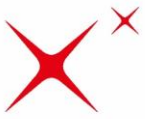


### **Terms and Conditions Governing the Financio Promotion**

1. To participate in the Financio promotion (“Promotion”), an applicant (“Applicant”) must access the DBS Sparks Offers (“Programme”) public webpage and submit to DBS Bank (Hong Kong) Limited (“DBS”, which expression shall include its successor and assigns) a completed application form online for the Programme and selecting Financio as one of the desired digital solutions under the Programme.
2. By participating in this Promotion, an Applicant must have accepted and fully comply with the Terms and Conditions Governing DBS Sparks Offers, including without limitation, any other relevant terms and conditions referred therein.
3. Applicants are entitled to enjoy the below offers after successfully subscribing to Financio Premium:
  - Applicants will receive a 30-day complimentary free trial of Financio Premium.
  - If the applicants subscribe to the annual plan of Financio Premium during the 30-day free trial period, they will be offered a 17% discount off the annual plan price.
  - Applicants will need to agree to and be subject to any relevant terms and conditions governing the use of Financio’s services.
4. The Promotion is only eligible to DBS SME customers who are new customers to Financio (“Eligible Customers” and each an “Eligible Customer”).
5. For customers who have successfully opened their business account with the Bank using the Online Account Opening Service, subject to the Online DBS Business Account Opening Service Year-round Promotion Offer Terms and Conditions, during the Promotion Programme Period and have neither held any business account(s) nor maintained any credit facility with the Bank before. DBS will also offer:
  - 3 months of IDEAL Online Banking Telegraphic Transfer Transactions Fee Waiver
    - i. IDEAL Online Banking Telegraphic Transfer Transactions Fee Waiver refers to waiver of the transaction fee levied on telegraphic transfer(s) conducted using IDEAL Online Banking within the 3 consecutive months starting from the 1st day of the third month after the DBS Business Account(s) successfully opened and IDEAL Online Banking successfully activated (“IDEAL Offer Period”).
    - ii. IDEAL Online Banking Telegraphic Transfer Transactions Fee Waiver is subject to a maximum fee waiver for up to 20 online banking outward telegraphic transfer(s) per calendar month and full waiver for online banking inward telegraphic transfer(s) during the IDEAL Offer Period.
    - iii. Eligible customer will be charged at the relevant standard transaction fee upfront. The rebate amount will be subsequently credited into the designated HKD account in the month following which the corresponding standard transaction payment(s) is/are made.
6. Each Eligible Customer shall be entitled to participate in the Promotion once. Eligible customers shall maintain their business account with the Bank during their first year of subscribing to Financio Premium in order to enjoy the offer.
7. DBS reserves the right in its absolute discretion to withdraw, terminate, extend or vary the Promotion; or substitute or replace the Promotion with other item(s), at any time and without notice.
8. DBS in its absolute discretion may vary or modify the terms and conditions or discontinue this Promotion at any time without notice.
9. In case of disputes, DBS’ decision on all matters relating to this Promotion, including without limitation, any Applicant’s eligibility and the applicable terms and conditions, shall be final and conclusive. No correspondence or claims will be entertained.



Live more, Bank less

10. These terms and conditions are governed by, and shall be construed in accordance with, the laws of Hong Kong.
11. If there is any inconsistency between the English and Chinese versions of these Term and Conditions, the English version shall prevail.