



1. The Offer is applicable to selected individual customers (a) whose ANZ Savings Plus account is migrated from Australia and New Zealand Banking Group Limited, Hong Kong Branch (“**ANZ**”) to DBS Multi-Currency Account (“**DBS MCY Account**”) of DBS Bank (Hong Kong) Limited (“**DBS**”) on September 9, 2017; and (b) who maintain a DBS Treasures customer during the Promotion Period (“**Selected Customers**”).

2. The Offer shall run from September 9, 2017 to December 8, 2017 (“**Promotion Period**”).

3. During the Promotion Period, Selected Customers shall have their deposits in their DBS MCY Accounts enjoy the higher corresponding preferential deposit interest rate(s) for AUD, NZD, GBP and CAD respectively offered to:

- i. ANZ Saving Plus Account by ANZ on September 8, 2017 (“**ANZ Rate**”); or
- ii. DBS MCY Account by DBS on the last bank business date of a calendar month from September 9, 2017 to December 31, 2017 (“**DBS Rate**”).

4. For the purpose of the Offer:

- a. “**Daily Account Balance**” means the average closing balance of the deposits in the DBS MCY Account on each day during a calendar month.
- b. “**Additional Interest Rate**” means (in the event that the ANZ Rate is higher than the corresponding DBS Rate for a calendar month) the difference between the ANZ Rate and that corresponding DBS Rate.
- c. “**Additional Interest Amount**” means interest accrued by applying the Additional Interest Rate on the Selected Customer’s Daily Account Balance for a calendar month.

5. In the event that the corresponding DBS Rate is higher in a calendar month, interest will be calculated by using the DBS Rate on the Selected Customer’s Daily Account Balance and credited to the Selected Customers’ DBS MCY Account on the last bank business day of that calendar month.

6. In the event that the corresponding ANZ Rate is higher in a calendar month, Selected Customers are eligible to receive:

- a. interest calculated using the DBS Rate on the Selected Customer’s Daily Account Balance (which will be credited to the Selected Customers’ DBS MCY Account on the last bank business day of that calendar month); and
- b. Additional Interest Amount (which will be credited according to the table set out in Clauses 7.1 to 7.3 below).

7. Additional Interest Amount will be credited to Selected Customer’s DBS MCY Account by reference to the account status as set out in clauses 7.1 to 7.3 below.

7.1 Fulfillment period applicable to active DBS MCY Account:

Additional Interest Amount derived in the period	Designated Fulfilment Period
9 September, 2017 – 30 September, 2017	1-13 October, 2017
1 October, 2017 – 31 October, 2017	1-13 November, 2017
1 November, 2017 – 30 November, 2017	1-13 December, 2017
1 December, 2017 – 8 December, 2017	1-13 January, 2018

7.2 Fulfillment period applicable to dormant DBS MCY Account:

Additional Interest Amount derived in the period	Designated Fulfilment Period
9 September, 2017 – 30 September, 2017	1-31 January, 2018
1 October, 2017 – 31 October, 2017	
1 November, 2017 – 30 November, 2017	
1 December, 2017 – 8 December, 2017	

If the Selected Customer's DBS MCY Account is closed on or before 8 December 2017, the Bank will issue a cashier order for the relevant Additional Interest Amount in Hong Kong Dollar equivalent ("HKE") to the Selected Customers on or before 31 January, 2018. The Bank will apply the exchange rate prevailing on 8 December 2017 to calculate the HKE of AUD, NZD, GBP and CAD for the purpose of determining the Additional Interest Amount. Such cashier order will be sent to the Selected Customer's last correspondence address known to the Bank.

In the event that a Selected Customer activates a previously dormant DBS MCY Account during the Promotion Period, the applicable Additional Interest Amount for the preceding period (if any) will be credited to the Selected Customer's DBS MCY Account in the Designated Fulfilment Period following that month.

8. For the purpose of calculating the Selected Customer's Daily Account Balance for this Offer, the Additional Interest Amount shall be deemed to have been credited to the Selected Customer's DBS MCY Account on the dates below.

Additional Interest Amount derived in the period	Deemed credit date of Additional Interest Amount
9 September 2017 – 30 September, 2017	30 September, 2017
1 October 2017 – 31 October, 2017	31 October, 2017
1 November 2017 – 30 November, 2017	30 November, 2017
1 December 2017 – 8 December, 2017	8 December, 2017

9. Selected Customer must maintain a valid DBS MCY Account at the time when the Additional Interest Amount is given (except for the scenario mentioned in clause 7.2 above).

10. DBS has sole discretion on determining the DBS Rate, Additional Interest Rate, Additional Interest Amount and the exchange rate mentioned in clause 7.2 above.

11. Participation in the Offer is subject to there being no abuse/non-compliance by the Selected Customer, failing which DBS will debit the value of the reward from the Selected Customer's account without notice and/or take such action to recover any outstanding amounts.

12. DBS may change the terms and conditions and/or modify/terminate the Offer without notice. DBS' decision is final.

13. The English version shall prevail if there is any inconsistency between the English and Chinese versions.