

## 星展豐盛理財國內親友推薦計劃(「本推廣」)條款及細則

### 一般條款及細則

1. 本推廣由 2018 年 10 月 1 日起至 2018 年 12 月 31 日止(「推廣期」)。
2. 如要參與本推廣作為推薦人(「**推薦人**」), 必須於 2019 年 2 月 28 日(「**推薦獎賞回贈日**」)或之前符合以下其中一項要求:
  - a. 於星展銀行(香港)有限公司(「**本行**」)以單名或聯名形式持有任何往來或儲蓄戶口; 或
  - b. 以主要持卡人身份持有任何星展信用卡(「**信用卡**」)。
3. 如符合以下全部要求, 推薦人方合資格獲得推薦獎賞(「**成功推薦**」):
  - a. 推薦人在推廣期內推薦被推薦客戶(定義見第 4 條)成為星展豐盛理財新客戶(「**新客戶**」), 並提供所需的個人資料予被推薦客戶, 以便被推薦客戶填妥星展豐盛理財國內親友推薦計劃表格(「**推薦表格**」);
  - b. 被推薦客戶於成為新客戶當日(「**成為新客戶日期**」)或之前在本行任何分行填妥推薦表格;
  - c. 被推薦客戶於推廣期內成功成為新客戶;
  - d. 被推薦客戶於成為新客戶當日之前 12 個月內從未於本行以單名或聯名形式持有任何產品或服務(星展信用卡除外);
  - e. 被推薦客戶在 2018 年 12 月 31 日維持個人理財總值達 HK\$1,000,000 或以上(或其等值)。
  - f. 推薦人於本行存入獎賞時必須仍然持有有效的往來/儲蓄戶口/信用卡;
  - g. 被推薦客戶於本行存入獎賞時必須仍然為星展豐盛理財客戶。
4. 「**被推薦客戶**」指持有中華人民共和國簽發的有效居民身份證或護照的新客戶(不包括任何有效的香港特別行政區身份證或護照持有人)。
5. 「**個人理財總值**」指新客戶不論以個人或聯名方式於本行持有的總資產, 包括港幣、人民幣及外幣存款、外幣掛鈎投資、本地及海外證券、基金、債券及其他掛鈎或結構性投資產品的市場市值。
6. 若被推薦客戶由多於一位推薦人推薦予本行並成功成為新客戶, 則名列最先交予本行的推薦表格(以本行紀錄為準)的推薦人才可獲得推薦獎賞。
7. 推薦人不可推薦自己或本行職員為被推薦客戶。本行職員不能參與本推廣。
8. 本推廣的推薦人及被推薦客戶不可互相推薦。
9. 推薦人於作任何推薦前, 必須已向被推薦客戶表明參與本推廣會獲得相應的推薦獎賞。
10. 被推薦客戶於填妥及遞交推薦表格前, 必須向推薦人表明參與本推廣。
11. 推薦人及被推薦客戶不可同時獲享星展豐盛理財親友推薦計劃。
12. 所有獎賞均不設退換。本行可隨時以其他獎賞代替而無須事先通知。
13. 推薦人及被推薦客戶參加本推廣中必須不涉及任何濫用/違規, 否則本行將在推薦人的戶口扣除獎賞的等值金額而無須另行通知及/或採取行動以追討任何未償付金額。
14. 本行可更改/終止本推廣而無須另行通知。本行的決定為最終定論。
15. 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。

## 特定条款及细则

### 16. 推荐奖赏

- a. 于推广期内，推荐人每成功推荐一位新客户，可获 HK\$1,500 现金奖赏或信用卡签账额(「推荐奖赏」)。
- b. 推荐人可获的推荐奖赏不设上限。

### 17. 额外奖赏

- a. 如推荐人于推广期内推荐 3 位或以上被推荐客户及为成功推荐，推荐人将获得推荐奖赏以外的两位「直升机香港岛维港之旅」(总值 HK\$ 4,320)。
- b. 每位合格的推荐人只可于推广内期获得额外奖赏一次。
- c. 本行并非额外奖赏的供货商及不会对其承担任何责任。如对额外奖赏或其相关服务有任何查询或投诉，请直接与供货商联络。
- d. 本行将在推荐奖赏回赠日或之前以邮寄方式向合格的推荐人发出额外奖赏的通知函(「通知函」)。
- e. 有关其他换领详情，请参阅通知函及有关条款及细则。

### 18. 现金奖赏或信用卡签账额将以下列方式存入：

- a. 若推荐人只持有信用卡户口(即没有往来或储蓄户口)，本行将于推荐奖赏回赠日或之前把信用卡签账额存入推荐人于推荐表格提供的信用卡户口内，有关签账额亦会显示于有关月结单上。
- b. 若推荐人在本行持有往来或储蓄户口，推荐人将获得现金奖赏而非信用卡签账额。儘管推荐人于推荐表格上提供信用卡户口，本行将于推荐奖赏回赠日或之前把现金奖赏存入推荐人的往来或储蓄户口内。

## DBS Treasures Chinese Customer Member-Get-Member Program (the "Promotion") Terms and Conditions:

### General Terms and Conditions

2. The Promotion runs from 1 October 2018 to 31 December 2018 ("**Promotion Period**").
3. To participate in the Promotion as referrer (the "**Referrer**"), he/she must fulfill one of the following on or before 28 February 2019 ("**Referral Reward Date**"):
  - a. maintain any current or savings account at DBS Bank (Hong Kong) Limited 星展銀行（香港）有限公司 (the "**Bank**") whether in sole name or joint names; or
  - b. hold any DBS credit card ("**Card**") as a principal cardholder.
4. The Referrer is eligible for the Referral Reward if ALL of the following conditions are fulfilled ("**Successful Referral**"):
  - a. the Referrer refers a Referee (as defined in Clause 4) to become a new DBS Treasures customer with the Bank (the "**New Customer**") during the Promotion Period by providing personal information to the Referee for completing the DBS Treasures Chinese Customer Member-Get-Member Program Referral Form (the "**Referral Form**") for becoming a New Customer;
  - b. the Referee completes the Referral Form at one of the branches of the Bank prior to or on the same day when the Referee becomes a New Customer ("**Joining Date**");
  - c. the Referee successfully becomes a New Customer during the Promotion Period;
  - d. the Referee has not held any product or service except for DBS credit card (whether in single name or joint names) with the Bank at any time during the 12 months preceding the Joining Date;
  - e. the Referee maintains Total Relationship Balance of HK\$1,000,000 or above or its equivalent on 31 December 2018.
  - f. the Referrer must maintain a valid current / savings account / Card at the time the reward is given;
  - g. the Referee must be a DBS Treasures customer at the time the reward is given.
5. "**Referee**" means a person who holds a valid Resident Identity Card or Passport issued by the People's Republic of China excluding any holder of a valid Hong Kong Special Administrative Hong Kong Region Identity Card or Passport.
6. The calculation of "**Total Relationship Balance**" is the total assets that a New Customer maintained with the Bank, regardless whether it is solely or jointly owned by the New Customer. The assets include Hong Kong dollar, Renminbi and foreign currency deposits, Currency Linked Investment, market value of local and overseas securities, investment funds, bonds and other linked or structured investment products.
7. If a Referee is referred to the Bank by more than one Referrers and the Referee successfully becomes a New Customer, only the Referrer whose name appears on the Referral Form first submitted to the Bank will be eligible for the Referral Reward. The Bank's decision as to who submits the Referral Form first is final and conclusive.
8. A Referrer cannot refer himself/herself or any staff of the Bank in this Promotion. Bank staff is not eligible to participate in the Promotion.
9. A Referrer and a Referee cannot refer each other in this Promotion.
10. Before making any referral, the Referrer must have informed the Referee about the Referral Reward that the Referrer will be entitled to under the Promotion.
11. Before completing and submitting the Referral Form, the Referee must have informed the Referrer that he/she is joining this Promotion.
12. Referrer and Referee cannot enjoy the Promotion in conjunction with DBS Treasures Member-Get-Member Program.
13. All rewards are non-exchangeable. The Bank can replace the rewards with other rewards without prior notice.

14. Participation in the Promotion is subject to there being no abuse/non-compliance by the Referrer or Referee, failing which the Bank will debit the value of the reward from the Referrer's account without notice and/or take such action to recover any outstanding amounts.
15. The Bank may modify/terminate the Promotion without notice. The Bank's decision is final.
16. The English version shall prevail if there is any inconsistency between the English and Chinese versions.

### **Specific Terms and Conditions**

#### **17. Referral Reward**

- a. Upon each Successful Referral within the Promotion Period, the Referrer will be eligible to HK\$1,500 cash reward / credit spending ("**Referral Reward**") for every Successful Referral.
- b. There is no maximum limit on Referral Reward for a Referrer.

#### **18. Bonus Reward**

- a. Where the Referrer refers 3 or more Referees during the Promotion Period and are Successful Referrals, the Referrer shall be entitled to Helicopter Victoria Harbour Experience for two (total value at HK\$4,320) ("**Bonus Reward**") on top of the Referral Reward.
- b. Each eligible Referrer may enjoy the Bonus Reward once during the Promotion Period.
- c. The Bank is not the supplier of the Bonus Reward and assumes no responsibility or liability for it. Any enquiry or complaint must be made to the supplier directly.
- d. A notification letter for the Bonus Reward ("**Notification Letter**") will be sent to the eligible Referrer by mail on or before the Referral Reward Date.
- e. For further details of redemption, please refer to the Notification Letter and relevant terms and conditions.

#### **19. Cash reward or credit spending will be credited as follows:**

- a. For Referrers with only Card account(s) (i.e. no current or savings account), credit spending will be credited to the Referrer's card account as stated in the Referral Form on or before Referral Reward Date which will be shown on the relevant monthly statement.
- b. For Referrers who maintain a current or savings account with the Bank, they will be entitled to cash reward but not credit spending. Cash reward will be credited to the relevant current/savings account on or before the Referral Reward Date, even if the Referrer's Card account is stated in the Referral Form.