or mBanking during the Promotion Period by using the Bank specified promotion code (“**Eligible Time Deposit**”).
 - b. Eligible Time Deposits set up by New Funds and existing funds 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.w.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 Eligible Time Deposit is placed.
11. **DBS 1st Online Time Deposit Placement Cash Reward Offer**
 - a. Customer who has not used any promotion code to set up any time deposit through DBS iBanking or mBanking at any time preceding the beginning of the Promotion Period is eligible for HK\$100 cash reward (the “**First Time Cash Reward**”) for setting up an Eligible Time Deposit.
 - b. First Time Cash Reward will be credited directly to the Customer’s HKD Savings Account on or before 31 March 2017. To receive the First Time Cash Reward, the Customer must not have terminated or withdrawn the relevant time deposit prematurely and must maintain his/her HKD Savings Account at the time the First Time Cash Reward is given.
12. **Extra Cash Reward Offer for USD Time Deposit Placement**
 - a. Customer who sets up 3-month or 6-month USD Time Deposit with at least HK\$200,000 in USD equivalent via DBS iBanking or mBanking during the Promotion Period is eligible for HK\$100 extra cash reward (the “**Extra Cash Reward**”).
 - b. For 3-month USD Time Deposit, Extra Cash Reward will be credited directly to the Customer’s HKD Savings Account on or before 30 April 2017.
 - c. For 6-month USD Time Deposit, Extra Cash Reward will be credited directly to the Customer’s HKD Savings Account on or before 31 July 2017.

- d. To receive the Extra Cash Reward, the Customer must not have terminated or withdrawn the relevant time deposit prematurely and must maintain his/her HKD Savings Account at the time the Extra Cash Reward is given.

Risks Disclosures:

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