



### Terms and Conditions for the \$0 Charge for DBS Remit (China, UK and DBS Singapore) Promotion

1. The promotion mentioned herein 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 \$0 Charge for DBS Remit (China, UK and DBS Singapore) Promotion (**“DBS Remit Promotion”**) runs from 1 October 2016 to 31 March 2017, both dates inclusive (the **“DBS Remit Promotion Period”**).
3. For the purpose of the DBS Remit Promotion, an Eligible DBS Remit Transaction (**“Eligible DBS Remit Transaction”**) shall mean any one of the following types of transaction performed via DBS iBanking during the DBS Remit Promotion Period with funds received by recipient bank successfully:
  - i. Transfer RMB to any one recipient bank in Mainland China via DBS China Remit service of DBS iBanking (**“DBS China Remit”**);
  - ii. Transfer GBP to any one recipient bank in United Kingdom via DBS UK Remit service of DBS iBanking (**“DBS UK Remit”**); or
  - iii. Transfer HKD/SGD to DBS Bank Ltd in Singapore as the recipient bank via DBS Singapore Remit service of DBS iBanking (**“DBS Singapore Remit”**).
4. During the DBS Remit Promotion Period, eligible Customers can enjoy \$0 Charge for **ALL** Eligible DBS Remit Transactions. 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. Transfer RMB to any one recipient bank in Mainland China via DBS China Remit service of DBS iBanking	Waived at the time of remittance
ii. Transfer GBP to any one recipient bank in United Kingdom via DBS UK Remit service of DBS iBanking	Waived at the time of remittance
iii. Transfer HKD/SGD to DBS Bank Ltd in Singapore as the recipient bank via DBS Singapore Remit service of DBS iBanking	<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: Waived at the time of remittance</li></ul> <b>Total Charge Rebate Amount: HK\$100</b>

5. Rebate of the Cable Charge ("**DBS Remit 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 the Eligible DBS Remit Transaction as set out in the table below:

<b>Transaction Date of Eligible DBS Remit Transaction</b>	<b>Date of DBS Remit Charge Rebate</b>
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 2016 to 31 March 2017	Phase 3: On or before 31 May 2017

6. The date and time a Customer performed Eligible DBS Remit Transaction through DBS iBanking shall be determined based on the Bank's record.
7. In order to enjoy the DBS Remit Promotion, eligible Customers shall remain as a Customer registered for DBS iBanking service at the time the Bank waives the relevant charges.
8. Any fraud and/or abuse of the DBS Remit 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 DBS Remit 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 waiver and/or 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.
9. The Bank reserves the right to change these Terms and Conditions and/or modify, discontinue or terminate this DBS Remit Promotion at any time without prior notice. In the event of dispute, the decision of the Bank shall be final and conclusive.
10. If there is any inconsistency between the English and the Chinese versions of these Terms and Conditions, the English version shall prevail.