

Promotion Period: 1 February 2026 – 31 March 2026



Member-Get-Member Program

Enjoy up to HK\$20,000 cash rewards, capped at 3 successful referrals



Successful Referral refers to:

Client opens DBS Private Bank account, meets the minimum Assets under Management requirement at US\$5,000,000 (or its equivalent) within 3 months since onboarding (starting from account opening month), and remains qualified for the next 6 consecutive months.

Each DBS Existing Client can enjoy the Cash Reward for a maximum of 3 Successful Referrals during the Promotion Period.

Notes:

1. New Client does not maintain any DBS Private Bank account jointly with the Existing Client as a joint account holder at the time of the New Account opening.
2. New Client must maintain the New Account of DBS Private Bank at the time the reward is given.
3. The above Promotion is subject to the Terms and Conditions below.

Referral Declaration:

I/We (the "Referee")

| Name | Contact Number |
|------|----------------|
| | |

I/We am/are referred by the following person (the "Referrer") to join DBS Private Bank.

- I/We confirm that the Referrer has given his/her consent to me/us to disclose his/her personal details as stated below to DBS Bank (Hong Kong) Limited (the "Bank"). I/We also confirm that the Referrer understands that the Bank will contact him/her regarding his/her referral under the Promotion if needed.
- I/We understand that personal information will be used by the Bank in accordance with the Bank's Data Policy Notice.
- I/We confirm that the Referrer does not hold himself/herself as an agent or a representative of the Bank.
- I/We hereby confirm I/we have read and accepted the Terms and Conditions of the Promotion.

| Name of Referrer | Contact Number |
|---|----------------|
| | |
| Wealth Management Account/ Current Account/ Savings Account | |
| | |

| | |
|------------------------|------|
| Referee's Signature(s) | Date |
|------------------------|------|

| For Bank Use Only | | | |
|--------------------------------------|---|----------------------------|--|
| Name of PB RM | | Name of ARM | |
| Client's core current account number | | Client's portfolio number: | |
| Oversea Client | <input type="checkbox"/> Yes <input type="checkbox"/> No | Date: | |

Terms and Conditions for the Member-Get-Member Program of DBS Private Bank ("Promotion"):

1. The Promotion runs from 1 February 2026 to 31 March 2026 ("Promotion Period").
2. Existing clients ("Existing Client") of DBS Bank (Hong Kong) Limited ("the Bank") will be eligible for the Basic Reward as set out in Clause 6 ("Rewards") if ALL the following conditions are fulfilled.
3. Existing Client means a client of the Bank who during the Promotion Period maintains any Wealth Management, current or savings account at the Bank ("Account") whether in sole name or joint name as the primary account holder.
4. "New Client" means a person who:
 - 4.1 successfully opens a new account with DBS Private Bank ("New Account") during the Promotion Period;
 - 4.2 has not been a DBS Private Bank at any time during 12 months before the New Account opening;
 - 4.3 maintains the New Account of DBS Private Bank at the time the Rewards are credited (as set out in Clause 6);
 - 4.4 does not maintain any DBS Private Bank account jointly with the Existing Client as a joint account holder at the time of the New Account opening.
5. "DBS Private Bank" is 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.
6. If the New Client nominates the Existing Client in the Referral Form submitted for the New Account opening and maintains Assets Under Management ("AUM") of no less than US\$5,000,000 (or its equivalent) within 3 months since onboarding (starting from account opening month) and remains qualified for the next 6 consecutive months ("Successful Referral"), the Existing Client will be eligible to enjoy a cash reward at HK\$20,000 for each Successful Referral.
7. Each DBS Existing Client can enjoy the Cash Reward for a maximum of 3 Successful Referrals during the Promotion Period.
8. The calculation of AUM is based on eligible assets a client maintains with the Bank on the last business day of each month under single-name and joint-name accounts with a common account holder. Eligible assets include Hong Kong dollars, renminbi and foreign currency deposits, market value of local and overseas exchange listed securities, investment funds, bonds, and other linked or structured investment products.
9. The Reward will be credited to the Existing Client's Account by 31 January 2027 ("Fulfillment Date"), two months after Successful Referral.
10. The Existing Client must maintain a valid Account at the time the Reward is given. Rewards will be credited to the Existing Client's valid Account with sequence as Wealth Management account, Current account and Savings account on or before Fulfillment Date. Existing Client who has multiple Accounts can only enjoy the eligible Rewards once.
11. If a New Client is referred to the Bank by more than one Existing Client, the Existing Client nominated in the Referral Form first submitted to the Bank (determined conclusively according to the Bank's record) will be the eligible Existing Client for the Reward.
12. Existing Client cannot hold himself/herself as an agent or a representative of the Bank.
13. Staff of the Bank cannot participate in this Promotion.
14. The Rewards are non-transferable and non-exchangeable.
15. The Bank can replace the Rewards with other rewards without notice.
16. All account opening applications are subject to the Bank's approval at its sole and absolute discretion.
17. Participation in the Promotion is subject to there being no abuse/non-compliance by the Existing Client, failing which the Bank will debit the value of the reward from the Existing Client's account without notice and/or take such action to recover any outstanding amounts.
18. The Bank may change these Terms and Conditions without notice or liability to any party. The Bank's decision shall be final and conclusive in case of dispute.
19. The English version shall prevail if there is conflict between the English and Chinese versions.

推廣期：2026年2月1日至2026年3月31日



「開戶推薦親友」獎賞——尊享現金獎賞價值港幣 20,000 元 每位推薦人最高上限 3 位成功推薦之獎賞



成功推薦指：

客戶於開戶後 3 個月內（由開戶月份起計）成功開立星展私人銀行戶口，符合最低資產管理規模 5,000,000 美元（或等值）的要求，並之後連續 6 個月維持此資格。

每位現有星展客戶於推廣期內最多可享 3 次成功推薦的現金獎賞。

備註：

- 新客戶於開立新戶口時，未有與現有客戶聯名持有任何星展私人銀行戶口。
- 新客戶必須於發放獎賞時維持星展私人銀行新戶口。
- 以上推廣受以下條款及細則約束。

推薦聲明：

本人/吾等（「獲推薦人」）

| 姓名 | 聯絡電話 |
|----|------|
| | |

本人/吾等由以下人士（「推薦人」）推薦晉身星展豐盛私人客戶。

- 本人/吾等確認推薦人已向本人/吾等表示同意將其個人資料提供予星展銀行（香港）有限公司（「銀行」）。本人/吾等亦確認推薦人明白，銀行會就推廣活動的推薦事宜與他/她聯絡（如需要）。
- 本人/吾等明白銀行將按照其《資料政策通告》使用個人資料。
- 本人/吾等確認推薦人並無聲稱自己為銀行的代理人或代表。
- 本人/吾等特此確認已閱讀及接受本推廣的條款及細則。

| 推薦人姓名 | 聯絡電話 |
|-------|------|
| | |

財富管理戶口/往來戶口/儲蓄戶口

| | |
|--------|----|
| 獲推薦人簽署 | 日期 |
|--------|----|

| For Bank Use Only | | | |
|--------------------------------------|---|----------------------------|--|
| Name of PB RM | | Name of ARM | |
| Client's core current account number | | Client's portfolio number: | |
| Oversea Client | <input type="checkbox"/> Yes <input type="checkbox"/> No | Date: | |

星展私人銀行親友推薦計劃（「本推廣」）條款及細則：

1. 本推廣由 2026 年 2 月 1 日至 2026 年 3 月 31 日（「推廣期」）。
2. 星展銀行（香港）有限公司（「本行」）之現有客戶（「現有客戶」）如符合以下所有條件，將可獲得第 6 條所列之基本獎賞（「獎賞」）。
3. 「現有客戶」指於推廣期內在本行持有任何財富管理、往來或儲蓄戶口（「戶口」），無論是以個人名義或作為主要戶口持有人以聯名形式持有。
4. 「新客戶」指：
 - 4.1 於推廣期內成功開立新的星展私人銀行戶口（「新戶口」）；
 - 4.2 於開立新戶口前 12 個月內未曾成為星展私人銀行客戶；
 - 4.3 於發放獎賞時（詳見第 6 條）維持星展私人銀行新戶口；
 - 4.4 於開立新戶口時，未有與現有客戶聯名持有任何星展私人銀行戶口。
5. 「星展私人銀行」為本行的客戶分層。「客戶分層」指星展戶口、星展豐盛理財、星展豐盛私人客戶、星展私人銀行及本行不時提供之任何其他分層。在香港，星展私人銀行為本行的私人銀行服務部門。
6. 如新客戶在新戶口開立時提交的推薦表格中提名現有客戶，並於開戶後 3 個月內（由開戶月份起計）維持不少於 5,000,000 美元（或等值）的資產管理規模（「資產管理規模」）並之後連續 6 個月維持此資格（「成功推薦」），現有客戶將可就每次成功推薦享有港幣 20,000 元的現金獎賞。
7. 每位現有星展客戶於推廣期內最多可享 3 次成功推薦的現金獎賞。
8. 資產管理規模的計算是根據客戶於每月最後一個營業日，在個人名義及聯名戶口（擁有一位共同戶口持有人）下在本行持有的合資格資產。合資格資產包括港元、人民幣及外幣存款、本地及海外交易所上市證券的市值、投資基金、債券及其他掛鈎或結構性投資產品。
9. 獎賞將於成功推薦後兩個月，於 2027 年 1 月 31 日或之前（「發放日期」）存入現有客戶的戶口。
10. 現有客戶必須於發放獎賞時維持有效的戶口。獎賞將於發放日期或之前，按財富管理戶口、往來戶口和儲蓄戶口的順序存入現有客戶的有效戶口。
11. 持有多個戶口的現有客戶只能享有合資格獎賞一次。如新客戶由多於一位現有客戶推薦予本行，本行將根據本行記錄最終確定，推薦表格上首先提交的現有客戶為合資格的現有客戶以獲取獎賞。
12. 現有客戶不可聲稱自己為本行的代理人或代表。
13. 本行員工不可參與是次推廣。
14. 獎賞不可轉讓及不可兌換。
15. 本行有權以其他獎賞取代本獎賞，恕不另行通知。
16. 所有開戶申請均須經本行全權及絕對酌情審批。
17. 參與本推廣的現有客戶不可濫用或違反任何規定，否則本行將在不另行通知的情況下從現有客戶的戶口中扣除獎賞價值及/或採取行動追討任何未償還款項。
18. 本行可隨時更改本條款及細則而毋須另行通知或對任何一方負責。
19. 如有任何爭議，本行之決定為最終及具決定性。如中英文版本有任何歧觸，概以英文版本為準。