

DBS eStamp Promotion (July - September 2023) (“Promotion”) - Terms and Conditions:

General Terms and Conditions

1. The Promotion runs from 1 July 2023 to 30 September 2023 (the “**Promotion Period**”).
2. The Promotion is applicable to individual customers (“**Customers**”) who have maintained DBS Account or DBS Treasures account during the Promotion Period (“**Eligible Account**”) with DBS Bank (Hong Kong) Limited (the “**Bank**”).
3. “**DBS Account**” and “**DBS Treasures**” are Customer Segments of the Bank. “**Customer Segment**” means DBS Account, DBS Treasures, DBS Treasures Private Client, DBS Private Bank and any other segment made available by the Bank from time to time. In Hong Kong, DBS Private Bank is the private banking division of the Bank.
4. Customer can only enjoy the Promotion once.
5. Only primary account holder is eligible to the Promotion.
6. “**Eligible Digital Transaction**” means any of the following transactions (being an immediate payment or a scheduled payment if applicable) completed during the **Promotion Period** via DBS iBanking, or DBS digibank HK app:
 - 6.1 Settle a bill payment of HK\$200 or above (or equivalent in foreign currency) via Scan and Pay or online bill payment from any Current or Savings Account under the Eligible Account;
 - 6.2 Receive monthly deposit of HK\$30,000 or above via online standing instruction or auto-payroll in any HKD Current or HKD Savings Account under the Eligible Account;
 - 6.3 Set up an online time deposit through DBS iBanking (with specified promotion code), or DBS digibank HK app from the Eligible Account (please refer to the online time deposit interest rate table posted by the Bank for details: go.dbs.com/hk-otden);
 - 6.4 Perform Automatic Add Value Service reload(s) to DBS Octopus ATM Card;
 - 6.5 Retain Eligible Account to be entitled “**Birthday Offer**” within the calendar month of Customer’s birthday;
 - 6.6 Conduct a fund transfer of HK\$100 or above (or equivalent in foreign currency) to or from a different account holder of DBS account, other bank’s account, e-wallets or any credit card account through any Current or Savings Account under the Eligible Account;
 - 6.7 Use Scan & Pay for the first time since 1 January 2021 ;
 - 6.8 Conduct a fund transfer of HK\$100 or above (or equivalent in foreign currency) from other banks to any Current or Savings Account under the Eligible Account via eDDA Transfer in Service; or
 - 6.9 Login to DBS digibank HK app for the first time since 1 January 2021.
7. Customer will be eligible to one Digital Transaction eStamp for each Eligible Digital Transaction set out in clauses 6.1 to 6.5. Customer will be eligible to two Digital Transaction eStamps for each Eligible Digital Transaction set out in clause 6.6 to 6.9.
8. For each Eligible Digital Transaction, the Customer is only eligible for Digital Transaction eStamp(s) under **one** of the grounds in clauses 6.1 to 6.9. In the event that an Eligible Digital Transaction falls within more than one ground in clauses 6.1 to 6.9, the Customer will be eligible for the ground with the higher number of Digital Transaction eStamps.

9. In addition to clauses 6, 7 and 8, Customer with Eligible Account will also be eligible to one free Digital Transaction eStamp within the Promotion Period.
10. Each Customer is eligible to a maximum of ten Digital Transaction eStamps under the Promotion (“**Digital Transaction Reward**”).
11. “**Eligible Investment Transaction**” means any of the following transactions complete during the Promotion Period via DBS iBanking or DBS digibank HK app:
 - 11.1. Successfully complete a foreign currency exchange with a single transaction amount equivalent to HK\$200,000 or above;
 - 11.2. Successfully complete a single Fund subscription with subscription amount of HK\$200,000 or above;
 - 11.3. Successfully complete a single Securities BUY or SELL transaction with an amount equivalent to HK\$200,000 or above;
 - 11.4. Successfully complete a foreign currency exchange for the first time since 1 January 2021;
 - 11.5. Successfully complete a single Fund subscription for the first time since 1 January 2021; or
 - 11.6. Successfully complete a single Securities BUY or SELL for the first time since 1 January 2021.
12. Customer will be eligible to one Investment Transaction eStamp for each **Eligible Investment Transaction** set out in clauses 11.1 to 11.6. Each Customer will be eligible for a maximum of three Investment Transaction eStamps under clause 11.3, whilst each Customer will be eligible for one Investment Transaction eStamp for clause 11.4 to 11.6 once only. Each Customer will be eligible for a maximum of ten Investment Transaction eStamps under clause 11 under the Promotion (“**Investment Transaction Reward**”).
13. Each Customer must redeem earned eStamps within the Level Up Reward Redemption Period (as set out in clause 14.3) to be eligible for a cash reward as set out in the table below (“**Cash Reward**”), if not the Cash Reward will be forfeited:

Digital or Investment Transaction Reward

Digital/ Investment Transaction eStamps	Cash Reward (HK\$)
Every eStamp	\$10

14. Subject to clause 13, Customer is entitled to one level up game chance to multiply her/his Cash Reward for each Promotion Period (“**Level Up Reward**”) if she/he has successfully fulfilled the following requirements:
 - 14.1. Completes any **Eligible Digital Transaction** or **Eligible Investment Transaction** within the Promotion Period;
 - 14.2. Visits the Promotion website via go.dbs.com/hk-estamp-e-en and inputs his/her eStamp reference number or login to DBS digibank HK app and participate in the level up game; and
 - 14.3. Submits the level up game result and redeem earned eStamps within the Level Up Reward Redemption Period (2-31 October 2023) listed on the confirmation page.
15. Each Customer is eligible to one level up game chance for each Promotion Period.

16. The Level Up Reward will be drawn randomly by the Bank's computer system and the results will be announced instantly on the Promotion website go.dbs.com/hk-estamp-e-en.
17. Each Customer is eligible to a maximum of HK\$400 Cash Reward (inclusive of **Level Up Reward**) during the Promotion Period. The Cash Reward will be credited to Customer's HKD Current Account with the Bank during the Cash Reward Fulfilment Period as set out in the table below:

Cash Reward Fulfilment Period
1 – 30 November 2023

18. Customer can check the eStamp balance, including Digital Transaction Reward, Investment Transaction Reward and/or Level Up Reward via the Promotion website go.dbs.com/hk-estamp-e-en by inputting his/her eStamp reference number or login to DBS digibank HK app. The eStamp balance will be updated on the Promotion website on the day after the transaction.
19. Customer shall maintain a valid HKD Current and Saving Account under the Eligible Account at the time the Bank credits the Cash Reward.
20. All Eligible Digital Transactions and Eligible Investment Transactions under the Promotion are determined according to the Bank's records. The Bank's record is final.
21. Participation in the Promotion is subject to there being no abuse/non-compliance by the Customer, failing which the Bank will not credit the Cash Reward, or where the Cash Reward has been credited, the Bank may debit the value of the Cash Reward from the Eligible Account without notice and/or take such action to recover any outstanding amounts.
22. The Bank may change the terms and conditions and/or modify/terminate the Promotion without notice. The Bank's decision is final.
23. Promotion information will remain accessible up to one week after the end of the promotion.
24. The English version shall prevail if there is any inconsistency between the English and Chinese versions.

Specific Terms and Conditions for Double Reward

25. Customer who successfully
- 25.1. completed the Personal Account Opening Form; or
 - 25.2. submitted the account opening application online via DBS digibank HK app or at the designated website link go.dbs.com/hk-daotc-en; and
 - 25.3. became a new DBS Treasures customer from 1 March 2023 to 30 September 2023 (“**New Customer**”); and
 - 25.4. fulfills the requirements stated in Clause 14
- is eligible to additional 2 times Cash Reward (“**Double Reward**”) (inclusive of **Cash Reward** and **Level Up Reward**).
26. The Bank’s decision on whether a customer is a New Customer is final.
27. Each New Customer is eligible to a maximum of HK\$800 Double Reward (inclusive of **Cash Reward** and **Level Up Reward**) during the Promotion Period. The Double Cash Reward will be credited to New Customer’s HKD Current Account with the Bank during the Cash Reward Fulfilment Period as set out in clause 17. New Customer must be a valid DBS Treasures customer at the time the Double Reward is credited.
28. Double Reward is not available to customers who have been DBS Treasures customer at any time during the 18 months preceding the date the customer becomes a New Customer.

Risk Disclosures & Disclaimer

Investment:

Investment involves risks. The above information is not and shall not be considered as investment advice. It does not constitute any offer or solicitation of offer to subscribe, transact or redeem any investment product. Past performances are not indicative of future performances. You should carefully read the product offering documentation, the account terms and conditions and the product terms and conditions for detailed product information and risk factors prior to making any investment. If you have any doubt on this material or any product offering documentation, you should seek independent professional advice.

Foreign Exchange:

Foreign exchange involves risks. Fluctuation in the exchange rate of a foreign currency may result in gains or significant losses in the event that the client converts deposit from the foreign currency to another currency (including Hong Kong Dollar).

Securities:

Securities trading is an investment. The prices of stocks fluctuate, sometimes dramatically. The price of a stock may move up or down and may become valueless. It is as likely that losses will be incurred rather than profits made as a result of trading stocks. You should also note that investing in foreign market securities involves currency risk, you may suffer loss because of currency fluctuations. The investment decision is yours but you should not invest in any stock unless you have taken into account that the relevant stock is suitable for you having regard to your financial situation, investment experience and investment objectives.

Investment Funds:

Investment fund is an investment product ("Investment Fund") and may involve derivatives. The investment decision is yours. Do not invest in the Investment Fund unless you fully understand and are willing to assume the risks associated with it. If you are in any doubt about the risks involved in the Investment Fund, please seek independent professional advice.