

“Year of the Ox Fortune Lucky Draw” (“Promotion”) – Terms and Conditions:

1. The Promotion is only applicable to individual customers (“**Customers**”) who hold a DBS Treasures account (“**Eligible Account**”) with DBS Bank (Hong Kong) Limited (the “**Bank**”) as of 23 February 2021 and maintain the Eligible Account up until 31 March 2021.
2. The Promotion runs from 1 February 2021 to 23 February 2021 (the “**Promotion Period**”).
3. “**Eligible Transaction**” means each transaction from Eligible Account via DBS iWealth® app, DBS digibank app, DBS digibank HK (when launched) or DBS iBanking (“**Eligible Digital Channels**”):
 - Faster Payment System transfer of HK\$50 or above (or equivalent in foreign currencies) through mobile number or email address via PayFast; or
 - Online DBS Remit or overseas fund transfer transaction of HK\$50 or above (or equivalent in foreign currencies) (any transfer of USD to a Hong Kong local bank is excluded).
4. Customers who complete 10 or more Eligible Transactions during the Promotion Period will be eligible to enroll into the “**Lucky Draw**” with details set out in Table 1 below:

Table 1

Number of winners	Lucky Draw prizes (“Prizes”)
10	HK\$688 cash reward
100	HK\$68 cash reward

5. The Prize will be credited directly to the HKD Current Account under the Eligible Account of the “**Winners**” on or before 31 March 2021 (“**Fulfilment Period**”).
6. Customers must maintain a valid HKD Current Account under the Eligible Account at the time the Bank credits the Prize.
7. 110 Winners of the Lucky Draw shall be drawn by the Bank. The Bank’s records as to whether a Customer is eligible for entry and how many entries shall be final and conclusive.
8. Each Customer can only enjoy the Promotion once.
9. Only primary account holder is eligible to the Promotion.
10. Eligibility of any transaction for the purpose of this Promotion shall be determined based on the Bank’s record. If there is any discrepancy between the Bank’s record and the Customer’s record, the Bank’s record shall prevail.
11. Participation in the Promotion is subject to there being no abuse/non compliance by the Customer, failing which the Bank will not credit the rewards or where it has been credited, the Bank may debit the value of Prizes from the account without notice and/or take such action to recover any outstanding amounts.
12. The Bank may change the terms and conditions and/or modify/terminate the Promotion without notice. The Bank’s decision is final.
13. For terms and conditions of the eStamp rewards, please refer to go.dbs.com/hk-estamp-d-en.

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