

**Terms and conditions of DBS Online Instant FX Conversion Welcome Offer Promotion (the “Promotion”):**

1. The Promotion is only applicable to selected company customers (“Customers”) of DBS Bank (Hong Kong) Limited (“the Bank”, which expression shall include its successor and assigns) and the Bank’s decision on whether any entity is a Customer is final, binding and conclusive.
2. The Promotion period is from 1 January 2022 to 30 September 2022 (both dates inclusive), unless early terminated or extended (“Promotion Period”). In order to be eligible for the Offers (as defined below), Customers must have successfully opened Business Account(s) with the Bank from 1 January 2022 to 31 March 2022 (both dates inclusive).
3. There are two offers (each an “Offer”, and collectively, the “Offers”) to be provided in the Promotion:
  - 3.1. an eligible Customer who has successfully conducted a single FX transaction via Online Instant FX Conversion reaching an Eligible FX Amount of HK\$100,000 (or its equivalent in other currencies) or above in the first 3 months from the date the first DBS Business account is opened and during the Promotion Period will be rewarded a cash rebate of HK\$100. (“Offer 1”)
  - 3.2. an eligible Customer who has successfully conducted accumulative FX transactions via Online Instant FX Conversion reaching a total Eligible FX Amount of HK\$500,000 (or its equivalent in other currencies) or above in the first 6 months from the date the first DBS Business account is opened and during the Promotion Period will be rewarded a cash rebate of HK\$500. (“Offer 2”)
4. “Eligible FX Amount” is the exchange amount of one currency into another currency successfully completed with the Bank within the Promotion Period and being converted into Hong Kong dollars at the Bank’s prevailing exchange rates to be determined by the Bank at the Bank’s sole and absolute discretion at the time of relevant transaction. The Eligible FX Amount shall be calculated according to the record of the Bank which is final, binding and conclusive.
5. This Promotion cannot be used in conjunction with any other promotion offers.
6. Any account, service or product of the Bank is subject to all relevant terms and conditions governing such account, service or product.
7. The cash rebate will be credited into any HKD account held by the eligible Customer with the Bank.
8. Any Offer is not transferable or exchangeable in part or in kind for any cash, credit or other goods or services.
9. A Customer must maintain a valid DBS HKD Current and/or Savings Account at the time the reward is given.
10. The Bank reserves the right to replace the rewards with alternative items without prior notice and at the Bank’s sole and absolute discretion.
11. Subject to the applicable condition(s), each Customer is entitled to each of the Offers once only during the Promotion Period.

12. The Bank reserves the rights at its sole and absolute discretion to determine whether any Customer is entitled to or eligible for any Offer.
13. The Bank's decision on all matters relating to any of the Offers and/or the Promotion will be final, conclusive and binding on all parties. The Bank reserves the right, at its sole and absolute discretion and without any liability on the part of the Bank to any person, to vary, terminate or extend any of the Offers and/or the Promotion and to vary or modify any of these terms and conditions at any time without notice. The Bank accepts no liability for any such change or termination. In case of any dispute relating to or arising out of these terms and conditions, the Promotion and/or any of the Offers, the Bank's decision shall be final, binding and conclusive. No correspondence or claims will be entertained.
14. Any fraud and/or abuse of any of the Offers and/or the Promotion by a Customer (as determined by the Bank at its sole and absolute discretion) will result in (a) forfeiture of the Customer's (i) entitlement to such Offer(s) and/or (ii) eligibility to participate in the Promotion and/or (b) cancellation of all or part of the Customer's account(s) with the Bank. The Bank reserves the right at any time, at its sole and absolute discretion and without any liability on the part of the Bank to any person, to deduct the equivalent value of any Offer and/or reward/rebate inappropriately obtained by a Customer 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.
15. If there is any inconsistency between the English and Chinese versions of these term and conditions, the English version shall prevail.
16. In the event of any inconsistency between these terms and conditions and any brochures, marketing or promotional materials relating to the Promotion, these terms and conditions shall prevail.
17. These terms and conditions are governed by, and shall be construed in accordance with, the laws of Hong Kong.
18. Unless expressly provided to the contrary in these terms and conditions, a person who is not a party to these terms and conditions shall not be entitled to enforce any provision of these terms and conditions under the Contracts (Rights of Third Parties) Ordinance.

This Promotion is intended for selected company customers of DBS Bank (Hong Kong) Limited and it does not constitute an offer or a recommendation to enter into any transaction. The promotional materials have not been reviewed by any regulatory authority in Hong Kong. Foreign exchange transactions involve risk. Changes in exchange rates can be unpredictable, sudden and large. Any investment decision is yours and before making any investment decision, you should assess your own financial situation, investment experience, investment objectives, willingness and ability to bear risks, and understand the nature and risks of any transactions. If in doubt, you should seek advice from independent professional advisers.

If you do not want to receive any direct marketing material regarding products or special promotions from the DBS Group (to which DBS Bank (Hong Kong) Limited belongs), please notify us in writing to

“Account Processing – Opt Out”, DBS Bank, GPO Box 400 Hong Kong. No fee will be charged for this arrangement.