

ec-Loan Online Promotion Offer Terms and Conditions:

1. The promotion period of the ec-Loan Online Promotion Offer (the “**Promotion**”) is from 29 November 2016 to 27 January 2017, both dates inclusive (the “**Promotion Period**”).
2. The Promotion is only applicable to the following corporate customer(s) (the “**Customer**”):
 - 2.1. New customer who has not held any Business Account(s) and has not maintained any credit facility with DBS Bank (Hong Kong) Limited (the “**Bank**”, which expression shall include its successors and assigns). “Business Accounts(s)” refers to Corporate Hong Kong Dollar (“HKD”) / Multi-currency Current Account, Corporate HKD / Multi-currency Savings Account / Corporate Renminbi (“RMB”) Savings Account and Corporate HKD / Multi-currency / RMB Time Deposit Account; **OR**
 - 2.2. Existing customer who has maintained a Business Account(s) and has not maintained any credit facility with the Bank; **OR**
 - 2.3. Borrowing customer whose ec-Loan was granted by the Bank and was fully repaid at any time prior to the Promotion Period.
3. Successful ec-Loan application shall mean the Customer’s submission of all documents requested by the Bank for ec-Loan application and the ec-Loan is successfully approved and disbursed on or before 28 February 2017.
4. There are 2 offers (each an “**Offer**” and collectively “**Offers**”) to be provided in the Promotion: (A) HK\$888 cash rebate (“Cash Rebate”) (“**Offer A**”), (B) 50% discount on ec-loan set up fee (“**Offer B**”).
5. Only the first 50 new Customers (according to the Bank’s record) who made successful ec-Loan application online during the Promotion Period shall be entitled to Offer A. The amount of Cash Rebate will be directly credited to the Eligible Customer’s HKD denominated Business Account which is determined by the bank. Eligible Customer will be informed of the reward arrangement and receive the cash reward by 30 April 2017.
6. To enjoy Offer B, Customer must have a successful ec-Loan application in accordance with clause 3 during the Promotion Period. The 50% discount on set-up fee will be applied at the time when the customer(s) submit ec-Loan application online.
7. One Hour Smart Approval refers to the preliminary approval of an indicative ec-Loan amount upon ec-Loan applicant’s online submission and fulfillment of all documents and requirements requested by the Bank. Such indicative ec-Loan amount is subject to the Bank’s further approval and final decision (which may be different from the Smart Approval), and the ec-Loan applicant will be informed of such indicative ec-Loan amount during the meeting with our Relationship Manager.
8. Each eligible Customer is entitled to the Offer once only. Eligible Customer must be maintaining a valid Business Account(s) with the Bank at the time the Customer receives the Offer.
9. Any fraud and/or abuse of the 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 Promotion and/or cancellation of all or part of the Customer’s account(s) with the Bank. The Bank reserves the right to deduct the equivalent value of any offer and/or reward awarded inappropriately to a Customer directly from the Customer’s account(s) maintained with the Bank without prior notice and/or take legal action in such instances to recover any outstanding amounts.
10. The Bank reserves the right to change these Terms and Conditions and/or modify or discontinue any of the Offers without prior notice. In the event of dispute, the decision of the Bank shall be final and conclusive.
11. If there is any inconsistency between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.

「易商量」中小企貸款網上推廣優惠條款及細則：

1. 「易商量」中小企貸款網上推廣優惠(「**本推廣**」)之推廣期為2016年11月29日至2017年1月27日，包括首尾兩天(「**推廣期**」)。
2. 本推廣只適用於下列公司客戶(「**客戶**」):
 - 2.1 全新公司客戶 - 沒有於星展銀行(香港)有限公司(「**本行**」，表示包括其繼承人和受讓人)持有任何企業帳戶及沒有持有本行授予之任何信貸額度。「企業帳戶」包括企業港幣/多種貨幣往來帳戶、企業港幣/多種貨幣儲蓄帳戶、企業人民幣儲蓄帳戶及企業港幣/多種貨幣/人民幣定期帳戶; **或**
 - 2.2 現有公司客戶 - 於推廣期前已開立及持有本行之企業帳戶但並沒有持有本行授予之任何信貸額度; **或**
 - 2.3 曾為本行「易商量」中小企貸款客戶而其貸款於推廣期前已全數償還。
3. 成功申請「易商量」中小企貸款之定義為客戶必須提交所有本行所要求用作「易商量」中小企貸款申請之文件及於2017年2月28日或以前獲成功批核「易商量」中小企貸款並提取有關貸款。
4. 本推廣提供兩項優惠(「**優惠**」): (甲) HK\$888現金回贈(「**優惠甲**」), (乙) 手續費半價(「**優惠乙**」)。
5. 首 50 客戶(根據本行紀錄)方有資格獲享優惠甲。現金回贈總額將會存入合資格客戶的網上企業帳戶。合資格客戶將於 2017 年 4 月 30 日前收到獎賞。
6. 欲享優惠乙，客戶須於推廣期根據條款3成功申請「易商量」中小企貸款。
7. 1小時特快智能批核指「易商量」中小企貸款申請公司於網上提交及符合所有本行要求之文件及規定以獲得初步批核金額作參考。此參考性質的「易商量」中小企貸款金額受限於本行之最終審批及決定，且最終審批結果有可能與特快智能批核有所不同，而「易商量」中小企貸款申請公司將於客戶經理會面時獲得初步批核通知。
8. 每位合資格客戶只可獲享優惠一次。合資格客戶必須於獲取優惠時於本行仍持有有效之企業帳戶。
9. 客戶如有任何舞弊或欺詐成分(由本行全權決定)，本行有權取消該客戶參與本推廣的資格及/或其於本行的所有或部分戶口。本行保留權利在客戶於本行的戶口內直接扣除客戶不恰當地獲得的任何優惠及/或獎賞的等值金額而不作另行通知及/或採取法律行動追討有關金額。
10. 本行保留更改此條款及細則及/或更改或終止任何優惠的權利，而毋須另行通知。若有任何爭議，本行保留最終決定權。
11. 本條款及細則的中英文版本如有任何歧異，一概以英文版本為準。