

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

### General Terms and Conditions:

1. The Promotion is only applicable to DBS Account or DBS Treasures customers (“Customer”) of DBS Bank (Hong Kong) Limited (the “Bank”).
2. The Promotion runs from 1 Jul 2018 to 30 Sep 2018 (the “Promotion Period”).
3. Only primary account holder is eligible for the Promotion.
4. To receive the cash reward, the Customer must not have terminated or withdrawn the relevant time deposit prematurely and must maintain a valid HKD Savings Account or Current Account at the time any reward is given.
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 Bank may change the terms and/or modify/terminate the Promotion without notice. The Bank’s decision is final.
8. The English version shall prevail if there is any inconsistency between the English and Chinese versions.

### Specific Terms and Conditions

#### 9. 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/DBS digibank/DBS iWealth® during the Promotion Period by using the Bank specified promotion code.
- b. Time deposits set up by existing funds through DBS iBanking/DBS digibank/DBS iWealth® are subject to 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. 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.

#### 10. DBS 1<sup>st</sup> Online Time Deposit Placement Cash Reward Offer

- a. Subject to clause 10(b) below, Customer is eligible for HK\$600 cash reward (the “**Online Time Deposit First Time Placement Cash Reward**”) by setting up a time deposit of at least HK\$100,000 (or equivalent in foreign currency) with specified promotion code through DBS digibank or DBS iWealth® during the Promotion Period.
- b. The Online Time Deposit First Time Placement Cash Reward is not available to Customer who has used any promotion code to set up any time deposit through DBS digibank or DBS iWealth® within the 6 months prior to the date of time deposit placement.
- c. Each Customer can only enjoy the Online Time Deposit First Time Placement Cash Reward **once** during the Promotion Period.
- d. Online Time Deposit First Time Placement Cash Reward will be credited directly to the Customer’s HKD Savings Account or Current Account on or before 31 December 2018.

#### 11. Special Cash Reward Offer

- a. Customer who sets up time deposit via DBS iBanking/DBS digibank/DBS iWealth® with specified promotion code during the Promotion Period is eligible for special cash reward (the “**Special Cash Reward**”), which is calculated at the Bonus Interest Rate set out in the table below.

Transaction Channel	Bonus Interest Rate (p.a.)
DBS digibank/DBS iWealth®	+0.20%
DBS iBanking	+0.10%

- b. For the purpose of calculating the amount of the Special Cash Reward, the Bank will use the exchange rate prevailing on the Time Deposit placement date to calculate the HKD equivalent of any time deposit in foreign currencies.
- c. Each Customer can only enjoy a maximum of HK\$30,000 Special Cash Reward during the Promotion Period.
- d. The Special Cash Reward will be credited directly to the Customer’s HKD Savings Account or Current Account on or before 31 December 2018.

### 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（「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2018年7月1日至2018年9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。
5. 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。
6. **客戶不能同時享有任何其他定期存款優惠。**
7. 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。
8. 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。

### 條款及細則

#### 9. 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/DBS digibank流動應用程式/DBS iWealth®流動應用程式以最少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/DBS digibank流動應用程式/DBS iWealth®流動應用程式開立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) 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。

#### 10. 星展首次開立網上定存現金獎賞優惠

- a) 在以下第10(b)條的規限下，客戶於推廣期內使用指定優惠編號透過DBS digibank流動應用程式或DBS iWealth®流動應用程式以最少港幣\$100,000(或外幣等值)開立定期存款，將可獲HK\$600 現金獎賞「首次開立網上定存現金獎賞」。
- b) 首次開立網上定存現金獎賞並不適用於開立定存前6個月內曾使用任何優惠編號透過DBS digibank流動應用程式或DBS iWealth®流動應用程式開立定期存款的客戶。
- c) 每位客戶只可獲享首次開立網上定存現金獎賞一次。
- d) 首次開立網上定存現金獎賞將於2018年12月31日或之前直接存入客戶的港元儲蓄戶口或往來戶口內。

#### 11. 特別現金獎賞優惠

- a) 客戶於推廣期內使用指定優惠編號透過星展iBanking網上理財/DBS digibank流動應用程式/DBS iWealth®流動應用程式開立定期存款，可獲特別現金獎賞（「特別現金獎賞」），有關特別現金獎賞按下表的額外年利率計算。

交易渠道	額外年利率(p.a.)
DBS digibank 流動應用程式或DBS iWealth®流動應用程式	+0.20%
星展網上理財	+0.10%

- b) 本行將以敍造定期存款當日適用之兌換率計算外幣定期存款之港幣等值以釐定特別現金獎賞。
- c) 每位客戶於推廣期內只可獲享特別現金獎賞最多HK\$30,000。
- d) 特別現金獎賞將於2018年12月31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。